

DCBS Marketplace Terminology Guide

Not for distribution—for use by DCBS community partners, insurance agents, staff and contractors

Updated, September 29, 2015

Please refer to the DCBS/Marketplace key messages, FAQ and general brochure for approved messaging. This guide provides further clarity on words to use/not use.

All DCBS communication aims to be at the 4-6 grade level. Some general tips:

- Use words with the fewest possible syllables.
- Keep sentences short. Avoid strings of thoughts. Instead break them into smaller sentences.

Also see the DCBS style guide for more information on abbreviations, preferred wording and other issues.

Community partner vs. community organization

Community partners are nonprofit organizations that can help people enroll. “Community partner” is a less common/understood term, so use “community organization” or “local community organization” when possible.

Coverage vs Insurance

“Coverage” can indicate a variety of things, including Oregon Health Plan or Medicaid (OHP) and private insurance or qualified health plans (QHP). “Insurance” generally indicates private insurance.

Enroll

You may use “enroll” or “sign up” interchangeably.

Financial help

This is the preferred term to describe tax credits, cost sharing or other help available. “Financial assistance” is also OK, but the simpler “help” is better. Don’t use “savings.” “Savings” is inaccurate because the price isn’t discounted; rather, the government is giving consumers money to help cover the price.

Free help

It’s important to state, in all materials, that help from a health insurance agent or community partner/organization is free. EXCEPT in materials for Native Americans; communication advisors tell us that it’s obvious that help from a tribal clinic would be free, so we don’t need to say it.

Gap/lapse

Don’t use “lapse” or “gap” when referring to coverage (e.g. “prevent a gap/lapse in coverage”). Better to use the more simple: “so you don’t lose your coverage.”

Health care

Two words. Use this instead of “medical” in most cases (e.g. “health care expenses,” not “medical expenses”). Also, be careful how the term is used: a person doesn’t enroll in “health care,” they enroll in “health insurance” or “health care coverage.”

Health insurance/health plan

The terms “health insurance” and “health plan” are not interchangeable.

- “Health insurance” is the general term for coverage and is the preferred term in most Marketplace communication. (“Health insurance agents and community organizations can help you enroll in health insurance.” “Visit HealthCare.gov to shop and enroll in health insurance.”)
- “Health plan” is the specific product that individuals compare and purchase. It is individual or group coverage that provides, or pays the cost of, medical care. It is used most often in one-on-one conversations with consumers. (“Is this the health plan you would like to select?”)

Health insurance agent

Health insurance agents can recommend plans and help people enroll (as compared to community partners, who can’t recommend specific plans but can help people enroll). Don’t use “agent” alone as it can be unclear or intimidating (bringing to mind, for example, government agents or immigration agents). Oregon does not have health insurance brokers, so don’t use the term “broker.”

Household

To define household: “Your spouse, registered domestic partner and others you claim on your taxes.”

Marketplace

Don’t talk about “the Marketplace”—it’s not a branded, consumer-facing term. Rather, the focus of the campaign and all communication is the call to action “shop and enroll, Oregon!” If you need to describe the Marketplace for some reason, see the FAQ.

Penalty

Don’t use “fine” or “tax.”

Plan vs. health insurance company

A “plan” is the specific product people purchase to have coverage. A “health insurance company” is the company that sells that plan. (Use “health insurance company” rather than the more jargony “insurer.”)

Private plan

This is the term for qualified health plans (QHPs), a term used by the health insurance industry and *not* to be used in external communication. It is important to distinguish private plans from OHP. However, even “private insurance” or “private plan” are jargony and not commonly

understood. Stick with “insurance,” and if you need to further clarify, say: “Health care coverage you buy for yourself and your family, not through a job or government programs like Oregon Health Plan (Medicaid) or Medicare.”

If you have other terms you would like to add to this list or have further defined, please email Joel Metlen, joel.c.metlen@oregon.gov.