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# Simplifying the Medical Bill: A Clear Communication Checklist

This three-element Clear Communication Checklist is based on state-of-the-science health literacy, plain language and usability principles\*. The Check List was created for the Medical Bill Challenge by members of the HHS Health Literacy Workgroup and the Roundtable on Health Literacy of the National Academies of Sciences, Engineering, and Medicine. Designers should use the list to help them meet the Challenge's criteria for Clear Communication.

## 1. Write Clear, Actionable Content

- Write in plain language
  - Use everyday words, phrases, and numbers that the reader can understand
  - Don't use acronyms and abbreviations
  - Try to avoid percentages and explain them when used
  - Write short sentences and paragraphs
  - Use active voice writing
  - Use pronouns
    - For example, "You" for the person receiving the bill
    - For example, "We" for the organization sending the bill
- Put the most important information first
  - For example, what does the patient owe and why?
    - Example: You had a CAT scan on X date. It costs this. You owe this. Note: explain in plain language what the service is.
- Provide specific action steps
  - For example, include what the payment options are, where to send payments, or who and how to contact with payment questions.
- Explain why the person is getting the bill
  - For example, explain which services or medicines are included in the bill
  - Eliminate unnecessary background, legal, or process information
- Include a resource for codes and other technical billing information.
  - Include a short glossary of terms
- Include what is needed for the patient to submit a claim
- Include action steps and make them prominent

## 2. Display Content Clearly on the Page

- Use bullets and short lists
- Chunk information and use meaningful headings
- Use simple tables and graphs to clarify information
- Use a readable font that's at least 12 point for print and 16 pixels on a screen
- Use white space and avoid clutter
- Use appropriate contrast
- Highlight the most important information with color, lines or other elements
- The bill should include information for the patient's records including, the charge, what insurance pays and what the patients owes
- If there are multiple charges, align numbers so it's clear how the total amount is calculated. Always use Arabic numbers.

### 2.A For Online Bills: Organize Content & Simplify Navigation

- Keep the most important content above the fold-even on mobile
- Use links effectively
- Use color to underline to identify links
- Make web content printer friendly
- Make the content accessible to people with disabilities
- Make the page responsive
- Design mobile content to meet mobile users' needs
- Create a simple and engaging landing page for the bill label and organize content with your users in mind
- Create linear information paths
- Give buttons meaningful labels
- Make clickable elements recognizable
- Make sure the browser "Back" button functions correctly

## 3. Test With Users with Limited Literacy Skills

- Recruit users with limited literacy skills and limited health literacy skills
- Identify and eliminate logistical barriers to participation
- Create plain language testing materials
- Test whether your content is understandable and actionable
- Use moderators who have experience with users with limited literacy skills
- Pretest your moderator's guide
- Use multiple strategies to help participants understand what you want them to do
- Test on Mobile
  - Let participants use their own device
    - Be mindful of data consumption limits
  - Record movements using a mobile testing set up

## Additional Considerations

- Use languages other than English to reflect your users' preferences whenever possible
- If patients have to tear off and send in a portion of the bill with their payment, make sure that any information on that portion is also on the part that patients keep for their records
- Include space to identify the specific practitioner who provided the service, not just the name of the group or clinic
- Ensure content is accurate
  - For example: Billing address and charges

## \*The evidence based sources of the health literacy, clear language and usability principles can be found at:

- [Health Literacy Online: A Guide to Simplifying the User Experience](#)
- [The CDC Clear Communication Index](#)
- <http://www.usability.gov/>