

# KEEP IT SIMPLE!

## The Plain Language Cheat Sheet



BlueCross BlueShield  
of North Carolina



### Aim to Write at the 6th – 8th Grade Level

Keep sentences short and to-the-point.

Avoid insurance and medical jargon, whenever possible.

Use common, everyday words.

Define terms your reader might not understand.  
(Go to <https://apps.bcbsnc.com/glossary/start.do> to find a glossary of health insurance terms commonly used at BCBSNC.)

Spell out acronyms.

Write in a friendly tone, as if you were speaking to your reader (use the individual's name rather than "Dear Member").



### Writing Reminders Checklist

- ☐ Use the heading or subject line to get your reader's attention.
- ☐ Focus on one main message.
- ☐ Put the most important information first.
- ☐ Make the document easy to scan. Use white space, subheadings, short paragraphs, and bullets so it's easy to read.
- ☐ Include all the information your reader needs to take action.
- ☐ Be concise. Avoid extra words.



### Formatting Tips

Plenty of white space (at least 1/3 of the page) makes it easier to read.



Margins should be 1.5".

For letters, use Arial font in 11-point or greater.

Bullet points can help break up longer paragraphs.

Bold headlines help guide your reader through the document.

### Think simple words

INSTEAD OF 	USE THIS 
activation	<b>start</b>
activation, effective date	<b>start date</b>
advise	<b>tell</b>
adjudicate	<b>process</b>
ancillary provider	<b>nurse, pharmacist, lab technician</b>
authorization	<b>approval</b>
EOB	<b>explanation of benefits</b>
facility	<b>hospital, clinic, lab</b>
formulary	<b>medicine, medication list</b>
fund	<b>account, money</b>
group	<b>employer or business</b>
inquire	<b>ask</b>
member liability	<b>how much you owe</b>
out-of-pocket expenses	<b>amount you pay</b>
preauthorization	<b>approval for hospital stay or medical procedure</b>
primary care provider, PCP	<b>your doctor</b>
prohibited	<b>not allowed</b>
providers	<b>doctors, hospitals, dentists</b>
reimburse	<b>pay</b>
subscriber	<b>consumer, customer, member</b>
sufficient	<b>enough</b>
terminate	<b>end, cancel</b>
utilize	<b>use</b>

# Simplify!