



STYLE GUIDE

WASHINGTON HEALTH BENEFIT EXCHANGE
UPDATED: OCTOBER 2024

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About the style guide

This guide aims to clarify Washington Health Benefit Exchange styles, including look, feel and written standards for all Washington Healthplanfinder content.

The written styles listed here are based on:

- Common newsroom resources, such as “The Associated Press Stylebook and Briefing on Media Law,” 2019 edition, and Webster’s New World College Dictionary, Fourth Edition (the official dictionary of the Associated Press).
- The Economist Style Guide, www.economist.com/styleguide.
- Covered California’s “Style Guide for Writers and Editors in Covered California’s Office of Communications and Public Relations”.

Members of Washington Health Benefit Exchange’s Communications Department should use this style guide when creating content. Other staff members may find this guide useful when preparing text for the public.

This guide gets updated periodically by the Communications Department. For any style questions not addressed in this guide, contact Shawna Fish, shawna.fish@wahbexchange.org, or Ilene Stohl, ilene.stohl@wahbexchange.org.

Alphabetical style list

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

#

Term	Style Preference	Spanish language preference/ translation
1095-A/1095-B	Best use: <ul style="list-style-type: none"> • 1095-A • 1095-B Note: Hyphenate.	
15th	Best use: 15th Note: <ul style="list-style-type: none"> • Use “15th” to indicate a deadline such as the 15th cutoff rule. • Within news release or when referring to specific dates do not use 15th, instead AP style of “Dec. 15.” 	
And/or	Rewrite sentence to not include / Sample: You are eligible for health coverage, dental coverage or both. Do not use: You are eligible for health plan and/or dental coverage or both.	<ul style="list-style-type: none"> • N/A

A

Term	Style Preference	Spanish language preference/ translation
<p>advance premium tax credits (APTC)</p>	<p>Best use:</p> <ul style="list-style-type: none"> • tax credits • health insurance premium tax credits • premium tax credits <p>Do not use when speaking to customers: advanced premium tax credits (APTC)</p> <p>Note:</p> <ul style="list-style-type: none"> • Do not use acronyms. • Do not capitalize. • When referring to tax credits to customers generally, use “financial help is available.” 	<ul style="list-style-type: none"> • tax credits: créditos tributarios • health insurance premium tax credits: créditos tributarios para la prima del seguro médico • premium tax credits: créditos tributarios para la prima
<p>Affordable Care Act (ACA)</p>	<p>Best use: Affordable Care Act</p> <p>Do not use:</p> <ul style="list-style-type: none"> • Obamacare • ACA <p>Note: Do not use acronyms.</p>	<p>Affordable Care Act: Ley del Cuidado de Salud a Bajo Precio</p>
<p>affordable/affordability program</p>	<p>Best use: Free and low-cost</p> <p>Do not use: affordable/affordability program</p> <p>Note: Avoid “affordable” in all contexts.</p>	<p>Free and low-cost: gratis y de bajo costo</p>
<p>Agent</p>	<p>Best use:</p> <ul style="list-style-type: none"> • certified broker • Trusted resources in your community. <p>Do not use: Agent</p> <p>Note:</p> <ul style="list-style-type: none"> • Be specific where possible. • For more general information, use “trusted resources in your community” while linking to specific information on brokers, navigators and enrollment centers. 	<ul style="list-style-type: none"> • certified broker: intermediario certificado • trusted resources in your community: expertos de confianza en la comunidad

Term	Style Preference	Spanish language preference/ translation
Alien Emergency Medical (AEM)	<p>Best use: Alien Emergency Medical</p> <p>Note: Federal programs continue to use the term “alien,” but we do not use it whenever there is an alternative. Alien Emergency Medical is a federal program so we will use the term.</p> <p>Do not use acronyms.</p>	<p>Alien Emergency Medical: Alien Emergency Medical (Emergencias Médicas de Extranjeros)</p>
American Indian/ Alaska Native (AI/AN)	<p>Best use:</p> <ul style="list-style-type: none"> • American Indian or Alaska Native individuals • American Indian/Alaska Native (AI/AN) <p>Do not use: Alaskan Native</p>	<ul style="list-style-type: none"> • American Indian or Alaska Native individuos: individuos indio americanos o nativos de Alaska • American Indian/Alaska Native (AI/AN): indio americano o nativo de Alaska (AI/AN)
Apple Health Expansion	<p>Best use: Apple Health Expansion</p> <p>Do not use:</p> <ul style="list-style-type: none"> • AHE • Washington Apple Health Expansion 	<p>Apple Health Expansion: Apple Health Expansion (Expansión de Apple Health)</p>
application	<p>Best use: Application</p> <p>Do not use:</p> <ul style="list-style-type: none"> • affordability application • non-affordability application 	<p>application: solicitud</p>
appeal	<p>Best use: appeal</p> <p>Note: Do not capitalize</p>	<p>appeal: apelación</p>
Apple Health	<p>Best use:</p> <ul style="list-style-type: none"> • First reference: Washington Apple Health (Medicaid) • Subsequent reference: Apple Health 	<ul style="list-style-type: none"> • Washington Apple Health (Medicaid): Washington Apple Health (Medicaid) • Apple Health: Apple Health
Assister	<p>When referencing general in-person or virtual help use “Trusted resources in your community” while linking to specific information on brokers/navigators.</p> <p>Do not use: Assister</p>	<ul style="list-style-type: none"> • Trusted resources in your community: expertos de confianza en la comunidad • brokers/navigators: intermediario/navegador

Term	Style Preference	Spanish language preference/ translation
auto-renew	<p>Best use:</p> <ul style="list-style-type: none"> • automatically renew • auto-renew <p>Note:</p> <ul style="list-style-type: none"> • Use a hyphen. • If possible, spell out fully. 	<ul style="list-style-type: none"> • automatically renew: renovar automáticamente • auto-renew: renovación automática

B

Term	Style Preference	Spanish language preference/ translation
board	<p>Best use:</p> <ul style="list-style-type: none"> • First reference: Washington Health Benefit Exchange Board • Additional reference: Exchange Board <p>Note: Use for news releases, blog posts and any other editorial content.</p>	<ul style="list-style-type: none"> • Washington Health Benefit Exchange Board: junta de Washington Health Benefit Exchange • Exchange junta de Washington Health Benefit Exchange
BIPOC	<p>Best use:</p> <ul style="list-style-type: none"> • Be specific wherever possible. • BIPOC <p>Note: Use when describing races other than white in the United States. When talking about just one group, be specific: Chinese Americans, or members of the Spokane Tribe of Indians, for example.</p>	
broker	<p>Best use: certified broker</p> <p>Note: Do not capitalize</p>	<p>certified broker: intermediario certificado</p>
Bronze health plan	<p>Best use: Bronze health plan</p> <p>Note: Capitalize name of metal level only.</p>	<p>Bronze health plan: plan médico Bronce</p>

C

Term	Style Preference	Spanish language preference/ translation
call center	Best use: <ul style="list-style-type: none"> • Customer Support Center • Customer Support Do not use: Call center	<ul style="list-style-type: none"> • Customer Support Center: Centro de Atención al Cliente • Customer Support: Atención al Cliente
cancel	Best use: Cancel Do not use: disenroll	cancel: cancelar (la inscripción)
carrier	Best use: carrier Note: “Carrier” refers to all programs available on Healthplanfinder, do not use “insurance company” when including Washington Apple Health.	carrier: compañía de seguros
Cascade Care Savings	Best use: <ul style="list-style-type: none"> • Cascade Care Savings • Cascade Care plan with savings Do not use: <ul style="list-style-type: none"> • CCS/CC\$ • state subsidy Note: Use “savings” when referring to multiple types of savings together.	<ul style="list-style-type: none"> • Cascade Care Savings: Cascade Care Savings • Cascade Care plan with savings: plan Cascade Care con ahorros • savings
catastrophic health plan	Best use: catastrophic health plan Note: Do not capitalize.	catastrophic health plan: plan médico para situaciones catastróficas

Term	Style Preference	Spanish language preference/translation
Children’s Health Insurance Program (CHIP)	Best use: Apple Health for Kids Do not use: Children’s Health Insurance Program (CHIP) Note: <ul style="list-style-type: none"> Do not use acronyms. Use the Health Care Authority program name “Apple Health for Kids.” 	<ul style="list-style-type: none"> Apple Health for Kids: Apple Health for Kids (Apple Health para Niños)
click	When referring to an action taken by a customer on HPF or within the application. Best use: select Do not use: click	select: seleccionar
co-insurance	Best use: co-insurance Note: Hyphenate	co-insurance: coseguro
consumer	Best use: customer Do not use: consumer	customer: cliente
contraction words	Best use: <ul style="list-style-type: none"> Where possible, spell the word out. Example: do not, should not, does not, I have, etc. Do not use: Don’t, shouldn’t, doesn’t, I’ve, etc.	N/A
copay	Best use: copay Do not use: co-payment Note: Do not hyphenate.	copay: copago
correspondence	Best use: <ul style="list-style-type: none"> notice letter email Note: <ul style="list-style-type: none"> See “Notice” Use for external materials. Be specific, if the notice is a letter, say letter, if it is an email, say email. 	<ul style="list-style-type: none"> notice: aviso letter: carta email: correo electrónico

Term	Style Preference	Spanish language preference/ translation
cost-sharing reductions	Best use: <ul style="list-style-type: none"> • lower out-of-pocket costs • cost-sharing reductions Note: <ul style="list-style-type: none"> • Hyphenate. • For plain talk purposed, “lower out-of-pocket costs” is suggested. 	
coverage	Best use: <ul style="list-style-type: none"> • health or dental plan • plan 	health or dental plan: plan médico o dental plan: plan
customer	Best use: customer Do not use: Consumer or client	customer: cliente
Customer Support Center	Best use: Customer Support Center Do not use: call center Note: Capitalize when used in full.	Customer Support Center: Centro de Atención al Cliente
customer support network	Best use: <ul style="list-style-type: none"> • Be specific where possible. • customer support network Note: The broad term referencing all customer supports, which include brokers, navigators, tribal assisters, certified assister counselors, and the Customer Support Center.	customer support network: red de atención al cliente

D

Term	Style Preference	Spanish language preference/ translation
dashboard	Best use: dashboard Note: Do not capitalize.	dashboard: panel de información
dental coverage	Best use: <ul style="list-style-type: none"> dental plan qualified dental plan 	<ul style="list-style-type: none"> dental plan: plan dental qualified dental plan: plan dental calificado
disenroll	Best use: cancel Do not use: disenroll	cancel: cancelar (la inscripción)

E

Term	Style Preference	Spanish language preference/ translation
employer sponsored health insurance	Best use: employer sponsored health insurance Note: Do not capitalize	employer sponsored health insurance: seguro médico patrocinado por un empleador
enroll	Best use: sign up Note: <ul style="list-style-type: none"> Use “sign up” when possible. Unless referring to customers who have activated their coverage by making a monthly premium payment. 	sign up: inscribir
essential health benefits	Best use: Be specific, refer to the list of services where possible. Note: <ul style="list-style-type: none"> Do not capitalize. Use the plain-talk list in the description for consistency. 	N/A

Term	Style Preference	Spanish language preference/ translation
Exchange	<p>Best use:</p> <ul style="list-style-type: none"> • When referring to the agency: Washington Health Benefit Exchange • When referring to the marketplace: Washington Healthplanfinder wahealthplanfinder.org <p>Do not use:</p> <ul style="list-style-type: none"> • Healthplanfinder • Marketplace • WAHBE • Health Benefit Exchange • Health Insurance Exchange • Health Plan Finder <p>Note:</p> <ul style="list-style-type: none"> • Capitalize • If an explanation is needed, include “health insurance marketplace.” • Do not put “the” in front of name, such as “the Healthplanfinder” or “the Washington Health Benefit Exchange.” 	<ul style="list-style-type: none"> • Washington Health Benefit Exchange: Washington Health Benefit Exchange • Washington Healthplanfinder: Washington Healthplanfinder • wahealthplanfinder.org: wahealthplanfinder.org

F

Term	Style Preference	Spanish language preference/ translation
federal poverty level (FPL)	<p>Best use with customers: your income and household size</p> <p>When writing for customers, do not use: Federal Poverty Level (FPL)</p> <p>Note: Do not use acronyms.</p>	<p>your income and household size: sus ingresos y la cantidad de integrantes de su hogar</p>
fine or fee (penalty)	<p>Best use:</p> <ul style="list-style-type: none"> • fine • fee <p>Do not use:</p> <ul style="list-style-type: none"> • penalty • tax penalty <p>Note: Avoid “penalty” unless legally necessary language (ex: “...penalty of perjury”, etc.)</p>	<ul style="list-style-type: none"> • fine: multa • fee: tarifa

Term	Style Preference	Spanish language preference/ translation
free and low-cost health insurance	<p>Best use: free and low-cost</p> <p>Do not use:</p> <ul style="list-style-type: none"> • financial assistance • low cost or free health coverage • subsidized coverage 	free and low-cost: gratis y de bajo costo
formulary	<p>Best use:</p> <ul style="list-style-type: none"> • Medication list • prescription drug list <p>Do not use:</p> <ul style="list-style-type: none"> • Formulary • Drug list 	<ul style="list-style-type: none"> • prescription drug list: lista de medicamentos recetados • medication list: lista de medicamentos
full cost or full price	<p>Best use: unsubsidized</p> <p>Do not use: full cost or full price</p> <p>Note:</p> <ul style="list-style-type: none"> • Do not use. • Use “unsubsidized” when referring to Qualified Health Plans which are not subsidized. 	

G

Term	Style Preference	Spanish language preference/ translation
Gold health plan	<p>Best use: Gold health plan</p> <p>Note: Capitalize only metal level name.</p>	Gold health plan: plan médico Oro

H

Term	Style Preference	Spanish language preference/ translation
health care provider/provider	Best use: doctor Notes: <ul style="list-style-type: none"> • Avoid using “health care provider” for plain talk purposes. • Do not capitalize doctor unless it’s being used as a title before a name. 	Gold health plan: plan médico Oro
health insurance premium tax credits	Best use when addressing customers: <ul style="list-style-type: none"> • tax credits • health insurance premium tax credits • premium tax credits Do not use: advanced premium tax credits (APTC) Note: <ul style="list-style-type: none"> • Do not capitalize. • When referring to tax credits generally, use “financial help is available.” 	<ul style="list-style-type: none"> • tax credits: crédito tributario • health insurance premium tax credits: crédito tributario para la prima del seguro médico • premium tax credits: crédito tributario para la prima
health insurance marketplace	Best use: Washington Healthplanfinder Do not use: health insurance marketplace	Washington Healthplanfinder: Washington Healthplanfinder
health plan or health insurance	Best use: <ul style="list-style-type: none"> • Health plan • Health insurance • When referring to Washington Healthplanfinder products use qualified health plan, and qualified dental plan. 	<ul style="list-style-type: none"> • health plan: plan médico • health insurance: seguro médico • qualified health plan: plan médico calificado • qualified dental plan: plan dental calificado
Healthplanfinder	Best use: Washington Healthplanfinder Do not use: Healthplanfinder	Washington Healthplanfinder: Washington Healthplanfinder

I

Term	Style Preference	Spanish language preference/ translation
Immigrant health coverage (IHC)	<p>Customer facing: Health insurance options for immigrants</p> <p>Do not use:</p> <ul style="list-style-type: none"> • Immigrant health coverage • Qualified Health and Dental Plan Expansion <p>Note: Do not use acronyms.</p>	Health insurance options for immigrants: opciones de seguro médico para inmigrantes
In-Person Assister (IPA)	<p>Best use:</p> <ul style="list-style-type: none"> • When referencing specific person/ program: navigator, in-person help • When using more broadly: Customer Support Network <p>Note: Do not use acronyms.</p>	<ul style="list-style-type: none"> • navigator: navegador • in-person help: ayuda en persona • Customer Support Network: red de atención al cliente
in-network	<p>Best use: In-network</p> <p>Note: Hyphenate</p>	in-network: dentro de la red

L

Term	Style Preference	Spanish language preference/ translation
lawful permanent resident or legal permanent resident (LPR)	<p>Best use: lawful permanent resident or legal permanent resident (LPR)</p> <p>Note:</p> <ul style="list-style-type: none"> • Do not capitalize. • Do not use acronyms. 	lawful permanent resident or legal permanent resident (LPR): residente legal permanente (LPR)

Term	Style Preference	Spanish language preference/translation
LGBTQ+	Note: <ul style="list-style-type: none"> • Acceptable in references to lesbian, gay, bisexual, transgender and questioning and/or queer. • Use of LGBTQ+ is best as an adjective and an umbrella term. For example, "LGBTQ+ customers." • Don't use it to refer to a specific limited group, for example, when the group you are referring to is limited to transgender individuals. 	
log in or login	Best use: sign in Do not use: log in or login	sign in: iniciar sesión

M

Term	Style Preference	Spanish language preference/translation
Marketplace	Best use: Washington Healthplanfinder	Washington Healthplanfinder: Washington Healthplanfinder
Medicaid	Best use: <ul style="list-style-type: none"> • First reference: Washington Apple Health (Medicaid) • Subsequent reference: Apple Health 	<ul style="list-style-type: none"> • Washington Apple Health (Medicaid): Washington Apple Health (Medicaid) • Apple Health: Apple Health
medication list	Best use: <ul style="list-style-type: none"> • medication list • Prescription drug list Do not use: <ul style="list-style-type: none"> • Formulary • Drug list Note: Used instead of "formulary" for plan talk purposes.	<ul style="list-style-type: none"> • prescription drug list: lista de medicamentos recetados • medication list: lista de medicamentos

Term	Style Preference	Spanish language preference/translation
minimum essential coverage	Best use: minimum essential coverage Note: <ul style="list-style-type: none"> Do not capitalize. Avoid using when possible. 	minimum essential coverage: cobertura esencial mínima
modified adjusted gross income (MAGI)	Best use: modified adjusted gross income (MAGI) Note: Do not capitalize.	modified adjusted gross income (MAGI): ingreso bruto ajustado y modificado (MAGI)

N

Term	Style Preference	Spanish language preference/translation
navigator	Best use: <ul style="list-style-type: none"> Navigator local help in-person help trusted resources in your community Do not use: <ul style="list-style-type: none"> Assister In-Person Assister IPA Certified Assister Note: <ul style="list-style-type: none"> Capitalize when referencing to: Navigator Program at HBE. Do not capitalize otherwise. 	<ul style="list-style-type: none"> Navigator: Navegador local help: ayuda en su área in-person help: ayuda en persona trusted resources in your community: expertos de confianza en la comunidad
notice	Best use: notice Do not use: correspondence Note: <ul style="list-style-type: none"> This is preferred over “letter,” as notice could mean both email and paper formats, whereas “letter” is associated with paper mail. Be specific where possible. 	notice: aviso

O

Term	Style Preference	Spanish language preference/ translation
open enrollment open enrollment period	Best use: <ul style="list-style-type: none"> Open enrollment Open enrollment period Note: Do not capitalize.	<ul style="list-style-type: none"> open enrollment: inscripción abierta open enrollment period: periodo de inscripción abierta
out-of-network	Best use: out-of-network Note: Hyphenate	out-of-network: fuera de la red
out-of-pocket	Best use: out-of-pocket Note: Hyphenate	out-of-pocket: (gasto) de su propio bolsillo

P

Term	Style Preference	Spanish language preference/ translation
pediatric dental plan	Best use: pediatric dental plan Note: Do not capitalize as title.	pediatric dental plan: plan dental pediátrico
penalty	Best use: fine Do not use: penalty Note: Avoid “penalty” unless legally necessary language (e.g.: “...penalty of perjury,” etc.)	fine: multa
Platinum health plan	Best use: Platinum health plan Note: Capitalize metal level name only.	Platinum health plan: plan médico Platino
premium tax credits	Best use: <ul style="list-style-type: none"> health insurance premium tax credits tax credits premium tax credits Do not use: <ul style="list-style-type: none"> advanced premium tax credits. Do not use acronyms such as HIPTC or APTC. Note: Do not capitalize.	<ul style="list-style-type: none"> health insurance premium tax credits: crédito tributario para la prima del seguro médico tax credits: crédito tributario premium tax credits: crédito tributario para la prima

Term	Style Preference	Spanish language preference/translation
primary care provider (PCP)	Best use: doctor Note: Use doctor whenever possible, but when speaking generally about larger teams of different providers, use “care team.”	doctor: médico
Primary co-pay	Best use: copay Do not use: Primary copay	copay: copago
Purchase	Best use: buy Do not use: Purchase	buy: comprar

Q

Term	Style Preference	Spanish language preference/translation
qualified health plan (QHP) qualified dental plan (QDP)	Best use: <ul style="list-style-type: none"> qualified health plan (QHP) qualified dental plan (QDP) Note: <ul style="list-style-type: none"> Do not capitalize. Do not use acronyms. 	<ul style="list-style-type: none"> qualified health plan (QHP): plan médico calificado (QHP) qualified dental plan (QDP): plan dental calificado (QDP)
QLE	Best use: qualifying life event Do not use: QLE Note: <ul style="list-style-type: none"> Do use special enrollment period (SEP) interchangeably. A qualifying life event opens a SEP. Do not use acronyms. 	qualifying life event: evento de vida calificado
quasi-government/ quasi-governmental	Best use: public-private partnership Note: Do not use when referring to Washington Health Benefit Exchange. Instead, refer to the Exchange as a public-private partnership.	

R

Term	Style Preference	Spanish language preference/ translation
reset	For use in the application. Best use: Clear All Do not use: reset	clear all: borrar todo

S

Term	Style Preference	Spanish language preference/ translation
Select	Best use: Select Do not use: <ul style="list-style-type: none"> • Click • tap 	select: seleccionar
sign in	Best use: sign in Do not use: <ul style="list-style-type: none"> • login • log in 	sign in: iniciar sesión
Silver health plan	Best use: Silver health plan Note: Capitalize only metal level name.	Silver health plan: plan médico Plata
Smart Planfinder	Best use: Smart Planfinder Note: <ul style="list-style-type: none"> • Capitalize • Use "Smart Choice" (capitalized) to indicate plans 	Smart Planfinder: Smart Planfinder
Social Security number	Best use: Social Security number Note: Only capitalize the first two words.	Social Security number: número de Seguro Social
special enrollment period (SEP)	Best use: special enrollment period (SEP) Note: Do not capitalize	special enrollment period (SEP): período especial de inscripción (SEP)

T

Term	Style Preference	Spanish language preference/translation
tax credits	<p>Best use:</p> <ul style="list-style-type: none"> • tax credits • health insurance premium tax credits • premium tax credits <p>Do not use: advanced premium tax credits</p> <p>Note:</p> <ul style="list-style-type: none"> • Do not use acronyms, such as HIPTC or APTC. • Do not capitalize. 	<ul style="list-style-type: none"> • tax credits: crédito tributario • health insurance premium tax credits: crédito tributario para la prima del seguro médico • premium tax credits: crédito tributario para la prima
Terms & Conditions	<p>Best use: Terms and Conditions</p> <p>Do not use:</p> <ul style="list-style-type: none"> • Terms and Conditions of Use • Terms & Conditions 	<p>Terms and Conditions: Términos y condiciones</p>
Transgender	<p>Best use: Transgender</p> <p>Note:</p> <ul style="list-style-type: none"> • See “Inclusive language” section • Do not use as a noun, such as referring to someone as “a transgender,” or use the term “transgendered.” 	<p>Silver health plan: plan médico Plata</p>

U

Term	Style Preference	Spanish language preference/translation
unsubsidized	<p>Best use: unsubsidized</p> <p>Do not use: full cost or full price</p> <p>Note: Use “unsubsidized” when referring to Qualified Health Plans which are not subsidized.</p>	

V

Term	Style Preference	Spanish language preference/ translation
Vaccine/ Vaccination/ Immunization	<p>Best use:</p> <ul style="list-style-type: none"> • Noun: Vaccine • Verb: Vaccination, immunization 	

W

Term	Style Preference	Spanish language preference/ translation
Washington Apple Health Managed Care Plan	<p>Best use: Washington Apple Health Managed Care Plan</p> <p>Do not use:</p> <ul style="list-style-type: none"> • health plan • managed care organization • MCO <p>Note: Do not capitalize unless it's part of a title.</p>	Washington Apple Health Managed Care Plan: plan de atención administrada de Washington Apple Health
Washington Apple Health (Medicaid)	<p>Best use: Washington Apple Health (Medicaid)</p> <p>Do not use:</p> <ul style="list-style-type: none"> • Medicaid • CHIP • State Medicaid Program. <p>Note: After first usage of full name, there after refer to using "Apple Health".</p>	Washington Apple Health (Medicaid): Washington Apple Health (Medicaid)
Washington Healthplanfinder	<p>Best use: Washington Healthplanfinder</p> <p>Do not use:</p> <ul style="list-style-type: none"> • Healthplanfinder • the Washington Healthplanfinder • the Healthplanfinder website • the Healthplanfinder <p>Note: Do not use "the" before name.</p>	Washington Healthplanfinder: Washington Healthplanfinder

Term	Style Preference	Spanish language preference/ translation
Washington Health Benefit Exchange	<p>Best use: Washington Health Benefit Exchange</p> <p>Do not use:</p> <ul style="list-style-type: none"> • Exchange • Health Benefit Exchange <p>Note:</p> <ul style="list-style-type: none"> • Do not use “the” in front of name. Use when referring to the agency only. Otherwise, use Washington Healthplanfinder or wahealthplanfinder.org. • When writing for editorial content. For news releases, blog posts and other editorial content, use “Washington Health Benefit Exchange (Exchange)” upon first reference of the agency, and then “Exchange” for all additional references. 	Washington Health Benefit Exchange: Washington Health Benefit Exchange
WAPlanfinder app	Best use: WAPlanfinder app	WAPlanfinder app: aplicación de WAPlanfinder
Washington state	<p>Best use: Washington state</p> <p>Note: Use “Washington state” or “state of Washington.” Use “State of Washington” when referring to the state government. Do not capitalize “state”</p>	Washington state: estado de Washington
Washington State Health Care Authority	<p>Best use: Washington State Health Care Authority</p> <p>Do not use:</p> <ul style="list-style-type: none"> • Washington Health Care Authority • Health Care Authority 	Washington State Health Care Authority: Washington Health Care Authority (Autoridad de Servicios de Salud del Estado de Washington)

Spanish sources

Healthcare.gov available English and Spanish:

[Glossary | HealthCare.gov](#)

CMS.gov available in English, Spanish, Chinese, Tagalog and Navajo.

[Glossary of Health Coverage and Medical Terms \(cms.gov\)](#)

[Glossary of Health Coverage and Medical Terms Spanish Translation \(cms.gov\)](#)

Voice, tone and writing principles

We write for a diverse audience of readers who all interact with our content in different ways. We aim to make our content accessible to anyone reading our site, mobile app, using a screen reader, keyboard navigation, or Braille interface and to users of all cognitive capabilities.

Keep in mind George Orwell's six elementary rules ("Politics and the English Language," 1946):

- Never use a metaphor, simile or another figure of speech that you are used to seeing in print.
- Never use a long word where a short one will do.
- If it is possible to cut out a word, always cut it out.
- Never use the passive where you can use the active.
- Never use a foreign phrase, a scientific word or a jargon word if you can think of an everyday English equivalent.
- Break any of these rules sooner than say anything outright barbarous.

Basics

- Use the language of everyday speech.
- Write for all readers. Some people will read every word you write. Others will just skim. Help everyone read better by grouping related ideas together and using descriptive headers and sub-headers.
- Focus your message. Create a hierarchy of information. Lead with the main point or the most important content in sentences, paragraphs, sections and pages.
- Be concise. Use short words and sentences. Avoid unnecessary modifiers.
- Be specific. Avoid vague language. Cut the fluff.
- Be consistent. Stick to the copy patterns and style points outlined in this guide.
- Make sure the information can be understood even if the reader can't see colors, images or video.

Write positively

Use positive language rather than negative language. One way to detect negative language is to look for words like "can't," "don't," etc.

- Yes: To get a donut, stand in line.
- No: You can't get a donut if you don't stand in line.

Tone

WAHBE tone

When writing WAHBE (corporate) content, always consider the audience, the message and the medium before beginning to write or edit content. Exchange-developed content, such as the annual legislative report and enrollment reports, will be written in a formal tone. Formal tones should be thorough and direct.

Other content, such as a poster or social media posts, will be conversational and friendly. Use plain talk principles when possible. Do not assume readers have a solid understanding of health care law.

Omni-channel and correspondence tone

Washington Healthplanfinder, other customer-facing websites and the mobile app have an informal tone. It should be conversational, but still convey a certain sense of expertise within the subject material. Content should be written as our customers speak, following plain talk principles. Write content at a fifth-grade reading level and avoid jargon. Refer to the customer as “you” or “your” and “our” to refer to Washington Healthplanfinder.

Our priority is explaining our products and helping our users get their work done quickly and easily. Use headers, bullet points, and lists to break up long paragraphs and directions.

Correspondence tone will be informal, yet direct. Avoid using “please” and “thank you” when drafting correspondence. Use succinct subject lines and keep the body of the correspondence short.

First, second, or third person

Washington Healthplanfinder should be using “your” to refer to the customer and “our” to refer to Washington Healthplanfinder or Washington Health Benefit Exchange. Exceptions include when the user is in control and makes changes, such as “My Profile” on their account dashboard. In some circumstances, both options work when presenting a user with instructions to self-select.

Plain talk

Written communications — including print materials, web content, correspondence and other consumer communications — should follow the principles of plain language.

Identify the target audience

- Adapt written communications to the abilities and interests of the target audience.
- Address separate audiences through separate communications.
- Address one person, not a group of individuals.

Structure the content to guide the reader through it

- Organize the content so it flows logically.
- Organize the information that highlights the main point(s) early in a document and sections of a document.
- Use short paragraphs covering a single topic.
- Use concise, useful headings, such as question headings and statement headings.
- Place the main idea before exceptions and conditions.

Write the content in plain language

- Use familiar words with clear meanings.
- Use short, simple sentences, avoiding wordy phrases and unnecessary synonyms.
- Eliminate nonessential information.
- Avoid or explain jargon, technical terms, abbreviations and acronyms.
- Avoid the use of redundant phrases, contractions, colloquialisms, idioms and metaphors.
- Use the same term consistently for a specific thought or object.

Use information design to help readers understand

- Use bulleted lists to help reader focus on important material.
 - Always use a lead-in sentence to explain lists.
 - Don't over use lists. Use them to highlight important information.
 - Use parallel structure, making sure each of the bullets in a list can make a complete sentence if combined with the lead-in sentence.
- Use examples to clarify complex concepts.
- Use consistent, accurate punctuation and capitalization.

Reading level

Customer-facing materials should not exceed a fifth grade reading level, if possible. Certain health insurance terms can increase the reading level of materials, in those cases a simple definition of the term within the document or a reference to a health insurance glossary online may be used.

Design, format, distribution

Design materials to fit your target audience. Make sure your design is culturally competent. Use images that reflect the community, and when possible, use a medium that relies on pictorial messaging.

Partner organizations

When referring to programs, sites, etc. administered by partner organizations, defer to the style of the partner organization when there is a conflict between the partner organization's style and this style guide. For example, the Washington State Health Care Authority (HCA) administers Washington Apple Health, so HCA's style should be deferred to when referring to elements of that program.

Inclusive language

What is inclusive language?

Inclusive languages centers humans in communication, allowing everyone to feel included, recognized, valued and motivated. This style of language seeks to avoid expressions that are biased, racist, sexist or otherwise prejudice toward individuals or groups of people. With inclusive language, we seek to avoid offense and strive toward goals of diversity, equity and inclusion.

Why use inclusive language?

Language allows us to understand and communicate with other people — words can excite, divide, inspire and so much more. Because of language's power, it is important to consider the effect your words can have.

It is important to remember words can mean different things to different people. Certain words may be considered hurtful, offensive or prejudiced. This is known as biased language. Biased language includes words or phrases which can demean or marginalize people based on their identity (e.g., race, gender, sexual orientation, disability, etc.).

Inclusive language in practice

By using inclusive language, we promote diversity, equity, inclusion, and equality. Inclusive language conveys respect for all people; recognizes diversity; is sensitive to the things that make each person unique; promotes equality; and is free of negative discrimination, negative message, and stereotypes. The benefit of using inclusive language includes promoting effective communication; encouraging people to be their authentic selves; fostering a common understanding; and moving us closer to equity and inclusion.

Gender Inclusive Principles

Gender pronouns:

Linguistically, pronouns are words that refer to people by replacing proper nouns, such as names. A pronoun can refer to either a person talking or a person who is being talked about. Common pronouns include they/them/theirs, she/her/hers and he/him/his. Pronouns indicate the gender of a person; traditionally, he refers to a man while she refers to a woman. Not everyone identifies as a man or woman, and instead may identify as gender nonbinary and may use gender-neutral pronouns like they/them/theirs.

When writing about people who identify as neither man nor woman, or ask not to be referred to as he/she/him/her, use the person's name in place of a pronoun, or otherwise reword the sentence, whenever possible. If they/them/their use is essential, explain in the text that the person uses a gender-neutral pronoun. Be sure that the phrasing does not imply more than one person. Clarity is a top priority.

Arguments for using they/them as a singular sometimes arise with an indefinite pronoun (anyone, everyone, someone) or unspecified/unknown gender (a person, the victim, the winner). "They" has been officially recognized as correct by several key bodies such as the Associated Press and Chicago Manual of Style now notes that the singular "they" is becoming more common in communication.

Some things to keep in mind when using gender-inclusive pronouns:

- **Introducing your pronouns:** If you are unsure of how to best ask for someone's pronouns, you could introduce yourself and the pronouns you use. Thus, you invite the individual to give their pronouns as well if they so choose. For example, "Hello, my name is [insert], and my pronouns are she/her/hers; he/him/his; or they/them/theirs; etc."
- **Privacy:** The main thing one should avoid is making assumptions about an individual's gender identity. There is a small danger of outing someone who is trans or nonbinary who might not want that information disclosed. Pay attention to the situation and to how people refer to themselves. Ask everyone what pronouns they use (even if you think you know). Try to get into the habit of introducing yourself and your pronouns.
- **Mistakes happen:** As long as you are earnestly putting forth effort to be respectful to someone's pronouns, small mistakes can be forgiven as long as you learn from them. Being aware of gender pronouns expresses to individuals that you are an ally. People are allowed to be people and ask how to be addressed since that is inherently their right.

Gendered nouns:

"Man" and words ending in "-man" are the most commonly used gendered nouns in English. These words are easy to spot and replace with more neutral language, even in contexts where many readers strongly expect the gendered noun. For example, Star Trek writers developing material for contemporary viewers were able to create a more inclusive version of the famous phrase, "Where no man has gone before," while still preserving its pleasing rhythm: Star Trek explorers now venture, "Where no one has gone before."

Gendered nouns and some alternatives:

Gendered noun	Gender-neutral noun
man	person or individual
mankind	people, humans, humanity
freshman	first-year student
man-made	machine-made, synthetic, artificial
the common man	the average person
chairman	chair, chairperson, coordinator, head
mailman	mail carrier, letter carrier, postal worker
policeman	police officer / deputy / law enforcement officer
steward, stewardess	flight attendant
actor, actress	actor
congressman	legislator, congressional representative
Sir/Madam	Dear Editor / Dear Members of the Search Committee / To Whom it May Concern

Check a thesaurus for alternatives to gendered nouns not included in this list.

Sometimes, writers modify nouns that refer to jobs or positions to indicate the sex of the person holding that position. This happens most often when the sex of the person goes against conventional expectations. For example, some people may assume, perhaps unconsciously, that doctors are men and that nurses are women. Sentences like, "The female doctor walked into the room," or, "The male nurse walked into the room," reinforce such assumptions. Unless the sex of the subject is important to the meaning of the sentence, it should be omitted.

Sex assigned at birth

The Washington Healthplanfinder application, Washington Health Care Authority and Washington Department of Social and Health Services (DSHS) ask for customers' sex assigned at birth (male or female) instead of their gender.

Immigrant health

In December 2022, Washington State received federal approval to expand access to health and dental insurance access through Washington Healthplanfinder to all Washington residents, regardless of immigration status, starting plan year 2024. It is critical all Exchange employees use respectful, consistent terminology through every step of the implementation process and when working with affected customers.

Naming

Immigrant Health Coverage is an umbrella term used when talking with internal or external audiences — primarily stakeholders — about the Exchange’s efforts to expand access to all Washington residents. Do not use as a program name (this is not, technically, a program) or with customers.

Qualified Health Plan and Qualified Dental Plan Expansion is the expansion’s official name and is to be used when referencing specific coverage options expanded as a result of the [1332 Waiver](#). Not to be used in customer-facing or public materials.

- This term should **only** be used on materials such as the technical training deck for the call center; assister-facing materials; and other materials where the audience needs to know the specific coverage options available to all Washington residents.

Apple Health Expansion is the official program name for Washington Apple Health expansion to those who do not qualify for Washington Apple Health (Medicaid) due to immigration status. This is a limited-enrollment program. **Do not** use the acronym for Apple Health Expansion in any external-facing content. When discussing QHP/QDP Expansion and Apple Health Expansion with customers, use **health insurance for immigrants**.

Immigration Status

Alien: Federal programs continue to use the term “alien,” but we **do not use it whenever there is an alternative**. “Alien Emergency Medical (AEM)” is an example of a federal program name which uses this term.

Lawfully Present: Immigrants or noncitizens who have been legally admitted to the U.S. and have not overstayed the period of which they were admitted.

U.S. Citizen: Individuals born in the U.S. or its territories, individuals who have become naturalized U.S. citizens, and certain individuals born abroad to at least one U.S. citizen.

U.S. National: Individuals born in American Samoa or Swain Island after Dec. 24, 1952, and residents of the Northern Mariana Islands who did not choose to become U.S. citizens.

People who are undocumented: Noncitizens without current immigration status in the U.S.

- Use person-first terminology.
- New customers — this terminology can be used when referencing the populations served under the 1332 Waiver.
- **Reminder:** People are not illegal. Avoid harmful language that stigmatizes or reinforces the concept of migration/immigration as a problem or perpetuates harmful narratives that inadvertently criminalize.

Washington residents/Washingtonians: All those living in Washington, regardless of immigration status.

Race and ethnicity

Some words have a long history of being used to marginalize groups based on their race and/or ethnicity.

Examples of racially or ethnically biased language

The meaning and use of some words have evolved over time and may no longer be used in their original context. However, it is important to evaluate the language we use to promote inclusivity and equity in our writing and conversation.

Instead of...	Use...
Blacklist/Whitelist	Blocked list and allowed list
Brown bag	Lunch and learn
Cake walk	An easy task
English native	English as a first language, English speaker
Eskimo	Use the referenced tribe's actual name.
Minority	Do not use.
Oriental	Do not use when referring to people.
Powwow	Meeting, team huddle
Spirit animal	"I see myself in [this]." "[This] is my favorite." Etc.
Underserved	Underrepresented

Grammar and punctuation

Abbreviations/Acronyms

Spell out common acronyms the first time you mention it, use the acronym for all added references. If space is limited and the acronym is common (e.g., IRS, FBI), you may use the acronym without introduction. **Do not** use internal acronyms (e.g., IHC) externally. Use health care or non-common acronyms sparingly.

- First use: Internal Revenue Service (IRS)
- Second use: IRS

If the abbreviation or acronym is well known, like JPEG or HTML, use it instead (and don't worry about spelling it out).

Unless space is a consideration, such as within a tweet or a table cell, write out words such as "information" (do not use "info") and avoid other shorthand, such as ASAP (use "as soon as possible"). Never use spellings such as "thru" and "lite" to save characters.

The Latin abbreviations "e.g." and "i.e." are acceptable. The abbreviation "OK" is also acceptable. When to use either abbreviation:

- **e.g.** stands for *exempli gratia* and means "for example."
- **i.e.** stands for *id est* and means "in other words."

Apostrophes

Using an apostrophe to make a word plural is a common mistake. Apostrophes very rarely make words plural. Only use an apostrophe to pluralize a lowercase letter.

Example: Don't forget to dot your i's and cross your t's.

Brackets

Do not use parentheses within parentheses; instead, switch to brackets.

Additionally, editors may use square brackets to indicate where a portion of a quotation has been clarified for readers or altered for readability. In that instance, do not use both the clarifying text and the text being clarified; just replace the confusing language or problematic part with clearer language and place brackets around those words or characters.

Bulleted Lists

For bulleted lists, use the following capitalization and punctuation approaches.

- Sentences leading into a bulleted list may end with either a period or a colon, depending on whether the sentence in question is complete or is a sentence fragment. For example, the sentence above this bullet ends with a period, because it is a full sentence.
- Bulleted lists should be used when there are more than two but fewer than seven items to be listed. If there are more than seven bullets, strive to break up the information further.
- For the bullet items themselves, use sentence casing (an initial capital letter, as well as capital letters for proper nouns, but otherwise lowercase) and use ending punctuation at the end of each bullet item if it's a complete sentence.
- Strive to be consistent in indents, spacing and so on within each document using bullets.
- If the list you're writing is one of conditions, use a semicolon at the end of each point and include "and" after the last semicolon (the second to last point).

Example:

- Cascade Care does this by:
 - Addressing costs through lower premiums, lower deductibles, and providing access to services before having to pay the deductible. This includes leveraging federal and state-based financial assistance, state purchasing power and provider reimbursement expectations;
 - Encouraging meaningful consumer choice with products of better value and like benefits across all participating carriers;
 - Growing enrollment by attracting new enrollees and retaining current customers; and
 - Ensuring continued market health through stable carrier participation, competitive product offerings and a larger and more diverse risk pool.

Capitalization

Use sentence casing for titles/headlines (and subtitles/subheads). However, note the following exceptions:

- Materials to be laid out by Washington Healthplanfinder graphic designers may use other capitalization approaches (such as small caps) at the designer's discretion.
- Consistency within each material or type of material is the goal (for instance, all news releases use the same capitalization approach, and all brochures in a series of brochures should be designed similarly).

Other capitalization standards are listed below.

- Capitalize words or phrases when they refer to titled provisions or sections of the Affordable Care Act, and formal sections of state law/regulations, but lowercase those same words when they are being used generally and not as proper nouns. Just because a phrase appears as part of a titled section of law that does not make it a proper noun in all other uses.
 - Example: "Title 1, Part 1, Section 1302, 'Essential Health Benefits Requirements' outlines the types of services that health insurance plans are required to cover. Those essential health benefits include preventive care."
- Capitalize formal occupation titles when they precede a person's name. Lowercase them when they follow a person's name (this is AP style).
 - Examples: "Washington Health Benefit Exchange Chief Executive Officer Ingrid Ulrey,"; "Ingrid Ulrey is the chief executive officer"; and "Ingrid Ulrey, chief executive officer of Washington Health Benefit Exchange."
- Do not capitalize governor if it is not preceding a person's name.
 - Example: Governor (or Gov.) Jay Inslee, and "...the budget is signed by the governor."
- For those rare proper nouns that begin with a lowercase letter (e.g., "eBay" and "van Gogh"), it is appropriate to capitalize the first letter when the word appears at the beginning of a sentence.
- When writing out an email address or website URL, use all lowercase (e.g., info@wahbexchange.org, <http://www.wahealthplanfinder.org>).
- Do not capitalize random words in the middle of sentences. Consult the section of this guide titled "Alphabetical List of Terms" (or turn to AP style, Webster's, or other information sources if necessary) for capitalization guidance on specific words that are not clearly proper nouns.

Colons/Semicolons

Colons

Colons are used to introduce information set up by the sentence prior to the colon. It's typically typed for a list, example or explanation. The sentence before the colon must be an independent clause. A colon's purpose is to give context; think of a colon as shorthand for the terms, "as follows," "thus," or "which is/are."

They're also used to separate a sentence into two independent clauses, but only when the two clauses are directly related and you're emphasizing the second clause.

- Example: The roads are icy: It's dangerous to drive today.

Capitalize the first word after a colon only if it is a proper noun or the start of a complete sentence.

- Examples:

- He promised this: The company will make good all the losses.
- There were three considerations: expense, time and feasibility.

Can be used for emphasis, e.g., He had only one hobby: eating.

Semicolons

Semicolons are used to join unrelated independent clauses together within the same sentence without a conjunction. They should also be used in place of commas in long lists.

Examples:

- I ordered a cheeseburger for lunch; life's too short for counting calories.
- Additional languages with fewer than 10 requests include Amharic; Bengali; Cambodian (Khmer); Dari; Dutch; Farsi; Finnish; French Creole; Haitian-Creole; Hindi; Japanese; Laotian; Oromo; Pashto; Quechua; Samoan; Swahili; Swedish; Thai; Tongan; Turkish; Ukrainian; and Vietnamese.

Commas

Comma splices

A common error, a comma splice happens when you use a comma to join two independent clauses.

There are three solutions for fixing a comma splice:

- Add a conjunction such as but, and or so.
- Change the comma to a semicolon.
- Make the two clauses separate sentences.

Compounds

Compound words (e.g., checkup and policyholder) are frequently used in text about health care. For guidance on when these words use a hyphen or should appear as two words rather than one, look them up in this style guide. If a word does not appear in this guide, refer to AP style, and if it does not appear there, check Webster's New World College Dictionary, Fourth Edition. For additional confirmation, please contact Communications.

Contractions

Do not use in most instances (see Alphabetical List of Terms). Use only those contractions that are commonly listed in dictionaries (e.g., use "can't" and "won't" but not "ain't" and "should've").

Date/time formatting

Dates

For dates and years, always use figures; do not use st, nd, rd or th with dates.

Commas are not necessary if only writing month and year, however, commas should be used to offset a year if the date, month and year are given.

Examples:

January 2024 was the first month of the year.

- Always spell out the month when used only with the year.
- Do not add a comma between the month and year.

Jan. 2 is the second day of the year.

Thursday, Jan. 1, 2024, was the first day of the new year.

- If day of the week is included, put a comma between day and month.
- Use a comma after the year if it isn't at the end of the sentence.
- Months to abbreviate and their abbreviations:
 - Jan
 - Feb.
 - Aug.
 - Sept.
 - Oct.
 - Nov.
 - Dec.

Tabular form

In tabular form, use three letter formats, without a period:

- Jan
- Feb
- Mar
- Apr
- May
- Jun
- July
- Aug
- Sep
- Oct
- Nov
- Dec

Times

Use figures, except for noon and midnight.

Use a colon to separate hours from minutes: 11 a.m., 1 p.m., 3:30 p.m., 9-11 a.m., 9 a.m. to 5 p.m.; 11 a.m. to noon.

Footnotes

Use numbers and letters

When creating footnotes, start with numbers, then use letters. Use symbols (defined below) only if absolutely necessary. Use superscript on citation numbers, letters and symbols in content as well as in the footnote section. There should be no space between a footnote number and the footnote text. Place a period at the end of every footnote.

If absolutely necessary, you may use symbols in the following order: *, **, ***, ****, †, ‡, §

If seven or more footnotes are needed, use numbers instead of symbols.

Examples:

- Numerous instances may be cited.¹
- Data are based on October production.^a

Hyphens and Dashes

Many hyphenated phrases (e.g., “fee-for-service method” and “low-income individuals”) appear in text about health care. For guidance on when these words use a hyphen or should appear as a single word, look them up in this style guide. If a word does not appear here, refer to AP style, and if it does not appear there, check Webster’s New World College Dictionary, Fifth Edition.

In general, use hyphens sparingly within modifying phrases. Use them primarily when clarity would be an issue and only when the two words are functioning as an adjective before the noun. Never use a hyphen when the modifier is made up of an adverb ending in -ly and an adjective.

Use an en dash (a medium-length dash: –) for ranges, as in “\$30–\$40.” Do not use an en dash in phrases expressing time if the word “from” appears. For example, use, “from 2 p.m. to 3 p.m.,” not “from 2 p.m.–3 p.m.”

Use an em dash (a long dash: —) rather than a hyphen to denote an abrupt change of thought in a sentence, to set off a series within a long sentence, to set off attribution at the end of a quote and to set off a dateline city and state from the first sentence of a news release. (The em dash can be inserted in Word through the symbols menu or by pressing Ctrl, Alt, and the minus key on the number pad.) Use a space on both sides of an em dash.

How to

For Windows on a keyboard with a numeric keypad:

- En dash (–) use Alt + 0150 or
- Em dash (—) use Alt + 0151

For Mac:

- En dash (–) use option + hyphen (-)
- Em dash (—) use shift + option + hyphen (-)

Numerals

In general, spell out numbers one through nine; use figures for 10 and above.

Use figures for:

- Addresses
- Ages
- Centuries
- Dates, years and decades
- Decimals, percentages and fractions with numbers larger than 1
- Dimensions and distances
- Political districts
- Times

Spell out:

At the start of a sentence. Exceptions:

- Years
- Numeral(s) and letter(s) combinations; such as:
 - 401k plan
 - 4K TVs
 - 3D movies
- In indefinite and casual uses. For example:
 - Thanks a million.
 - He walked a quarter of a mile.
 - A thousand clowns.
- In fractions less than one that are not used as modifiers. For example:
 - Reduced by one-third.
 - He made three-fourths of his shots.

Periods

Periods go inside quotation marks. They go outside parentheses when the parenthetical is part of a larger sentence, and inside parentheses when the parenthetical stands alone.

- Jon said, "I ate a donut."
- I ate a donut (and I ate a bagel, too).
- I ate a donut and a bagel. (The donut was Sam's.)

Spaces and Other Invisible Characters

Spaces

Use only one space between sentences or following a colon.

Paragraph returns

Only one paragraph return should appear between each paragraph of text. Use line spacing (use styles within templates or see the "Paragraph" menu in Word) to increase the space between paragraphs rather than inserting more paragraph returns.

Manual line breaks

When trying to determine which words should appear on which lines of text (for example, in a news release title it would be best to keep the words “Washington Healthplanfinder” together on the same line rather than have them split by a line break), use a manual line break to move a word down to the next line of text.

Quotation marks

Use double quotation marks around the titles of web pages (e.g., the “Renewing Your Coverage” page on wahealthplanfinder.org); compositions other than reference materials (TV shows, books, video games, paintings, etc.). Also, use quotation marks when referring to buttons or menu items on a website (e.g., the “Find In-Person Help” button). One exception to this rule is when a webpage name comes up in online content and is also underlined as a link. In that case, the page title can be shown without quotation marks because the underlining serves to tie the words together.

Direct quotes

Always use double quotations (“”) when quoting someone or something:

- “I have no intention of staying,” he said.
- “I do not object,” he said,” to the tenor of the report.”
- Franklin said, “A penny saved is a penny earned.”
- A spectator said the process is “too conservative for inflationary times.”

Multi-paragraph quotes

If a full paragraph quote is followed by a paragraph continuing the quote, do not use close-quotation marks at the end of the first paragraph. Do, however, put open-quote marks at the start of the second paragraph. Continue for any succeeding paragraphs using closed-quote marks only at the end of the quoted material.

Unfamiliar terms

A word or words being introduced to readers may be placed in double quotation marks on first reference. No need to use the quotes again upon further use in the same document.

Single quote marks

Only use single quote marks if quoting within an existing quote using double quote marks:

- “She said, ‘I can’t find the right plan.’ I helped her figure things out.”

Web and mobile app elements

Accessibility

Accessibility serves as one of the founding pillars of user experience and design. It means making sure everyone can receive and understand messaging and content, regardless of any disabilities or assistive devices they may be using.

Creating a more accessible message or content will aid in its readability and help build engaged communications. The most popular test, known as Flesch-Kincaid Reading Ease test, can be found in Microsoft Word and calculates how easy your content is to read on a scale of 0-100.

- A score of 90-100 will be easily understood by an 11-year-old student
- A score of 60-70 will be easily understood by 13- to 15-year-old students
- A score of 30-50 will be understood by college students
- A score of 0-30 will be better understood by university graduates

Making something more “readable” refers to the accessibility of the text. Ideally, between 60 and 70 to capture a general audience. Boost readability by editing your copy to be direct and to the point.

Americans with Disabilities Act (ADA) requires messaging and content to be reasonable accessible to people with disabilities, including those who must navigate by voice, screen readers or other assistive technologies. Alternatives, suggestions and recommendations should be offered in case a user encounters errors or struggles accessing the content they need. As much as possible, do not use jargon to explain concepts.

For more about how to ensure you’re meeting accessibility standards, contact Communications.

Balance text and images

While sighted users can visually scan or skip over non-relevant messaging and content, blind or visually impaired users must listen to the entire messaging or content. Tailor the content to deliver the main message. Also, consider how compatible your design is with popular screen readers such as JAWS.

Content that flashes at certain rates or in a pattern, such as GIFs, can cause photo-sensitive seizures in some individuals. Avoid flashing content or including links to videos with similar content.

Font size, copy space and left-aligned

Anything smaller than 14 pixels on a desktop or laptop screen requires some effort to read. Text can appear smaller on mobile devices, forcing users to work harder to read; increase the minimum font size from 14 to 16 pixels for smaller devices to help users.

For some, it can be hard to read paragraphs and blocks of text where the lines of copy are spaced closely together. An appropriate line height of four pixels more than the font size makes it easier to read. Additionally, keep enough white space to differentiate paragraphs. Adding padding to a table cell or paragraph tag will help to achieve this.

Avoid justified copy — meaning that letter- and word-spacing is adjusted so that the text falls flush with both the left and right margins — English text should always be left-aligned to be easier to read.

Avoid ALL CAPS — this makes it difficult for people with certain disabilities to read and comprehend the information.

ALT text

ALT text allows users with disabilities to read or hear alternative descriptions of content they might not otherwise be able to view. Additionally, the ALT text has been an email best practice since the dawn of HTML emails. Text used in ALT text attached to an image shows when the image doesn't load. This helps the subscriber "see" the email if they have images off by default in their email client or if they are using a screen reader to read the email.

To correctly use the ALT text, the context of the image must be fully understood in relation to the content surrounding it. First, you need to decide if the image is functional, illustrative or decorative. If functional or illustrative, ALT text should be added to describe the image itself and generally, the purpose it serves in a brief sentence or two. Do not say "Image of" or "Picture of" in the description. Screen readers will recognize that it is an image and will automatically announce it to the user.

Buttons

Buttons should always contain actions. The language should be clear and concise.

Standard website buttons include:

- Next
- OK
- Close
- Save
- Back

Avoid inconsistent button language, such as "Proceed," "Continue," "Confirm," if the above standard terms will work.

When creating accessible content, ensure the size of the button is large enough to be used by thumbs and fingers on mobile devices or those who can't control a mouse with precision (use a minimum height of 72 pixels).

If it is an action, make sure it is clear to the end user what that action is. If there is an "Add" button, what is the user adding? Example: "Add plan" vs. "Add".

Closed captioning or text transcripts for video and audio content

Closed captioning or text transcripts for video and audio content should be available to help hearing-impaired users understand the content that would otherwise be inaccessible to them. The information presented in videos and audio should also be available in other formats.

Dropdowns

Default option in dropdowns should read, "Select," or "Select an Option," in sentence casing. Lists within the dropdown should appear in sentence case. Options should be as concise as possible.

Descriptive text

Descriptive text, or text that appears directly under a screen title or heading, is useful as an explanation of content. Use descriptive text only when the screen requires more description than what can be offered in the page title. Do not exceed three lines of text, if possible. Exclude "please" and "thank you," or any mention of previous screens.

When letting the user know to take action, use "select" instead of "click" or "tap" to account for omni-channel engagement.

Avoid directional instructions and any language that requires the reader to see the layout or design of the page. This is helpful for many reasons, including layout changes on mobile.

- Yes: “Select from these options,” (with the steps listed after the title)
- No: “Select from the options in the right sidebar.”

Headings and titles

All screen and modal titles in Washington Healthplanfinder and the WAPlanfinder mobile app should be sentence case. Do not use a period.

Use title as an guidance to lead-in to screen content. The title should uniquely describe screen content. Aim to strike more informal tone.

- Example: You are temporarily locked out
- Example: See if you qualify for a special enrollment

*Note that legacy page headers are still in title casing. These will be updated as enhancements allow.

*Income calculators are in title casing, as they are statements (“Rental Income Calculator”) versus guidance text.

Heading and subheadings (H1, H2, H3, etc.)

Subheadings break articles into smaller, more specific sections. They give readers avenues into your content and make it easier to scan.

Headings and subheadings should be organized in a hierarchy, with heading first, followed by subheadings in order. (An H2 will nestle under H1, an H3 under H2, and on down.) This is an ADA requirement. Identifying the content in header code makes is clear what language should be read ad helps text readers identify those codes and function accordingly for all users.

Include the most relevant keywords in your headings and subheadings, and make sure you cover the main point of the content.

Use title case for subheadings, unless the heading is a punctuated sentence. If the heading is a punctuated sentence, use sentence case. Use sentence case for subheadings regardless of end punctuation.

Field-level help

Field-level help provides users with a helpful description for any field on all detail and edit pages where the field displays. Users can view the field-level help text by hovering over the info icon next to the field.

Keyboard users can initiate the field-level help by tabbing to the field help icon and selecting spacebar or enter. JAWs users will tab to the field help icon and JAWS will beginning reading the content. Make sure field-level help content is complete, including what it is referencing.

Identifying the Channel Name

Our primary digital product, Washington Healthplanfinder, should always be identified as such: Washington Healthplanfinder. Never omit the “Washington,” which is a key part of the brand identity. [See the Alphabetical Style List for more details.](#)

As screens within Washington Healthplanfinder become responsive, meaning that they fit automatically on smaller devices, during the design and development phase, we refer to them as “responsive” screens. However, to customers they are one and the same website, and only appear differently based on the screen they are being viewed by. We should never reference “responsive screens” when speaking to customers.

The mobile app should always be referred to as WAPlanfinder.

Links

Provide a link whenever you’re referring to something on an external website. Use links to point users to relevant content and trusted external resources.

Don’t include preceding articles (a, an, the, our) when you link text.

If a link comes at the end of a sentence or before a comma, don’t link the punctuation mark.

Don’t say things like “Click here!” or “Click for more information,” or “Read this.” Write the sentence as you normally would and link relevant keywords. Screen reader users often tab through content, skipping through it as a way of scanning content. Giving your links context will help these users to decide if they want to click through or not. While “Click here” may make sense for a subscriber using a laptop or desktop, it does not for someone using a mobile device or tablet where tapping is the action required.

Links should look different than regular copy, strong text or emphasis text. They should have a distinct active and visited state.

If a link must be written on screen (e.g., www.wahealthplanfinder.org), do not include the “http://”.

Lists

Use lists to present steps, groups, or sets of information. Give context for the list with a brief introduction. Number lists when the order is important, like when you’re describing steps of a process. Don’t use numbers when the list’s order doesn’t matter.

If one of the list items is a complete sentence, use proper punctuation and capitalization on all of the items. If list items are not complete sentences, don’t use punctuation, but do capitalize the first word of each item.

Navigation

Navigation links should be clear, consistent, and concise. When referencing specific buttons or calls to action, list any screen element in apostrophes.

- Example: Select “Continue” to finalize your coverage.

Search Engine Optimization (SEO)

We want to make it easy for people and search engines to find and share our content. Here are some ways to do this:

- Organize your page around one topic. Use clear, descriptive terms in titles and headings that relate to the topic at hand.
- Use descriptive headings to structure your page and highlight important information.
- Give every image descriptive alt text.

Typography

All Washington Health Benefit Exchange collateral and channels, including Washington Healthplanfinder, Washington Health Benefit Exchange (corporate) and the mobile app use the typeface **Noto Sans**.

For memos and internal documents, **Noto Sans** is preferred but when unavailable Aptos or Calibri can be used.

Tahoma should be used for all emails created using Adobe Campaign.

Headings

Noto Sans

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz0123456789

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz0123456789

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz0123456789

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz0123456789

Body Text

Noto Sans

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz0123456789

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz0123456789

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz0123456789

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz0123456789

Color palette

When using the Washington Healthplanfinder color palette, blue, green and gray are the primary colors.

Use blue or gray for all headlines. Gray is used for all body copy.

Blue and green are the primary colors used for larger icon illustrations in digital and web. They are also used as a color band design element in print.

The system colors provide flexibility to the system and should be used to ensure styles meet ADA standards.

Logo colors

LOGO BLUE

HEX #19386B
RGB 24 56 107
CMYK 100 87 31 18

LOGO GREEN

HEX #89BF42
RGB 138 191 66
CMYK 52 3 98 0

LOGO GRAY

HEX #6D685E
RGB 55 50 21
CMYK 55 50 57 21

System colors

Blues

TUFTS BLUE

HEX #326FB6
RGB 50 111 182
CMYK 83 55 0 0

DARK CERULEAN

HEX #1F4270
RGB 31 66 112
CMYK 97 80 30 16

PRUSSIAN BLUE

HEX #153259
RGB 21 50 89
CMYK 100 85 38 31

Grays

WHITE SMOKE

HEX #F6F6F6
RGB 246 256 256
CMYK 2 2 0 0

BATTLESHIP GRAY

HEX #737575
RGB 115 115 117
CMYK 56 47 47 12

OUTER SPACE

HEX #4A4A4A
RGB 74 74 74
CMYK 66 59 57 39

Gradient/Alerts

GRADIENT

HEX #326FB6
HEX #1F4270

VERMILLION

HEX #DD1E16
RGB 221 30 22
CMYK 7 99 100 1

SQUASH

HEX #F6A623
RGB 246 166 35
CMYK 2 39 98 0

Accents

KELLY GREEN

HEX #409C20
RGB 64 156 32
CMYK 77 15 100 2

SEA BLUE

HEX #0F7695
RGB 15 118 149
CMYK 88 44 29 4

BUBBLES

HEX #E6F5F7
RGB 230 245 247
CMYK 8 0 2 0

MUNSELL

HEX #EAF0F7
RGB 234 240 247
CMYK 6 2 1 0

Washington Healthplanfinder logo

Logos for Washington Healthplanfinder (and wahealthplanfinder.org), the state's online health insurance marketplace.

Color breaks for print

Values for when any of the Washington Healthplanfinder logos appear in full color (three Pantone® Matching System [PMS] colors).

When printing on uncoated paper, use:

- 100% of PMS 376 Green
- 100% of PMS 2768 Blue
- 100% of BLACK 7

When printing on coated paper, use:

- 100% of PMS 376 Green
- 100% of PMS 655 Blue

Standard logo



Logo mark (WAHBE bug)



Although it is recommended to use the entire logo as one entity, at times the logomark can be used independent of the logotype. The mark can be used for digital elements such as an avatar on social media sites or the website's favicon.

App icon



The WAPlanfinder app icon should be used in all app marketing materials.

WAHBE (corporate) logo

Washington Health Benefit Exchange's WAHBE (corporate) logo is to be used only in direct support of efforts put forward by the agency operating Washington Healthplanfinder.

Usage

The corporate logo is not to be featured within any resources or promotional materials whose primary audience is customers. The corporate logo is appropriate to be incorporated within resources accessed by audiences including:

- Legislative stakeholders
- Partner organizations
- Representatives from other state-based exchanges
- Staff and other internal team members

Washington Health Benefit Exchange logo



Cascade Care brand and logo

This is a Washington Health Benefit Exchange Certification Mark brand and logo that represents a product or plan only offered on Washington Healthplanfinder.

Only health plans meeting the requirements to be classified as Cascade Care may use any logos or verbiage that indicates the plan meets such requirements, and issuers that use the Cascade Care logos must do so consistently across their line of Cascade Care products or plans consistent with the Exchange's Communications guidance. Plans not meeting this requirement may not use Cascade Care brand or any logos for such brand in marketing materials, marketing name or network name.

No smaller than 60x60 pixels and never larger than the Washington Healthplanfinder or carrier logo.

The Exchange will utilize the Cascade Care brand and logo in advertising materials of these health plans.

Variations in grayscale and black and white are available upon request.

Washington Health Benefit Cascade Care logos



Logo use

- The full color logo should be used for all color print applications
- The all black logo can be used for one-color print applications
- The all white logo can be used when the logo appears on a dark background

Full color logo on light background



Grayscale logo (black logo)



White logo on dark background



Improper logo adjustments



✗ Don't stretch



✗ Don't add effects



✗ Don't change the color



✗ Don't rotate



✗ Don't flip



✗ Don't place in a shape or container



✗ Don't place over a busy background



✗ Don't move the logo's elements



✗ Don't place over a low contrast background

Logo space and co-branding lock-ups

Use these rules when more logos than just one of ours is present. These rules are applicable for positioning a logo alongside icons.

When the logo is used as a sponsorship or endorsement, the area of isolation and color rules still apply. The logo should appear above or to the side of any other logo — never beneath.



Area of isolation

The Washington Healthplanfinder signature should always have a predetermined area of breathing space. The area of isolation can be calculated as a margin of clear space equivalent to the x height of the mark. See example.

*The area of isolation is relative relationship to the diameter of the bug.



