



# STYLE GUIDE

WASHINGTON HEALTH BENEFIT EXCHANGE  
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FOR INTERNAL USE ONLY

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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](http://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 the 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, please contact Shawna Bruce, [shawna.bruce@wahbexchange.org](mailto:shawna.bruce@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

## Key:



### Do Not Use

Avoid the usage of these words whenever possible.

### Use

Words or phrases in blue and listed without  are recommended.

## #

1095-A

Hyphenate.

15th

Use "15th" to indicate the deadline such as the 15th cutoff rule. Within news releases or when referring to specific dates do not use 15th, instead AP style of "Dec. 15."

## A

### ⊗ advanced premium tax credits (APTC)

Use "health insurance premium tax credit," "premium tax credits" or "tax credits" instead. Do not capitalize. When referring to tax credits generally, use "financial help is available."

### Affordable Care Act (ACA)

Do not use Obamacare.

### ⊗ affordable/affordability program

Do not use. Instead, use "free and low-cost".

### ⊗ agent

Use "broker" or "Insurance producer" is also acceptable.

### American Indian/Alaska Native (AI/AN)

Do not use "Alaskan Native."

### app

Used to refer to computer programs that run on phones, tablets and PCs. When referring to the Exchange's mobile app use "WAPlanfinder" or "WAPlanfinder app."

### application

Do not use "affordability application" or "non-affordability application."

## appeal

Do not capitalize.

## Apple Health

Use "Washington Apple Health (Medicaid)" upon first usage, you may use thereafter "Apple Health."

## auto-renew

Use a hyphen. If possible, spell out fully: automatically renew.

# B

## board

For news releases, blog posts and any other editorial content, use "Washington Health Benefit Exchange Board" upon first reference, and then "Exchange Board."

## BIPOC

Black, Indigenous, and people of color (BIPOC). 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.

## broker

Do not capitalize. Also use "certified brokers or insurance producers."

## Bronze health plan

Capitalize name of metal level only.

# C

## ⊗ call center

Use "Customer Support Center" or "Customer Support."

## cancel

Avoid using "disenroll" when possible.

## carrier

Do not use "insurance company."

## catastrophic health plan

Do not capitalize.

## child care

Two words. When referring to the premium assistance program, use "employees of licensed child care facilities." Do not use "child care workers."

## ⊗ Children's Health Insurance Program (CHIP)

Do not use. Instead, use the umbrella term "Apple Health for kids."

## ⊗ click

Use "select" to account for omni-channel engagement.

## co-insurance

Hyphenate.

## consumer

Use "customer" when referring to our enrolled customers. Consumers refers to individuals not enrolled.

## copay

Do not hyphenate or use co-payment.

## ⊗ correspondence

Use "notice" (see NOTICE), "letter," or "email" for external materials.

## cost-sharing reductions

Hyphenate. For plain talk purposes, "lower out-of-pocket costs" is suggested.

## coverage

Use broadly when referencing products available through *Washington Healthplanfinder*, including Qualified Health Plans and Qualified Dental Plans.

## COVID-19

"Coronavirus" is acceptable when referring to the pandemic. COVID-19 is the specific disease stemming from coronavirus. If you use "COVID-19" on first reference, feel free to use COVID on second or to save space in headlines. *Example:* The coronavirus pandemic has tested the limits of the healthcare system, with doctors and nurses treating a majority of COVID-19 patients in intensive care units.

## customer

Do not use "consumer" when referring to our customers.

## Customer Support Center

Capitalize. Use in place of "call center."

## customer support network

Use when referring to broad customer supports, which include brokers, navigators, tribal assisters, certified assister counselors, and the Customer Support Center.

## D

### dental coverage

Use "Qualified Dental Plan" when referencing specific product.

## ⊗ disenroll

Use "Cancel" instead.

## drug list

Use "drug list" or "prescription drug list" instead of formulary, for plain talk purposes.

## E

### employer sponsored health insurance

Do not capitalize.

## enroll

Use “sign up” whenever possible unless referring to customers who have activated their coverage by making a monthly premium payment.

## essential health benefits

Do not capitalize. Use the plain-talked list below for consistency.

1. Doctor visits and hospital stays
2. Trips to the emergency room
3. Care before and after your baby is born
4. Mental health and substance abuse treatment services
5. Prescription drugs
6. Services and devices to help you recover if you get injured, or have a disability or chronic condition
7. Lab tests
8. Preventive services including counseling, screenings and vaccination
9. Management of a chronic disease, like diabetes or asthma
10. Pediatric care

## Exchange

Capitalize. Use “Washington Health Benefit Exchange” when referring to the agency. When referring to the marketplace, use *Washington Healthplanfinder* or *wahealthplanfinder.org*, and if an explanation is needed, include “health insurance marketplace”.

Do not use Healthplanfinder, Exchange, Marketplace, WAHBE, Health Benefit Exchange, Health Insurance Exchange, or Health Plan Finder. Do not put “the” in front of name, such as “the Healthplanfinder” or “the Washington Health Benefit Exchange.”

For news releases, blog posts and other editorial content, use “Washington Health Benefit Exchange” upon first reference of the agency, and then “the Exchange” for all additional references.

## F

### ⊗ Federal Poverty Level (FPL)

Avoid in external use if possible. Generalize, such as “your income and household size.”

### fine or fee (penalty)

Do not use penalty or tax penalty.

### free and low-cost health insurance

Use “free and low-cost” when possible. Avoid the use of “financial assistance”, “low cost or free health coverage”, or “subsidized coverage.”

### ⊗ formulary

Use “drug list” for plain talk purposes.

### ⊗ full cost or full price

Use “unsubsidized” when referring to Qualified Health Plans which are not subsidized.

## G

### Gold health plan

Capitalize only metal level name.



# H

## health care

Two words.

### ⊗ health care provider/provider

Use doctor for plain talk purposes.

## health insurance premium tax credits

Do not capitalize. Also use “tax credits” or “premium tax credits.” Do not use “advanced premium tax credits.” Avoid using acronyms, such as HIPTC or APTC.

### ⊗ health insurance marketplace

Avoid when possible. Instead, use “*Washington Healthplanfinder*.”

## health plan or health insurance

Use “health plan”, “health insurance” or “coverage” when broadly defining insurance. Use “Qualified Health Plan” or “Qualified Dental Plan” when referring to *Washington Healthplanfinder* products.

### ⊗ Healthplanfinder

Use “*Washington Healthplanfinder*” and italicize.

# I

### ⊗ In-Person Assister (IPA)

Use “navigator” when referencing specific person/program, “in-person help”, or when using more broadly, “Customer Support Network.”

## in-network

Hyphenate.

# J

# K

# L

## lawful permanent resident or legal permanent resident (LPR)

Do not capitalize.

## LGBTQ+

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, for instance, when the group you’re referring to is limited to transgender individuals.

### ⊗ log in or login

Do not use. Instead, use “sign in”.

# M

### ⊗ Marketplace

Use “*Washington Healthplanfinder*” when referring to the state marketplace.

## Medicaid

Use Medicaid only when referring to “Washington Apple Health (Medicaid)” and include “Medicaid” in parentheses on first reference only.

## minimum essential coverage

Do not capitalize. Avoid using when possible.

## modified adjusted gross income (MAGI)

Do not capitalize.

## months

The names of months should be spelled out when used alone and abbreviated when referring to a specific date. For example: Thanksgiving is in November. Thanksgiving is Nov. 25, 2021.

# N

## navigator

Do not capitalize. Use “navigator”, “local help”, or “in-person help.” Do not use Assister, In-Person Assister, IPA, or Certified Assister. If referencing Navigator Program at HBE, capitalize.

## notice

Do not use “correspondence.” This is preferred over “letter” as well, as notice could mean both email or paper formats, whereas “letter” is associated with paper mail.

# O

## open enrollment; open enrollment period

Do not capitalize.

## out-of-network

Hyphenate.

## out-of-pocket

Hyphenate.

# P

## pediatric dental plan

Do not capitalize as title.

## ⊗ penalty

Use “fine.”

## Platinum health plan

Capitalize metal level name only.

## premium tax credits

Use “health insurance premium tax credits” or “tax credits.” Do not capitalize.

## primary care provider (PCP)

Use doctor whenever possible.

### ⊗ Primary co-pay

Use just “co-pay.”

### ⊗ Purchase

Use “buy” instead.

## Q

### Qualified Health Plan (QHP); Qualified Dental Plan (QDP)

Capitalize, as title. Do not capitalize “health plan” or “dental plan” or “family dental plan” when used alone.

### qualifying life event (QLE)

QLE is an acceptable acronym for qualifying life event, but always spell out upon first use. Do not use special enrollment period (SEP) interchangeably. A qualifying life event opens a SEP.

### ⊗ quasi-government/quasi-governmental

Do not use when referring to Washington Health Benefit Exchange. Instead, refer to the Exchange as a public-private partnership.

## R

### ⊗ reset

Use “Clear All” instead.

## S

### select

Do not use click or tap.

### sign in

Do not use login or log in.

### Silver health plan

Capitalize only metal level name.

### Smart Planfinder

Capitalize, and use Smart Choice (capitalized) to indicate plans.

### Social Security number

Only capitalize first two words.

### special enrollment period (SEP)

Do not capitalize. *See also: qualifying life event.*

## T

### tax credits

Do not capitalize. Also use “health insurance premium tax credits” or “premium tax credits.” Do not use “advanced premium tax credits.” Avoid using acronyms, such as HIPTC or APTC.

### Terms & Conditions

Use shortened version instead of “Terms and Conditions of Use”.

## Transgender

Describes people whose gender identity does not match the sex they were identified as having at birth. Does not require what are known as sex reassignment or gender confirmation procedures. Identify people as transgender only if pertinent, and use the name by which they live publicly. The shorthand trans is acceptable on second reference and in headlines. Do not use as a noun, such as referring to someone as “a transgender,” or use the term “transgendered.”

## U

### unsubsidized

Use when referring to Qualified Health Plans which are not subsidized.

## V

### Vaccine/Vaccination/Immunization

Use “vaccine” as a noun, a product that stimulates the body’s immune system. “Vaccination” is the act of giving the vaccine. “Immunization” and vaccination can be used interchangeably.

## W

### Washington Apple Health Managed Care Plan

Avoid “health plan” or “managed care organization.” Do not capitalize unless it’s part of a title.

### Washington Apple Health (Medicaid)

Use Washington Apple Health (Medicaid) with “Medicaid” in parenthesis on first reference. Additional references use Apple Health. Do not use Medicaid alone, CHIP, WAH, or State Medicaid Program.

### Washington Health Benefit Exchange

Use when referring to the agency only. Otherwise, use *Washington Healthplanfinder* or *wahealthplanfinder.org*. Do not use “WAHBE” or “Health Benefit Exchange” in external communications. For news releases, blog posts and other editorial content, use “Washington Health Benefit Exchange” upon first reference of the agency, and then “the Exchange” for all additional references. Avoid “the” in front of “Washington Health Benefit Exchange.”

### *Washington Healthplanfinder*

Italicize *Washington Healthplanfinder* or use *wahealthplanfinder.org* when possible. Do not use “Healthplanfinder,” “the Washington Healthplanfinder,” “the Healthplanfinder website,” or “the Healthplanfinder.”

### WAPlanfinder app

Capitalize as above.

### Washington state

Use “Washington state” or “state of Washington”. Use “State of Washington” if referring to the state government.

### Washington State Health Care Authority

Do not use “Washington Health Care Authority” or “Health Care Authority.”

## X

## Y

## Z

\* Avoid abbreviations whenever possible. Use only when the long form has been used previously.

# Voicing and Writing Approach

## Writing Goals and 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 other figure of speech which 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.

## Tone

### Corporate Tone

There is no single tone to strive for in corporate content. Always consider the audience, the message and the medium before beginning to write or edit content, and choose a tone that can be applied consistently throughout the content in question. For instance, some Exchange-developed content, such as the annual legislative report, will be written in a formal tone. Other content, such as a poster or a post written for Facebook, will be conversational and will not assume readers have a solid understanding of the health care law.

### Omni-Channel and Correspondence Tone

*Washington Healthplanfinder*, other customer facing websites, and the mobile app usually has an informal tone. Content should be written as our customers speak. Our priority is explaining our products and helping our users get their work done quickly and easily.

### First, Second, or Third Person

*Washington Healthplanfinder* should be using "your" to refer to the customer and "our" to refer to *Washington Healthplanfinder* or the Washington Health Benefit Exchange. Exceptions include when the user

is in control and make changes, such as “My Profile” on their account dashboard. In some circumstances, both options work when presenting a user with instructions to self-select.

## 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 non-binary and use gender-neutral pronouns they/them/theirs.

In stories 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 and gender-neutral use of a singular “they” is unfamiliar to many readers.

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.

Gender 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.”

Here’s a list of gendered nouns and some alternatives:

Gendered noun	Gender-neutral noun
man	person, individual
mankind	people, human beings, 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
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.

## Plain Language Principles

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 that it flows logically.
- Organize 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.

### 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 explaining 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

- Break up complicated text by using bulleted lists.
- Use examples to clarify complex concepts.
- Use consistent, accurate punctuation and capitalization.

## Readability

Materials should not exceed a fifth-grade reading level, if possible. Certain health insurance terms can increase the reading level of materials, and 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. which are 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 style should be deferred to when referring to elements of that program.



# Grammar and Other Broad Topics

## Abbreviations/Acronyms

If there's a chance a reader won't recognize an abbreviation or acronym, spell it out the first time you mention it. Then use the short version for all other references.

- 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, spelled without periods. Do not use "okay."

## 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 less than seven items to be listed. If there are more than 7 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 (a period or a question mark, for instance, rather than a comma or a semicolon) at the end of each bullet item, whether or not it is a complete sentence or a phrase.
- Avoid ending bulleted items with conjunctions (and, or, etc.) unless necessary for clarity. If necessary, punctuate as you would in a sentence, with the exception of capital letters beginning each item. For example:
  - A bulleted list item can begin with a dash, or
  - It can begin with a round bullet.
- When possible, use parallel construction so that each bulleted item begins with the same part of speech. Use the same verb tense for each item.
- Strive to be consistent in indents, spacing and so on within each document using bullets.

## Capitalization

In general, in titles/headlines (and subtitles/subheads), use title casing rather than sentence casing (including capitalizing prepositions of five or more characters, such as “about” and “during,” and capitalizing the second part of any hyphenate). However, note the following exceptions:

- Titles/headings on *Washington Healthplanfinder* are presented in sentence case.
- 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. For 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 Executive Director Pam MacEwan,” “Pam MacEwan is executive director” and “Pam MacEwan, executive director of the Washington Health Benefit Exchange.”
- 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, www.wahealthplanfinder.org).
- Don’t capitalize random words in the middle of sentences. Consult the section of this guide titled “Alphabetical Style List” (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.

## 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

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”).

## 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, Fourth Edition.

In general, use hyphens sparingly within modifying phrases. Use them primarily when clarity would be an issue. In other words, it is not necessary to hyphenate “health insurance plan” as “health-insurance plan” because

readers would not likely be confused by the phrase when it appears with no hyphen.

Hyphens also may be used for ranges (as in "\$30-\$40").

Do not use a hyphen in phrases expressing time if the word "from" appears. For example, say "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.

## Ellipses

Ellipses (...) can be used to indicate that you're trailing off before the end of a thought. Use them sparingly. Don't use them for emphasis or drama, and don't use them in titles or headers.

"Where did all those donuts go?" Margaret asked. Melissa said, "I don't know..."

Ellipses, in brackets, can also be used to show that you're omitting words in a quote.

## Parallel Construction

Ensure bulleted lists are set up to have parallel construction, rather than a mixture of sentence structures. In other words, if one item in a bulleted list is a full sentence, all others should be, as well. If that sentence is in active voice (subject-verb) rather than passive voice, all others should be, as well.

This concept of parallel construction also applies to parts of a series that are all within the same sentence. If the first part of the series uses an article ("a," "an" or "the"), a pronoun ("his," "hers," "its," "theirs," etc.), a preposition ("by," "near," "at," etc.) or a helping verb ("have," "be," etc.), all the items in the series should be able to use that same article/pronoun/preposition/verb, or else a new one should be presented for each item.

## 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.)

Leave a single space between sentences.

## Quotation Marks

Use quotation marks around the titles of web pages (e.g., the "Renewing Your Coverage" page on the Washington Health Benefit Exchange website), compositions other than reference materials (TV shows, books, video games, paintings, etc.) and *Washington Healthplanfinder* campaigns. 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 web page 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.

## 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.

## 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.

# Web and Mobile App Elements

## Accessibility

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

Creating a more accessible messages 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. You can also 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 on how, why and when to use accessibility, 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 individual. Avoid flashing content or including links to videos that may have 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 to make it easier to read for all. 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 —always text should 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, owing to email clients blocking images by default. The text used in an ALT text attached to an image displays 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. Capitalize every word, including articles.

Standard website buttons include:

- Next
- OK
- Close
- Save
- Back

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

In 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. A rule of thumb would be using a minimum width and height of 72 pixels based upon average thumb size.

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 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 title 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 3 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, but 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 the link must be written on screen (e.g., [www.wahealthplanfinder.org](http://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*, the corporate website, and the mobile app use the type face Glypha as a headline font only, while Avenir should be used for body copy. For memo and internal documents, Avenir is preferred but when unavailable Arial can be used.

## Headings

### Glypha

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz0123456789

*ABCDEFGHIJKLMNOPQRSTUVWXYZ*

*abcdefghijklmnopqrstuvwxyz0123456789*

**ABCDEFGHIJKLMNOPQRSTUVWXYZ**

**abcdefghijklmnopqrstuvwxyz0123456789**

***ABCDEFGHIJKLMNOPQRSTUVWXYZ***

***abcdefghijklmnopqrstuvwxyz0123456789***

## Body Text

### Avenir

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz0123456789

*ABCDEFGHIJKLMNOPQRSTUVWXYZ*

*abcdefghijklmnopqrstuvwxyz0123456789*

**ABCDEFGHIJKLMNOPQRSTUVWXYZ**

**abcdefghijklmnopqrstuvwxyz0123456789**

***ABCDEFGHIJKLMNOPQRSTUVWXYZ***

***abcdefghijklmnopqrstuvwxyz0123456789***

# Color Palette

When using the *Washington Healthplanfinder* color palette, Blue, Green and Grey are the primary colors.

Use Blue or Grey for all headlines. Grey 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 GREY  
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

### Greys

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

BATTLESHIP GREY  
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

# Standard Logo

## COLOR BREAKS

When the *Washington Healthplanfinder* signature appears in full color (3 PMS colors) on uncoated paper, it should print in 100% of PMS 376 GREEN, 100% of PMS 2768 BLUE, 100% of BLACK 7. When printing on coated paper, substitute PMS 376 for PMS 368, and PMS 655 for PMS 2768.

Variations in the logo mark must be requested from the communications team and is limited to HPF colors.

## Standard Logo



## Logo Mark



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.

# Corporate Logo

## Corporate Logo Usage

The Washington Health Benefit Exchange corporate logo is to be used only in direct support of efforts put forward by the agency operating *Washington Healthplanfinder*, the state's online health insurance marketplace. 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

If you have questions about use of the corporate logo, please consult with a member of the communications team.

## Washington Health Benefit Exchange Logo



# Cascade Care Brand and Logo

## Cascade Care Brand and Logo Usage

Cascade Care (including variants thereof, e.g., Cascade and Cascade Select) 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 100x100 and never larger than the *Washington Healthplanfinder* or carrier logo.

The Exchange will utilize the Cascade Care brand, names, website URLs, and logo in advertising materials of these health plans. Contact the communications team for permissions and approvals to use the brand and marks.

If you have questions about use of the Cascade Care brand and logo, please consult with a member of the communications team.

## Washington Health Benefit Cascade Care Logos

Use with health plans meeting requirements as outlined in the the Guidance for Participation.



Exchange marketing only



**CASCADE CARE**

# Color Logo Usage

## COLOR BREAKS

Use the full color logo for all full-color print applications.

Use the 1-color black for print applications 1-color print applications.

Use the reverse white logo anytime it appears on a dark background.

## Full Color



washington  
**healthplanfinder**

click. compare. covered.

## 1-Color Black



washington  
**healthplanfinder**

click. compare. covered.

## Greyscale



washington  
**healthplanfinder**

click. compare. covered.

## Reverse White



washington  
**healthplanfinder**

click. compare. covered.

# Logo Space and Co-Branding Lock-Ups

## AREA OF ISOLATION

The *Washington Healthplanfinder* signature should always be afforded 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 figure 1.

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

## CO-BRANDING LOCK-UPS

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.



# Email Signature

## APPROVED CORPORATE SIGNATURE LINE

Below is an example of our approved email signature line. Use this format for consistency across our organization, which includes our corporate name as well as the *Washington Healthplanfinder* logo.

To utilize this format, please follow these steps:

1. Copy the signature line below
2. Open a new email
3. Click the "Signature" button from the toolbar; Click "Signatures" from the drop-down list
4. Paste the signature line into the text box and fill in the placeholders
5. Click "ok"

## TEMPLATE

First and Last Name | Your Title | Pronouns (optional) | Washington Health Benefit Exchange  
| 810 Jefferson St. SE | P.O. Box 657 | Olympia, WA 98507 | Office: 360.688.XXXX | Cell: XXX.XXX.XXXX (optional)  
| [First.LastName@WAHBExchange.org](mailto:First.LastName@WAHBExchange.org) | [www.wahbexchange.org](http://www.wahbexchange.org) | [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org) #1in4WA





