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Waterloo, IA – Rep. Bruce Braley (IA-01) today announced that his “Plain Language in Health Insurance Act” is going into effect. The bill requires health insurers to write healthcare documents in simple, easy-to-understand language. The goal of the act is to lower costs and cut confusion for insurance consumers.

The Plain Language in Health Insurance Act was originally introduced on June 25, 2009, and was incorporated as part of the Affordable Care Act.

In the bill, publicly distributed material issued by health insurance providers must be written in plain language. As of today, health insurers are required to provide consumers with a standard template outlining benefits and costs in easy-to-understand language. For an example of the template that must be used by insurance companies, see http://go.usa.gov/rSKH .

Documents written in plain language result in significant cost savings for organizations who implement the changes, and are easier for everyone, young and old, to understand.

“For the average person, trying to decipher an insurance company’s prescription drug formulary or shopping for health insurance in comparative brochures is incredibly confusing and difficult,” said Braley. “That is why providing clear, plain information to all of our citizens is important to help Iowans make smarter choices about their health insurance, as well as keep healthcare costs down for everyone. This is a common sense approach that is being implemented at a low-cost with high savings.”

Braley also wrote and introduced The Plain Writing Act, which was signed into law by President Obama in 2010. The law requires government agencies to write forms and other public documents in simple, easy-to-understand language. In July, Braley joined with the Center for

Plain Language to unveil the first-ever “Plain Language Report Card” and continues to implement easy to understand writings across government agencies.

The Federal Plain Language Guidelines provide an outline for these best practices. According to the guidelines, plain language documents should, for example:

- Use short, simple words
- Use “you” and other pronouns to speak directly to readers
- Use short sentences and paragraphs
- Avoid legal, foreign, and technical jargon
- Avoid double negatives

For a full description of the Federal Plain Language Guidelines, see http://www.plainlanguage.gov .

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