



# COMMUNICATORS GUIDE

Best practices and resources to promote and improve health literacy in your community.





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# OUR MISSION

We improve the health and well-being of Marylanders by connecting them with high-quality, affordable health coverage through innovative programs, technology and consumer assistance.

## Maryland Health Benefit Exchange

Maryland Health Benefit Exchange is the state agency that is responsible for the development and operation of Maryland Health Connection and Maryland Health Connection for Small Business.

### MarylandHBE.com

- MHBE serves as the business organization for information for audiences like elected officials, community leaders, media and stakeholders like brokers and contractors.
- Maryland Health Benefit Exchange should not be referred to as the marketplace or promoted to consumers seeking health insurance.
- Use the full name “Maryland Health Benefit Exchange” on first reference.
- Use “MHBE” on second reference, not the exchange.



## Maryland Health Connection

Maryland Health Connection is the state’s official health insurance marketplace. It is an online marketplace that allows Marylanders to compare health plans and prices side-by-side. It is the only place to get financial help to pay for a health plan. In fact, 9 out of 10 who enrolled get savings.

**MarylandHealthConnection.gov** (English)

**MarylandHealthConnection.gov/es** (Spanish)

- Use when referring to the online marketplace for consumers.
- Use the full name “Maryland Health Connection” on first reference.
- Use “MHC” or “the marketplace” on second reference.
- Use “Maryland Health Benefit Exchange” and “MHBE” when referring to the state agency.

## Maryland Health Connection for Small Business

Maryland Health Connection for Small Business helps small businesses and nonprofit organizations provide health insurance coverage to their employees. It is the only place where small businesses may enroll to qualify for a health care tax credit from the Internal Revenue Service (IRS) to help pay for the cost of coverage for employees.

**MHCSmallBiz.MarylandHealthConnection.gov**

### Connect with Us Online



@MarylandConnect

[Linkedin.com/Company/Maryland-Health-Benefit-Exchange/](https://www.linkedin.com/company/maryland-health-benefit-exchange/)

# CONSUMER ASSISTANCE

**Ask Flora**, our virtual assistant, or live chat with an expert.  
Go to [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov)

## **BrokerConnect:**

Go to [MarylandHealthConnection.gov/BrokerConnect-Form/](https://MarylandHealthConnection.gov/BrokerConnect-Form/) to get free expert help in 30 minutes or less.

**Consumer Assistance:** local, free, in-person and virtual/phone enrollment assistance

Go to [MarylandHealthConnection.gov/Help/](https://MarylandHealthConnection.gov/Help/) to find local help near you.

## **Call Center:**

Call 1-855-642-8572

Deaf and hard of hearing, use Relay service.

Help is available in more than 200 languages.



# MARYLAND HEALTH INSURANCE RESOURCES

Health Education and Advocacy Unit

[MarylandAttorneyGeneral.gov/Pages/CPD/HEAU](https://MarylandAttorneyGeneral.gov/Pages/CPD/HEAU)

Maryland Department of Health/Medicaid/Maryland Children's Health Insurance Program

[Health.Maryland.gov/](https://Health.Maryland.gov/)

Maryland Health Care Commission

[mhcc.Maryland.gov/](https://mhcc.Maryland.gov/)

Maryland Insurance Administration

[Insurance.Maryland.gov](https://Insurance.Maryland.gov)

Medicare

[Medicare.gov/](https://Medicare.gov/)

State Health Insurance Assistance Program

[Aging.Maryland.gov/Pages/State-Health-Insurance-Program.aspx](https://Aging.Maryland.gov/Pages/State-Health-Insurance-Program.aspx)



# HEALTH LITERACY TIPS

In order to help Marylanders find, understand and use health information, it's important to use clear and simple language. Plain language includes keeping words to a fifth-grade or lower reading level whenever possible.

You can check your content's reading level by using the Flesch-Kincaid Grade Level tool in Microsoft Word. In your Word document tool bar, go to the **Home** tab > select **Editor** > click on **Document Stats** and wait for a pop-up to appear to check the **Flesch-Kincaid Grade Level**.

Keep in mind that there are other ways to gauge comprehension. Some terms are complex and can't be avoided.

When possible, use second person. For example:

**Avoid:** Some people may not have qualified for financial help in the past.

**Use this instead:** You may not have qualified for financial help in the past.





# Clear Writing and Plain Language Checklist

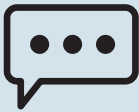
Writing clearly will help consumers understand their health insurance options. This checklist will help you see if your materials are written in plain language.

## Review your material with three steps:



### 1. LOOK CAREFULLY

Are there terms that readers don't typically use every day? If so, try to replace these words with more common words.



### 2. READ IT ALOUD

Does the document sound too formal? See if you can adjust the wording to be more friendly and accessible.

Are the sentences too long and hard to follow? Shorten the sentences so that only one thought is in each sentence.



### 3. TEST IT

Show your document to one or more people who represent the consumers who will be reading that information.

After reading, can they understand and summarize what the document means? If not, rewrite it and test again.

# Literacy Checklist

The more items you can check, the more likely consumers will understand and take action on your material.

## Consumer Focus

- Choose relevant titles and visuals so readers know what the material is about at a first glance.
- Begin with the most important message and order topics in ways that make sense to readers.

## Literacy

- Use personal pronouns to speak directly to the reader, such as “your benefits” rather than speaking about the reader in third person as in “the insured.”
- Use active voice and a friendly, conversational tone. Contractions are OK.
- Write paragraphs with short, simple sentences.
- Avoid health insurance jargon.
- Spell out unfamiliar acronyms and provide definitions for unfamiliar terms.

## Calls to Action

- State one or more clear calls to action for the reader.
- Describe why the action is important for the reader.
- Break down the action into simple, easy steps.
- Provide a phone number, website, and/or email address for more information or consumer assistance.

## Design and Formatting

- Use simple (not fancy or unusual) fonts in at least 12 point throughout the document.
- Present uncluttered pages with plenty of white space and dark type on a light background.
- Use italics or bold only sparingly.
- Choose images that relate to the text and are culturally appropriate for the readers.



# HEALTH INSURANCE 101

## What is Health Insurance?

Health insurance is a contract that requires a health insurance company to pay some or all of the health care costs for a monthly fee, called a premium.

Similar to car or home insurance, health insurance protects you from high costs when the unexpected happens. A regular checkup or screening (like a mammogram to screen for breast cancer) can help find problems before they get worse. A regular visit with a doctor will help you live a healthier life.

All health plans available through Maryland Health Connection cover:

- Preventive services
- Doctor visits
- Hospitalization
- Emergency care
- Maternity and newborn care
- Pediatric care, including dental and vision benefits
- Prescription drugs
- Laboratory tests
- Mental health care
- Substance use disorder treatment

### The most common ways you can get health insurance are:

- **Job-based coverage:** You may be offered health insurance through your job, or through your spouse or parent's job.
- **State marketplace:** All states offer health insurance consumers can buy through online marketplaces. Maryland operates its own marketplace called Maryland Health Connection. Other states have their own marketplace or use the federal HealthCare.gov website.

- **Medicaid/MCHP:** You and your family may be eligible for free or low-cost health insurance.
- **Medicare:** health insurance for people 65 or older. You're first eligible to sign up for Medicare 3 months before you turn 65.

### Maryland Health Connection key messages

- Maryland Health Connection is the one-stop shop to browse health plans and compare coverage and costs.
- Nine out of 10 people who enrolled through Maryland Health Connection saved money on their coverage.
- Free, in-person help is available across the state.
- Maryland Health Connection offers quality plans that cover doctor visits, prescriptions, mental health services, and more.
- Accidents happen. You never know when you might need emergency care or a visit to a doctor or specialist. With health insurance, you're protected when the unexpected happens.

### Maryland Health Connection mensajes clave

1. Maryland Health Connection es el mercado oficial de seguros de salud del estado. Es el lugar donde puede buscar y comparar planes de salud, encontrar ahorros y obtener cobertura.
2. 9 de cada 10 personas inscritas por medio de Maryland Health Connection ahorraron dinero en su cobertura.
3. Hay ayuda gratuita y bilingüe disponible en todo el estado.
4. Maryland Health Connection ofrece planes de calidad que cubren visitas médicas, prescripciones, servicios de salud mental y mucho más.
5. Los accidentes no siempre pueden evitarse. Nunca sabemos cuándo podríamos tener que ver a un médico o especialista, o cuándo podríamos necesitar atención de emergencia. Con un seguro de salud, usted estará cubierto incluso frente a los imprevistos.

# WHEN TO ENROLL

**Open Enrollment** – Maryland has an open enrollment period every year that starts in the fall. Check [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov) for dates.

**Medicaid** – Marylanders eligible for Medicaid can enroll any time of year.

**Easy Enrollment** – There are two easy paths to health insurance enrollment for those who file for unemployment insurance or for those who file their state taxes.

- When you submit an unemployment insurance application in Maryland, you have the option to check a box saying you would like more information about health insurance. You and your family may be eligible to enroll during a special enrollment period if you have lost job-based health coverage.
- When you file a state tax return, you have the option to check a box if you would like more information about health insurance. Within a week, you will receive a letter from MHC in the mail. This unlocks a 35-day enrollment window, starting from the date on the letter.

**Special Enrollment** – There are life events that give you a chance to enroll throughout the year, typically within 60 days of that event. Such as:

- Losing your job-based coverage (You can also check a box on the unemployment application to learn more about coverage options.)
- Getting married or divorced
- Moving to Maryland
- COBRA coverage ending
- Having or adopting a child
- And more...

Visit [MarylandHealthConnection.gov/Special-Enrollment/](https://MarylandHealthConnection.gov/Special-Enrollment/) to see all of the qualifying life events.

# HOW TO ENROLL



Online: [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov)



Mobile app: Enroll MHC

With free help from an expert:  
[MarylandHealthConnection.gov/Help](https://MarylandHealthConnection.gov/Help)



By phone: 1-855-642-8572, Deaf and hard of hearing use Relay, Help is available in more than 200 languages.



# KEY TERMS AND DEFINITIONS

**Allowed amount:** The maximum amount your plan will pay for a covered health service. If your provider charges more than the plan's allowed amount, you may have to pay the difference.

**Coinsurance:** the amount you pay for a covered health care service, calculated as a percentage of the allowed amount for the service. For example, you may pay a coinsurance of 20 percent of the cost for a medical test. Your plan pays for the rest.

**Copay:** a fixed amount you pay (for example, \$15) for a covered service, such as a doctor visit when you are sick.

**Deductible:** the amount you owe for covered health care services before your health plan begins to pay. After you pay your deductible, you usually pay only a copayment or coinsurance for covered services. Your insurance company pays the rest. Many plans pay for certain services before you've met your deductible. Check your plan details.

**Premium:** the amount you pay for your health insurance every month.

**Preventive care:** routine health care that includes screenings, check-ups, and patient counseling to prevent illnesses, disease or other health problems. You do not have to pay for preventive care. More information:

[www.marylandhealthconnection.gov/use-your-coverage/](http://www.marylandhealthconnection.gov/use-your-coverage/)

**In-network:** the facilities, providers and suppliers your plan uses has contracted with to provide health care services. Usually seeing a provider in-network will cost you less.

**Out-of-network:** the facilities and providers who do not have a contract with your insurance company to provide health care services. Usually, if you choose to see out-of-network providers, they will be more expensive and may not be covered by your insurance.

**PPO (Preferred Provider Organization):** a type of health plan that contracts with medical providers, such as hospitals and doctors to create a network of participating providers—you pay less if you use providers that belong to this network. This is referred to as in-network.



**HMO (Health Maintenance Organization):** a type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO. Generally, it won't cover out-of-network care except in an emergency.

**Out-of-pocket maximum:** the most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance for in-network care and services, your health plan pays 100% of the costs of covered benefits.

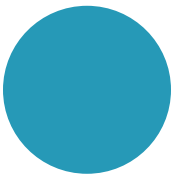


# BRAND GUIDELINES

Only use the Maryland Health Connection or Maryland Health Benefit Exchange logo with permission from the MHBE marketing department.

The Maryland Health Connection family of brand colors creates a consistent personality across digital and printed communications. Our colors convey strength, healing, vitality, calmness and a sense of trust.

- Leave a clear space around the logo.
- Only use the supplied logos.
- Never modify or attempt to recreate the logo.
- Use the white logo on a colored background.
- The floret is a symbol that reinforces the message of a friendly, welcoming source of information.



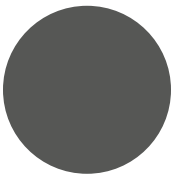
## MHC brand blue

PMS 632  
C: 77 M: 24 Y: 21 K :0  
R: 40 G: 153 B: 183  
HEX: 2899B7



## MHC brand green

PMS 376  
C: 51 M: 2 Y: 95 K: 0  
R: 140 G: 194 B: 71  
HEX: 8CC247



## MHC brand gray

PMS 425  
C: 63 M: 55 Y: 56 K: 31  
R: 86 G: 86 B: 85  
HEX: 565655





**English**

MarylandHealthConnection.gov

**Spanish**

MarylandHealthConnection.gov/es



@MarylandConnect

[Linkedin.com/Company/Maryland-Health-Benefit-Exchange/](https://www.linkedin.com/company/maryland-health-benefit-exchange/)

Maryland Health Benefit Exchange complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Maryland Health Benefit Exchange cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

Maryland Health Benefit Exchange  
遵守適用的聯邦民權法律規定，不因種族、膚色、原國籍、年齡、殘障或性別而歧視任何人。

Help is available in your language: 1-855-642-8572.

Deaf and hard of hearing use Relay service.

These services are available for free.

Hay ayuda disponible en su idioma: 1-855-642-8572.

Las personas sordas o con

problemas de audición usan el servicio de retransmisión.

Estos servicios están disponibles gratis.

撥打1-855-642-8572，可根據您所用語言為您提供相關免費服務。失聰或聽力障礙人員請使用中繼務。