

# Developing a Visual Identity For Vermont's Exchange

Findings from Eight Focus Groups  
with Individuals and Small Business Owners

Lake Research Partners

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# Purpose

Lake Research Partners conducted focus groups among individuals and small business owners in Vermont to help inform the name, logo, tagline, and overall imagery of Vermont's Health Benefit Exchange. We also explored how to best communicate about the Exchange.

The following potential visual identities for the Exchange were tested in the focus groups:



# Methods

Eight mini-focus groups (about five or six participants each) were conducted June 20-21, 2012.

Two groups each were conducted among the following, split evenly between Burlington and Rutland:

- Adults below 200% of the Federal Poverty Level (FPL)
- Parents below 400% FPL
- Childless adults below 400% FPL
- Small business owners

The six focus groups of individuals included participants who are currently uninsured, recently uninsured (in the past 12 months), or at risk of losing their insurance.

The two focus groups among small business owners included employers who currently provide all or part of their employee's health insurance coverage and those who do not currently provide coverage but would consider doing so in the future.

# Summary

Many participants describe their experience of looking for health insurance as frustrating and difficult. Some talk about having to pay for hidden fees or having trouble changing plans and simply managing their health care. Many, therefore, are starting with a negative association of searching for health insurance. There is an opportunity here to present Vermonters with something new - beginning with a positive visual identity.

In terms of the four names tested, Vermont Health Connect edges out on top. Participants like that “Vermont” is in the name, which adds a sense of credibility and legitimacy to the Exchange. The word “connect” is very powerful – participants feel good about the Exchange connecting them to health insurance and care.

Green Mountain Care is problematic for two audiences. Those familiar with existing programs say using the same name will be confusing. They also project their negative experiences from GMC onto the Exchange – such as sometimes lengthy application processes and not knowing when they will be ineligible for coverage. For some participants unfamiliar with existing Green Mountain Care, the name feels overused in Vermont (e.g., Green Mountain Power, Green Mountain Boys, etc.). “Green Mountain Care Connect” does slightly better because of the positive connotations of “connect.”

Vermont Health Bridge lands in the middle – participants like “Vermont” and “health” in the name and some understand the meaning of “bridge.” “Connect,” however, is more positive.

## Summary (Cont.)

Most say they would be interested in using the Exchange to find health insurance. Both individuals and small business owners, however, have serious doubts whether they will be able to afford any of the plans. Concern about affordability is the number one barrier to using the Exchange.

The most desired attribute of the Exchange is that it is user-friendly. This means simple, easy-to-use, and with clear language.

When participants were asked how they want to feel using the Exchange, the main feeling they mention is feeling confident they are making the right decision about a plan. That confidence comes from knowing that the website will provide them with comprehensive side-by-side comparison options and the ability to speak with someone about those options via online chat, phone or in-person. They want to feel they are making an informed decision.

Language used to describe the Exchange is very important. All participants take health insurance very seriously, and expect the language on the website to be serious as well. Additionally, people are also very skeptical and sensitive to terms that sound like they are being sold a product. They simply want the facts. This means fewer gimmicky phrases like “only a click away” and avoiding other language that sounds like it belongs in an advertising campaign.

# Findings

Best Name, Tagline, Logo, Colors, and Website

Desired Attributes and Feelings

Describing the Exchange

Reactions to Mantras

Barriers and Motivations

# Best Name

Participants rated each Exchange name twice. First, participants reacted just to the name – without colors, logos, or taglines – choosing two of the four they liked best. Then, after seeing and discussing each name with corresponding logos, taglines and mantras, participants were asked again to choose the name they liked the best.

The name “Vermont Health Connect” rises to the top in both exercises.



Initial picks (choose 2 names)	35	19	16	13
Final pick (choose 1 name)	15	12	11	7

# Reactions to Names

The following summarizes positive and negative feedback to each name. Participants had very few negative reactions to Vermont Health Connect. The word “connect” in both Vermont Health Connect and Green Mountain Care Connect resonates strongly with participants.

## Vermont HealthConnect

- ✓ Like that it includes “Vermont” in name - indicates that it is for Vermonters and adds legitimacy
- ✓ Like “connect” – a positive term
- ✓ Feels like it is simplifying things and putting everything in one place
- ✓ Feel it is most descriptive
- ✓ Short, easy to say

## vermont health bridge

- ✓ Includes “Vermont”
- ✓ Some see it as bridging the gap between unaffordable and affordable health care
- ✓ Bridge could mean it takes a long time to get to what you want

## Green Mountain Care connect

- ✓ Like “connect”
- ✓ “Feel-good words”
- ✓ “Connecting” people to coverage
- ✓ “Connect” implies more than one plan
- ✓ Too vague
- ✓ Desire to include “health” or “insurance” in name
- ✓ “Green Mountain Care” is confusing among those familiar with GMC
- ✓ “Green Mountain” overused

## GreenMountainCare

- ✓ “Green Mountain” is a very “Vermont” kind of name – a positive
- ✓ “Green Mountain Care” is familiar in a good way for some; overused/“could be anything” for others
- ✓ Confusion with existing GMC, VHAP, etc.
- ✓ Negative impressions of GMC projected on Exchange (those with GMC experience)

# Reactions to Names (Cont.)

What does this name mean to you? (Written exercise)

We also asked participants in a written exercise what each name means to them. This exercise helps us uncover associations with the name and whether the associations accurately reflect the Exchange.

Vermont  
HealthConnect

- ✓ A place to choose a plan and compare
- ✓ Connect to VT insurance and others for comparison
- ✓ A chance to study health plans without doing a lot of searches
- ✓ VT trying to help its people
- ✓ Finding connections to the right health plan
- ✓ Getting you set with the right type of insurance
- ✓ Connecting you to health care options in VT
- ✓ Connection to health care in VT

vermont  
health bridge

- ✓ A connection to Vermont health
- ✓ A place to research health care
- ✓ VT state health insurance program
- ✓ Safety
- ✓ Accessible
- ✓ Don't know
- ✓ Not much
- ✓ Health insurance but not sure
- ✓ Sounds too simple
- ✓ Long process to qualify

Green MountainCare  
connect

- ✓ Connect me to health insurance
- ✓ Providing resources and means for Vermonters to connect with health care
- ✓ Linking all forms of health plans on one platform
- ✓ Connecting people to health care
- ✓ Connects insurance plans for comparison
- ✓ Costly

GreenMountainCare

- ✓ In-home care
- ✓ Nursing home
- ✓ State of Vermont health care program
- ✓ Lack of choice
- ✓ Current state plans
- ✓ Could get expensive
- ✓ Health care for VT residents
- ✓ Vermont-based company
- ✓ Not sure

# Best Tagline

“A healthier state of living” edges out the three other taglines in terms of the tallies. The other three, however, reflect different takes on the same theme – a descriptive tag of what the Exchange does. These collectively do better than “a healthier state of living.”

## A HEALTHIER STATE OF LIVING

Top Pick N= 16

- ✓ Clever
- ✓ Sounds less “salesy”
- ✓ Warmer – about the person not the plan

## Find the plan that’s right for you

Top Pick N= 11

- ✓ Implies choice
- ✓ Sounds user-friendly
- ✓ Sounds personalized – everyone’s needs are different

## CONNECTING YOU TO COVERAGE

12

- ✓ Descriptive
- ✓ Straightforward
- ✓ End goal is coverage
- ✓ “Connecting” does not mean you’ll get a plan
- ✓ “Coverage” could be just one plan

## CHOOSE YOUR PLAN

8

- ✓ Implies choice and options
- ✓ To the point
- ✓ Sounds quick and easy
- ✓ Some say too flat or boring

# Best Logo

After reviewing each concept, participants were asked to choose the logo they liked the best. Green Mountain Care edges out others.



16

- ✓ Looks like Vermont
- ✓ Like evergreens and mountains
- ✓ Looks familiar
- ✓ A few feel it is cliché



13

- ✓ Some like bright colors
- ✓ Not clear it is a “V”, therefore “doesn’t mean anything”



10

- ✓ Like evergreens
- ✓ Some like visual effect of the “V”; others think it is “weird”



7

- ✓ Fits with the name
- ✓ Does not work on its own
- ✓ “Gimmicky”
- ✓ Covered bridge might be better for Vermont

Top Pick N =

# Best Colors

The Green Mountain Care colors edge out others. However, the similar colors in Vermont Health Connect and Green Mountain Care Connect appeal to many.



Top Pick N = 18

- ✓ Soothing
- ✓ Reminder of evergreens
- ✓ Feels like home
- ✓ Familiar (in a positive way)
- ✓ A couple say colors are somber or feels grim

12

- ✓ Vibrant
- ✓ Happy
- ✓ Too bright for a few

9

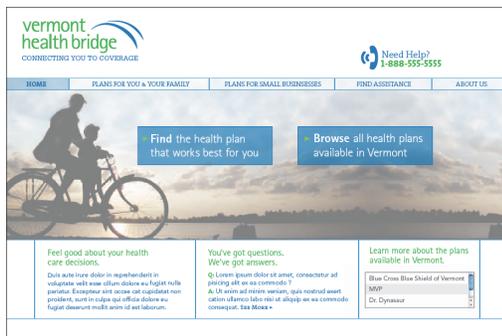
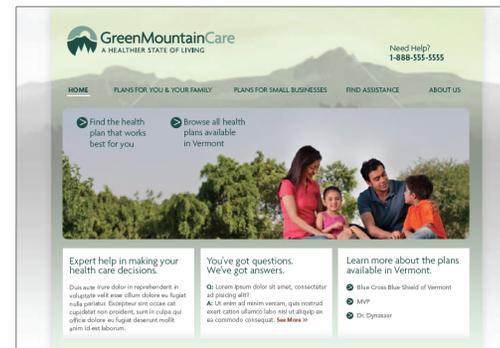
- ✓ Clean
- ✓ Relaxing
- ✓ Energizing
- ✓ Feels different
- ✓ Like color of "connect"

7

- ✓ Blue seems like health care – a positive
- ✓ Dull
- ✓ Not Vermont

# Websites

Participants were presented with the following four website mock-ups. We used these mock-ups to make the concept of the Exchange more tangible and to show the name, logo and taglines in context. This also provides initial feedback on possible look and feel options for the website.



# Websites (Cont.)

Images on the website go a long way to evoking a specific look and feel of the site. The images in the two below worked best.



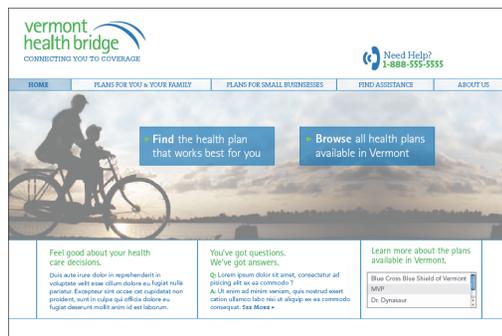
- ✓ Images of doctors are appealing
- ✓ Easy to tell the site is about insurance and health care
- ✓ Logos of insurance companies grab attention
- ✓ A little too busy or cluttered



- ✓ Family image evokes feelings of comfort and optimism
- ✓ Images of outdoors, lakes, and mountains feels like Vermont
- ✓ Relaxed

# Websites (Cont.)

The images on these mock-ups have less appeal. However, participants say a simple, clean look is what they want; several say the Green Mountain Care Connect site does this well.



- ✓ Liked the straightforward tabs on the website
- ✓ Active people suggests health and family for some; others think it is too “sporty”
- ✓ Color of image gloomy for some



- ✓ Image distracting – seems like it is only for children or mothers
- ✓ Simple, clean
- ✓ Modern, hip

# Desired Attributes of the Exchange

Participants were asked to list five attributes the website should have in order for them to use it the next time they shop for health insurance. The most commonly-desired attribute is that the website is user-friendly. Customer service, comparisons between plans, and affordable also rise to the top.



# Feelings the Exchange Should Evoke

Participants were also asked to list three feelings that the Exchange should evoke to make sure customers have a good experience finding health insurance. Confidence in choosing the right plan is the most common feeling mentioned by participants. Feeling informed, relieved, safe, and not stressed are also important.



# Describing the Exchange

Participants were presented with the following description of the Exchange. Overall, participants rate the description positively – a mean of 7.7 on a 10-point scale. Many, however, want more information on whether or not plans would be affordable.

“The State of Vermont is creating a new website where individuals and small businesses can compare Vermont-certified, high quality, comprehensive health plans, and choose the one that fits their needs and their budget. You’ll be able to view side-by-side comparisons of their benefits and prices, in easy-to-understand language. You will be able to look up which plans cover any medications you take and whether your doctor is in-network.”

All plans must offer basic services – including checkups, emergency care, hospitalizations, mental health and substance use services, and prescriptions – so there’s no guesswork about minimum coverage. You can trust your health plan to be there when you need it most. There will also be trained specialists who you can call to ask questions and places you can go in-person to receive help enrolling.”

**Circled** = language that resonates  
**Crossed out** = problematic

*Note: Phrases that are both circled and crossed out received mixed reactions.*

AVERAGE RATING ON 10-POINT SCALE: 7.7

# Strongest Terms to Describe Exchange

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## Reactions to Terms

“side-by-side comparisons”

Participants see side-by-side comparison as an extremely useful tool, and it is one of the strongest elements of the description.

“easy-to-understand language”

This is an important element for participants who are frustrated with insurance jargon as well as those who are less educated. They want to feel confident in their decision and being able to read through their options in easy-to-understand language is key to the process.

List of basic services and “comprehensive health plans”

Most like seeing the list of services that are provided and knowing that the plans will be comprehensive. Those who are, or who have been uninsured, like seeing that emergency care is included based on their past experiences with expensive medical bills from the ER.

“fits your needs and budget”

Participants like this phrase because it brings to mind a personalized experience. Many point out that no two people have the same needs. At the end of the description, many questioned the affordability of the plans - “fit your budget” may need to be more prominent. Adding a sentence about financial help could also ease affordability concerns.

“high quality”

Many participants circled “high quality” in the first sentence of the description.

“no guesswork”

Most liked this phrase, although a few are skeptical that there will truly be no guesswork.

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# Weaker Terms

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## Reactions to Terms

“Vermont-certified”	Many participants like that this phrase, which for them evokes a sense of legitimacy. Some, however, question what the term means or wonder whether the government would be choosing their plans for them.
“in-network”	Several participants, particularly those who are younger (e.g., in their 20s) or uninsured, do not know what “in-network” means.
“trained specialists who you can call to ask questions”	Having customer service as part of the description is critical. Some however, think the term “trained specialists” sounds strange.
“you can trust your health plan to be there when you need it most”	This sentence does not work. Many say it sounds too much like marketing by insurance companies, in which they have little trust.

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# Mantras

In order to test possible positioning statements for the Exchange, GMMB created four different “mantras” to test in the research.

Each mantra is designed to characterize and describe the Exchange in a different way in order to gauge which descriptions, language, and approaches are most effective.

Following are reactions to each mantra.

# Reaction to Mantras



Green Mountain Care Connect is the easy way to find health insurance from the comfort of your home. Green Mountain Care Connect brings public and private health plans together on one website, so you can more easily compare your options and find an affordable plan for you. Every plan offered is Vermont-certified to provide guaranteed benefits, including checkups, hospitalizations and prescriptions, so there's no guesswork about what's covered. Now finding health insurance is only a click away.

- ✓ Participants like that this is an “easy way” to find insurance – particularly given their past experience
- ✓ “Comfort of your home” appeals to many, while others say it sounds like an ad or they would use the Exchange at work
- ✓ “Vermont-certified” adds legitimacy for some, while others question what it means
- ✓ The list of benefits is important for many to hear
- ✓ “No guesswork” works better in this context
- ✓ “A click away” sounds simple for some, too “salesy” for others

## Reaction to Mantras (Cont.)



Now every Vermonter can find ~~quality, affordable~~ health coverage at Vermont Health Connect. Vermont Health Connect, offered by the State of Vermont, makes it easy to ~~compare~~ the variety of ~~private and public plans available~~ in our state. Every plan is ~~quality-certified~~ and you won't be denied if you have a ~~pre-existing condition~~ or if you get ~~too sick~~. Plus, there will be ~~trained specialists~~ you can call to guide you through your choices. ~~No salespeople~~, just a helpful voice to answer your questions. At Vermont Health Connect, you can find the plan that's ~~right~~ for you.

- ✓ “Quality” and “affordable” resonate, although the latter is subjective
- ✓ Some do not like “State of Vermont” again – a cue toward too much government involvement
- ✓ “Compare” is a key term – why participants want to use the site
- ✓ “Public and private” plans connote choice
- ✓ “Quality-certified” is vague and therefore meaningless to many
- ✓ Not being denied for a pre-existing condition stands out and is very strong for many – some do not understand “too sick”
- ✓ “Trained specialists” sounds like a strange term to some, but concept is critical to all
- ✓ “No salespeople” adds legitimacy

## Reaction to Mantras (Cont.)



~~Finding a trusted source for health insurance can be the difference between staying well and going into debt from unexpected medical bills. GreenMountainCare.org, created by the State of Vermont, is the reliable place to search, compare and select quality health insurance plans that fit your budget. You may even qualify for financial help, and some small business owners will receive tax credits to help with the cost of covering their employees.~~

- ✓ First sentence is too grim for several people – they do not want to think about going into debt
- ✓ “Created by the State of Vermont” sounds like limiting choices
- ✓ “Reliable” sounds too much like language in an advertisement – “just want the facts”
- ✓ “Financial help” is important for many
- ✓ “Tax credits” is appealing to small business owners and individuals

## Reaction to Mantras (Cont.)



Finding health coverage usually means navigating through ~~a maze of details~~. Vermont Health Bridge shows you all your health insurance options in one place. It's a website that connects you to quality, affordable health care plans without the hassle. ~~The State of Vermont takes the guesswork out of making your decision~~ – letting you search, compare and select coverage with easy-to-use comparison tools. There's no waiting in line, no waiting on hold and no fine print. Find the private or public plan that works for you, so you can get on ~~with living your life~~.

- ✓ "A maze of details" turns some people off from reading the rest – they do not want to be reminded of the negative
- ✓ Again, "quality" and "affordable" resonate
- ✓ Some like "without the hassle"
- ✓ "The State of Vermont takes the guesswork out" strongly implies a lack of choice for consumer
- ✓ "Get on with living your life" sounds a little too much like an advertisement

# Summary of Strongest Language

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## Reactions to Language

“comparison tools”	Some participants can visualize a comparison tool online from their past experiences shopping on websites like Best Buy. They feel these side-by-side comparisons will allow them to find the best plan for them.
“search, compare and select”	Many can draw from past experiences and can see themselves doing these easy-to-follow steps. However, there are some reservations with “selecting” a plan online. Many say they would want to call someone to make sure they understand what they are choosing before completing the process. Using “find” instead of “select” may work better.
“no guesswork”	Participants like that there will be no guesswork when it comes to using this website. The phrase works better in the context of “every plan offered is Vermont-certified to provide guaranteed benefits including..., so there’s no guesswork about what’s covered” than “the State of Vermont takes the guesswork out of making your decision” because the latter sounds as if the state is making decisions for you.
“you may even qualify for financial help”	Most participants like this phrase and say it is important language to include because affordability is a major concern. A few wonder if this is a government handout.
“guaranteed benefits”	This phrase provides participants with something tangible, i.e. the “benefits.” The word “guaranteed” evokes a sense of trust in the website.
“no sales people”	This language works to assure participants they will be speaking to an unbiased representative whose sole purpose is to help them find the right coverage.
“small business owners will receive tax credits to help with the cost of covering their employees”	Many focus group participants – both individuals and small business owners – feel this message was important to include. Small business owners were particularly vocal in finding this message to be an effective incentive to use the Exchange.
“trained specialists”	Participants like the idea of being able to pick up the phone and talk to a person to help guide them through the process. Many say they know people who are not online and would need to speak to someone over the phone or in person.
“you won’t be denied if you have a pre-existing condition”	Many respond positively to hearing they cannot be denied if they have a pre-existing condition. Several say this is something they or someone they know has had to worry about this in the past.

# Summary of Weaker Language

## Reactions to Language

“comfort of your home”	Most like the convenience implied by applying from home. However, some think it comes across as “cheesy when pertaining to health care” saying “we’re not talking about ordering videos online.” Small business owners would use the site at work.
“public and private”	Most like the idea of public and private health plans being available. This eases concerns of government-run health care for some. Others worry about sharing their personal information online.
“Vermont-certified”	This adds legitimacy for some, while raising questions for others: Does this mean the state has the power to regulate? Will the state be selecting my plan for me?
“every plan is quality-certified”	Many are unsure what “quality-certified” means.
“affordable”	While “affordable” resonates with some, others say that “no insurance is affordable” or feel the term is too subjective: affordable to whom? “Fits your budget” works better.
“only a click away”	While some like the implications of this phrase, many feel it will take much more than a simple click to get health insurance. This sounds “salesy.”
“created by the state of Vermont” and “state of Vermont takes the guesswork out of making your decision”	Participants want choices when going to the website to find a health insurance plan. For many, these phrases sound like the state is limiting their choices.
“finding a trusted source of health insurance can be the difference between staying well and going into debt from unexpected medical bills”	Some find this statement compelling and truthful. Others feel it is too negative and threatening. They prefer the introductions of other mantras like “Green Mountain Care Connect is the easy way to find health insurance...” and “Now every Vermonter can find quality, affordable health coverage at Vermont Health Connect.”
“finding health coverage usually means navigating through a maze of details”	Participants do not like the ominous tone of this introduction.

# Top Barriers for Individuals

The biggest barrier to using the Exchange for individuals is that they doubt they will be able to afford the plans on the website.

<b>Barriers</b>	<b>N starred as a top barrier</b>	<b>Reactions</b>
I doubt I will be able to afford any of the plans.	9	Doubts around affordability stem from a larger discussion about the rising costs of health care. Many participants have had difficulty finding affordable plans and lack certainty that this website will offer something new. Some have concerns that there is a quality-affordability tradeoff as well.
I worry this is government-run health care.	7	Some are uncomfortable with the idea of a system that is controlled by the government, and worry that their choices may be limited. They want to know who exactly is paying for and providing the information.
I worry that the website will not be easy to use.	5	Some are concerned that there will be an overwhelming amount of information on the website making it difficult to navigate. A few participants are not internet users, which makes using the site difficult.
I don't feel comfortable picking a health insurance plan online.	3	Participants want help when it comes to choosing a health insurance plan so that they feel confident they make the right decisions. Others say they are simply not comfortable submitting personal information online. A few have concerns about their ability to navigate the website.

# Top Barriers for Small Business Owners

Like individuals, small business owners' main barrier to using the Exchange is skepticism that there will be plans they can afford.

<b>Barriers</b>	<b>N starred as a top barrier</b>	<b>Reactions</b>
I am skeptical that health plans will be affordable.	5	Small business owners share doubts over the affordability of the plans that will be made available. They are skeptical of a system with which they are unfamiliar, and want to see real prices and benefits up front before investing much time in the website.
I would not feel comfortable picking a health insurance plan online.	2	They need to know that they can trust the website and that the information on it will be unbiased. They want to be sure they understand the plan they are choosing and want to talk to someone over the phone or in person before making a final decision.

# Top Motivations for Small Business Owners

The main reason to use the Exchange for small business owners is that it will make it easy to compare prices and benefits side-by-side. Some also see the potential to save money on broker fees.

<b>Motivations</b>	<b>N starred as a top motivator</b>	<b>Reactions</b>
It will make it easier for you to compare the prices and benefits of insurance plans in side-by-side comparisons all in one place.	5	Small business owners feel that this statement best reflects what they want and will benefit from the most. This describes what they are looking for, a way to compare plans. This is the main reason they would use the Exchange.
I could save money on broker fees.	5	Small business owners are extremely cost-conscious right now. Also, some see brokers as middle men who may become less necessary.
Small business employers who pay for at least half of their employee's health insurance premium purchased through the website may receive up to a 50% tax credit.	3	Most say that the tax credit is a compelling reason to provide at least half of their employee's premium. Others say they first need to be able to afford the coverage before even considering this option.

Looking Forward

# Looking Forward

## Consider using the term “connect” in the name of the Exchange

- ✓ The term has very positive connotations
- ✓ The term is also descriptive – participants associate it with a connection to health insurance plans
- ✓ Vermont Health Connect tested best – with few very negatives. “Connect” was positive in “Green Mountain Care Connect,” but also drew a some negative associations around “Green Mountain Care”

## Use a descriptive tagline, such as “find the plan that’s right for you”

- ✓ “A healthier state of living” received the most tallies out of all four taglines
- ✓ The other three, however, were all much more descriptive of the Exchange and sounded personalized. Collectively, these three do much better than a more vague tagline.
- ✓ “Connecting you to coverage” is descriptive, but makes some think of a lack of choice
- ✓ “Choose a plan” is descriptive, but flat and boring for some
- ✓ The tagline “Find a plan that’s right for you” is descriptive without any negative reactions

# Looking Forward

## Use a logo that represents Vermont

- ✓ The Green Mountain Care logo did best because of the evergreens and Camel's Hump
- ✓ Using green colors also works

## On colors:

- ✓ Brighter greens and greenish blues feel “new” and “energizing,” which are positives for a new effort
- ✓ The darker greens, however, feel “safe” and “comforting,” which are feelings participants want to experience when using the Exchange

## In designing the website, keep in mind:

- ✓ A clear, simple layout is most important – makes it feel user-friendly which is the number one desired attribute
- ✓ Images are very important to the overall look and feel – families and doctors are appealing and comforting
- ✓ Gloomy colors or images are turn offs
- ✓ It is best to reflect “Vermont” – if not in name, then in images such as trees and mountains
- ✓ Clear, simple, descriptive navigational tabs are very important
- ✓ Insurance logos lend credibility and help convey purpose of site

# Language Recommendations

## Tone

- ✓ Positive and new
- ✓ No reminders of “hassle,” “maze,” “going into debt”
- ✓ Friendly, trustworthy
- ✓ Inspire confidence through a “just the facts” approach to language – not “selling”

## Key Elements to Include in Exchange Description

- ✓ Compare plans side by side
- ✓ Easy-to-understand language
- ✓ High quality plans to fit your needs and budget
- ✓ Guaranteed benefits like doctor’s visits, hospitalizations, ER, and prescriptions
- ✓ No longer denied for pre-existing conditions
- ✓ Talk to someone online, by phone, in person
- ✓ Financial help
- ✓ Tax credits

# Language Recommendations (Cont.)

## Terms to Avoid

- ✓ Quality-certified
- ✓ State of Vermont takes out guesswork
- ✓ Trained specialists
- ✓ Reliable
- ✓ Trusted source
- ✓ A click away

## About “Vermont-Certified”

- ✓ Two cons: 1) Participants are not sure what it means; 2) Some feel it implies the State is limiting Vermonters’ choices
- ✓ One way to clarify this term is to explain that “the state will make sure every plan has guaranteed benefits before it can be added to the list of options for you to choose from.”

## A Note on Literacy Level

- ✓ Many participants and future Exchange users will have low levels of education. Pay attention to literacy levels in descriptions and communications. One Burlington man noted: “reading the mantras was like reading a dictionary, with so many big words like ‘Vermont-certified,’ and ‘comprehensive’ health plan.”