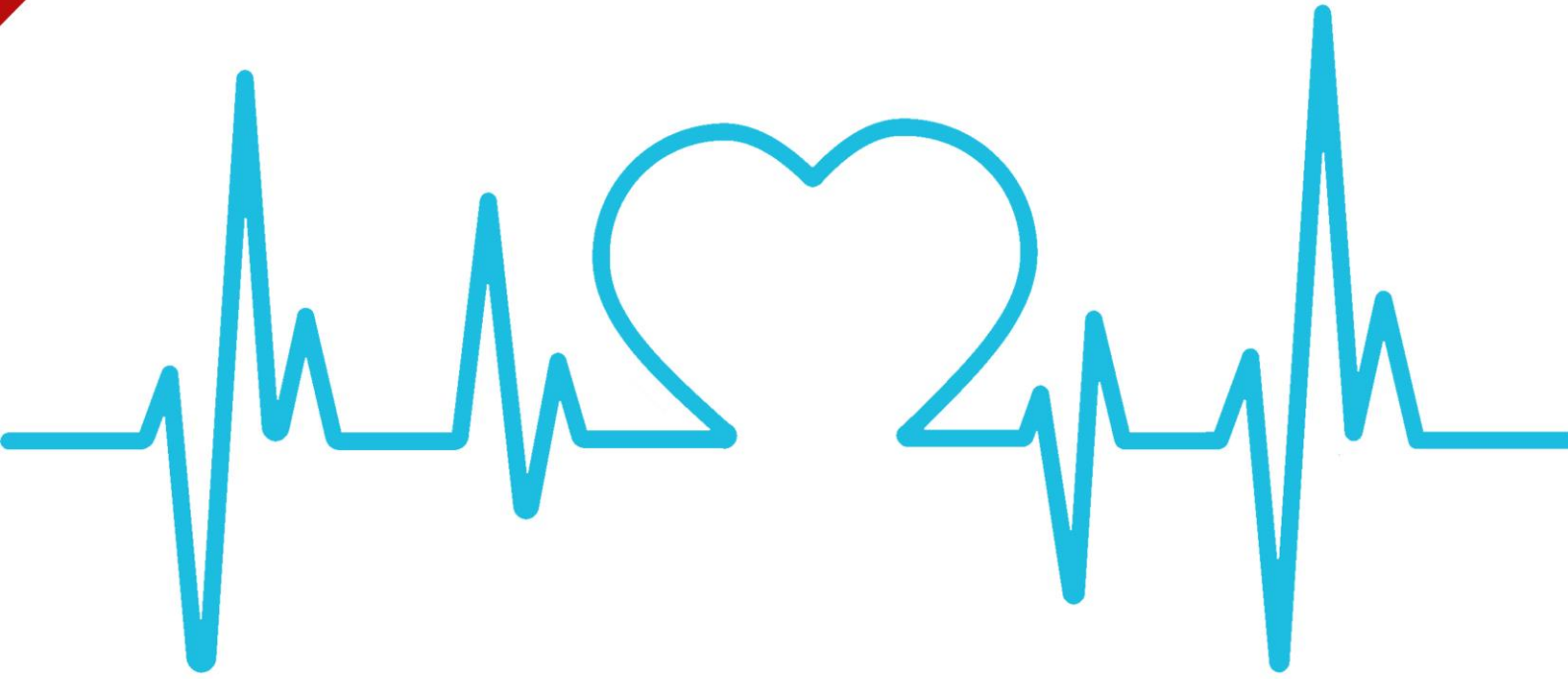


2017



U.S. TOP
HEALTH
INSURANCE COMPANIES
WEBSITE CLARITY INDEX

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The VisibleThread Clarity Index, Top US Health Insurance Companies

Executive Summary

Health insurance is the main avenue of access to healthcare for Americans. The relationship between insurer, provider and patient has many levels of complexity, creating barriers to access and services. Much of this complexity surrounds basic communication. The use of clear, concise written language can break down some of these barriers. The purpose of this paper is to **explore how well health insurance companies communicate** through the copy on their websites.

VisibleThread focused on the Top 90 Health Insurance companies in the United States (ranked by revenue). These companies range from national to state-based insurers. Some are not-for-profit entities, while others trade publicly.

In a Health Literacy report, the **Institute of Medicine** found discrepancies between what people read and what they understand. They state: *“Even highly skilled individuals may find the [healthcare] systems too complicated to understand, especially when these individuals are more vulnerable due to poor health” (1)*

They provide four main reasons why health information is difficult to use and understand:

- **Complexity of information presentation;**
- **Use of scientific and medical jargon;**
- **Demands of using the healthcare system, including locating providers and services and filling out forms;**
- **Difficulty that people of all literacy levels have trying to understand information when confronted with their own or a loved one’s stressful situation¹.**

It is critical that insurers make efforts to create copy that is clear. Health insurance is the primary means for acquiring services. Clarity will not only improve communication between parties in the healthcare cycle, but it may increase a company’s bottom line. This year’s Index showed a positive correlation between higher net revenue and increased levels of website clarity. **Insurers with higher net revenue were 10.5% more likely to appear in the top half of our Index.** Customers may be more likely to pay for a service where it is easy for them to understand the benefits. Simply put, adopting **clear language standards is smart business.**

VisibleThread has created an Index of the 90 Top Health Insurance companies' websites based on clarity of written content. We measured up to 100 pages of content. Measurement was across these four dimensions:

- [Readability](#) – How readable is the content?
- [Passive Language](#) – Active Language communicates clearly. What percentage of sentences are passive?
- [Long Sentences](#) – What percentage of all sentences are too long?
- [Word Complexity Density](#) – Complex words make web pages hard to understand. Density rating is the percentage of complex words relative to total word count.

What did we find?

As an industry, language on health insurance websites is quite complex. In fact, more so than in other sectors where one would expect complex language, including the finance sector. Results for complex word density in the VisibleThread Health Insurance Index were 12 percent higher than those found in our [2016 asset management index](#).

Our analysis found that the top 5 Health Insurance Companies were:

1. [HealthPartners Inc](#)
2. [Fallon Community Health Plan Inc](#)
3. [Blue Cross Blue Shield of MI](#)
4. [Anthem Inc](#)
5. [Community Health Choice Inc](#)

VisibleThread™ Web Index			Top 90 US Health Insurance Companies										Num Words
Rank	Company	Num Pages	Clear Writing		Readability		Passive		Long		Complex		
			Index	Score	Rank	Score	Rank	Score	Rank	Score	Rank		
1	HealthPartners Inc	100	8.5	57	5	5%	13	9%	4	1.57	12	28909	
2	Fallon Community Hith Plan Inc	100	9.75	63	1	3%	3	7%	1	1.12	34	36097	
3	Blue Cross Blue Shield of MI	101	16	54	10	5%	12	8%	2	1.34	40	47758	
4	Anthem Inc	100	16.25	52	18	6%	26	10%	6	1.68	15	89793	
5	Community Health Choice Inc	100	17.5	42	55	2%	2	12%	12	0.71	1	28664	

While the bottom companies were:

86. [Cap District Physicians Health](#)
87. [USable Mutual Insurance Co](#)
88. [Express Scripts Holding Co](#)
89. [Indiana University Health Inc](#)
90. [GuideWell Mutual Holding Group](#)

VisibleThread™ Web Index			Top 90 US Health Insurance Companies										Num Words
Rank	Company	Num Pages	Clear Writing		Readability		Passive		Long		Complex		
			Index	Score	Rank	Score	Rank	Score	Rank	Score	Rank		
84	Cap District Physicians Hith	100	66.5	43	52	8%	68	12%	73	3.54	73	25649	
87	USable Mutual Insurance Co	61	67.75	41	58	9%	80	11%	66	3.10	67	17147	
88	Express Scripts Holding Co	100	70.25	42	55	11%	87	13%	76	3.00	63	66180	
89	Indiana University Health Inc	100	72.75	36	81	8%	65	11%	68	3.84	77	65534	
90	GuideWell Mutual Holding Corp	100	73.75	28	87	15%	90	18%	90	2.01	28	41940	

Key Findings

Clear Language

The following guideline definitions will help you understand the results we present in the Key Findings section:

- Readability – a score of 60 or above is ideal.
- Passive language – 4% or less is ideal.
- Long Sentences – 5% or less across all content is ideal.
- Word Complexity density – complex words/total words*100 – lower is better.

You can find definitions of ranking factors in the Methodology section.

Overall Leaders

HealthPartners Inc. and **Fallon Community Health Plan Inc's** websites were standouts relative to the sites in the rest of the index. The average gap in the index score between sites was 0.72. However, these top two sites ranked above their closest rivals by more than 6 full index points.

- HealthPartners Inc. had the highest average Clear Writing Index scores (8.5) across the entire index.
- Fallon Community Health Plan, Inc. was a close second, with a score of 9.75 across the entire index.
- Fallon ranked #1 for Readability and low occurrence of Long Sentences within our Index. However, poor scores for complex language cost Fallon the number one spot in this year's index.

Notable Mentions

- Insurance companies that maintained readability levels below college levels: Writing levels should be at 60 or above to adequately serve the public interest. This especially applies to vulnerable sections of society including; the elderly, people with disabilities, and people with lower educational levels. Only 2 of the companies indexed reached this goal: **Fallon Community Health** (#2) and **Blue Shield Blue Cross of Minnesota** (#6).
- Two of the largest insurance providers – **Blue Cross Blue Shield of Michigan** and **Anthem** – came in #3 and #4 on the index. Though they ranked highly in comparison to the overall industry. These two providers could still make some gains with some adjustments:
 - www.bcbsm.com (#2 for low occurrence of Long Sentences, but #12 for Passive Language)
 - www.anthem.com (#18 for Readability and #26 for Passive language)
- Of the Top 5 performers on the index, only **Community Health Choice** (#5), had a Complexity score below 1 (0.71).

Room for Improvement:

The last four websites in the index set themselves apart. Each site ranked increasingly lower by more than twice the index gap rate. In fact, a full 7.25 points separates the last place site in our Index from one ranked just four spots above. Poor readability, passive voice, long sentences and complex word choice all contributed to these sites' poor rankings.

- <http://www.usablemutual.com> (#87)
- <https://www.express-scripts.com> (#88)
- <http://iuhealth.org> (#89)
- <http://www.guidewell.com> (#90)

Websites operated by the bottom four companies scored in the bottom half of the rankings in almost all categories.

Factors making these the worst performers were:

- Poor readability ratings: These websites had an average score of 31.6 (min target 60). They would be difficult to read for most citizens, even those with college educations.
- Passive voice frequency: use of passive voice makes the task of reading more complex. For example, the GuideWell Mutual Holding Corp. ranked dead last in this category. Here's an example of content that contributed to its poor scores:

"If any of the provisions of these Terms and Conditions are held to be not enforceable by a court or other tribunal of competent jurisdiction, then such provisions shall be limited or eliminated to the minimum extent necessary so that these Terms and Conditions shall otherwise remain in full force or effect."

- High levels of long sentences: An average of 25% of all sentences were too long. That is 5x above the recommended maximum of 5%.
- Readability and long-sentence levels had the greatest impact on overall scores for these companies.

Takeaways:

1. Wide variance between best and worst performers

For example, readability ranges from 63 (out of 100) for 1st place Fallon Community Health Plan Inc in contrast to a lowly 24 (out of 100) for Triple S Mgmt Corp. This implies that someone reading the Triple S Mgmt Corp website would need a considerably higher level of education to easily understand the content, when compared to Fallon Community Health Plan.

But the more important takeaway is that the poorer performing websites are needlessly placing a high cognitive burden on the reader. Marketers need to promote a clear message. Complex messaging leads to churn and poor online engagement.

2. **Complexity is the Achilles Heel of the industry**

Not a single website had even a passable ranking on complexity. This is an issue that the industry must address. Making websites accessible to customers is necessary in a competitive marketplace. Those that limit complexity – which enhances readability—will stand out.

Health insurance is a necessity for nearly everyone. It is independent of educational level. A new focus on clarifying language will reduce cost drivers such as administration and phone support.

3. **Long sentences are far too common**

Out of the 90 companies reviewed, only four averaged below 10% in long sentence density. None fell under the recommended 5% threshold. Healthcare may be a complex industry, but there is no need to overly complicate its communications. Abbreviating sentences into smaller sections will help readers approach and understand content.

Detailed Results Tables

We show the full detailed tables below.

We color-code, green to red, each score in the Index.

Color-coding helps us to understand sites where one or two specific scores may be dragging down the overall ranking. Flagging specific areas (for instance, passive language) pinpoints areas for improvement.

KEY: **Green** = On or near target, **Amber** = Some work needed, **Red** = Well below target level

VisibleThread™ Web Index		Top 90 US Health Insurance Companies			Clear Writing		Readability		Passive		Long		Complex		Num Words
		Num Page	Index	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank		
1	HealthPartners Inc	100	8.5	57	5	5%	13	9%	4	1.57	12	28909			
2	Fallon Community Hith Plan Inc	100	9.75	63	1	3%	3	7%	1	2.12	34	36097			
3	Blue Cross Blue Shield of MI	101	16	54	10	5%	12	8%	2	2.34	40	47758			
4	Anthem Inc	100	16.25	52	18	6%	26	10%	6	1.68	15	89793			
5	Community Health Choice Inc	100	17.5	42	55	2%	2	12%	12	0.71	1	28664			
6	Blue Cross Blue Shield of Minnesota	100	18.75	62	2	3%	4	15%	24	2.44	45	22770			
7	Boston Med Center Health Plan	100	19.5	56	7	6%	25	15%	27	1.80	19	25984			
8	AvMed Inc	100	20.25	58	3	3%	6	8%	3	3.14	69	21624			
9	Texas Children s Hith Plan Inc	100	21.75	47	34	3%	5	10%	9	2.32	39	27087			
10	Peoples Health Inc	100	22.5	53	15	5%	13	11%	10	2.62	52	63214			
11	Universal American Corp	12	23	40	63	1%	1	12%	15	1.58	13	3174			
12	EmblemHealth Inc	100	24	54	10	5%	18	11%	10	2.76	58	47375			
13	Mercy Maricopa Integrated Care	101	25.5	52	18	8%	66	10%	8	1.51	10	70651			
14	Blue Cross Blue Shield of TN	100	28.75	53	15	6%	24	16%	35	2.36	41	41001			
15	University of Pittsburgh Med	100	30.75	49	28	4%	9	14%	21	3.06	65	44942			
16	Oregon Dental Service	104	32.5	56	7	5%	20	12%	13	8.24	90	75678			
17	Health Alliance Insurance Group	87	32.75	58	3	7%	45	10%	7	3.75	76	45365			
18	Dental Service of MA Ins Grp	100	33	57	5	7%	40	20%	61	1.96	26	27815			
19	Regence Insurance Group	100	33.5	54	10	7%	51	19%	53	1.83	20	49813			
20	Tufts Assocd Hith Maintenance	100	34	51	23	5%	16	18%	49	2.54	48	38969			
21	Henry Ford Health System	100	34.5	45	44	5%	21	18%	46	1.93	27	42164			
22	Community Health Plan of WA	100	34.75	53	15	6%	36	13%	18	3.17	70	22470			
22	SSM Health Care Corp	100	34.75	48	30	6%	32	17%	41	2.20	36	30444			
22	Security Health Plan of WI Inc	100	34.75	48	30	6%	33	18%	45	2.06	31	44515			
25	Independence Health Group Inc	17	35.25	43	52	4%	11	21%	67	1.51	11	5428			
26	Geisinger Health System Fndtn	102	36.5	35	84	4%	10	13%	17	2.13	35	46351			
27	Medical Mutual of Ohio	100	36.75	46	39	6%	35	17%	40	2.11	33	76527			
28	Health Partners Plans Inc	100	37	44	50	6%	22	22%	72	1.24	4	31452			
29	CareSource Mgmt Group Co	100	37.75	50	24	8%	62	17%	42	1.83	23	64372			
30	Triple S Mgmt Corp	35	38.5	24	90	4%	7	18%	43	1.64	14	9263			
30	Providence Health Insurance Group	100	38.5	52	18	5%	17	15%	32	4.45	87	34662			
32	Excellus Health Plan Inc	100	38.75	49	28	8%	63	14%	20	2.39	44	44849			
32	Elderplan Inc	53	38.75	52	18	7%	48	20%	59	2.03	30	47110			
34	Renaissance Health Svc Corp	93	39.25	54	10	8%	61	23%	80	1.34	6	21053			
35	Wellmark Inc	100	40	50	24	7%	44	16%	33	2.79	59	36752			
36	Blue Cross of Idaho Health Svc	100	40.25	52	18	6%	29	15%	31	4.16	83	48807			
37	HealthNow New York Inc	101	41.5	56	7	8%	69	13%	16	3.59	74	52108			
37	Aetna Inc	101	41.5	47	34	8%	70	10%	5	2.73	57	62994			
39	UCare Minnesota	100	41.75	46	39	8%	59	13%	19	2.58	50	30145			
40	UnitedHealth Group Inc	100	42.75	40	63	6%	31	23%	75	1.12	2	55346			

The VisibleThread Clarity Index,
Top US Health Insurance Companies



VisibleThread™ Web Index			Top 90 US Health Insurance Companies		Pages	Clear Writing		Readability		Passive		Long		Complex		Num Words
Rank	Score	Index	Score	Rank		Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	
41	VI Physicians Svc Ins Corp	https://www.wpsic.com/index.shtml	101	43.25	46	39	7%	38	12%	14	4.13	82	42015			
42	Intermountain Health Care Inc	https://intermountainhealthcare.org/	101	43.5	47	34	7%	54	18%	48	2.25	38	17869			
43	Blue Cross Blue Shield of NC	https://www.bcbsnc.com/	100	45	45	44	7%	54	14%	22	2.81	60	49823			
44	Centene Corp	http://www.centene.com/	100	45.5	39	70	6%	23	18%	47	2.36	42	19919			
44	Blue Cross Blue Shield of AL	https://www.bcbsal.org	100	45.5	54	10	5%	19	21%	65	4.79	88	24001			
46	Gateway Health Plan LP	https://www.gatewayhealthplan.com/	100	46.25	46	39	7%	56	15%	24	3.03	66	28017			
47	Dentegra Group Inc	https://www.dentegra.com/	74	48.25	45	44	8%	58	16%	37	2.68	54	35461			
47	CommunityCare Managed Hither	http://www.cocok.com/	100	48.25	46	39	7%	50	15%	29	3.73	75	33345			
49	Unity Health Plans Ins Corp	https://unityhealth.com/	100	48.75	39	70	7%	47	20%	60	1.74	18	44247			
50	Blue Cross Blue Shield of AZ	https://www.azblue.com/	100	49.5	47	34	7%	42	19%	50	3.23	72	49298			
50	Neighborhood Health Plan Inc	https://www.nhp.org/	100	49.5	44	50	7%	41	19%	56	2.58	51	27060			
50	Blue Cross Blue Shield of NE	https://www.nebraskablue.com/	100	49.5	40	63	9%	78	16%	36	1.83	21	61093			
53	Presbyterian Healthcare Svcs	https://www.phs.org/	100	50.25	39	70	6%	30	19%	52	2.55	49	52167			
54	CYS Health Corp	https://cvshealth.com/	100	50.5	41	58	7%	46	33%	89	1.49	9	52860			
54	Medica Holding Co	https://www.medica.com	101	50.5	40	63	6%	27	15%	26	4.39	86	33071			
56	Neighborhood Health Plan of RI	https://www.nhpri.org/	100	51.75	50	24	9%	76	22%	70	2.20	37	27943			
57	BC&BS of Massachusetts	https://www.bluecrossma.com/	102	52.75	45	44	7%	52	19%	51	3.01	64	40751			
58	Scott & White Health Group	https://www.swhp.org/	100	53	48	30	9%	75	14%	23	4.21	84	23596			
59	PREMERA	https://www.premera.com	100	53.25	45	44	7%	39	22%	74	2.72	56	63402			
59	PacificSource	https://pacificsource.com/	101	53.25	40	63	6%	28	18%	44	3.86	78	48080			
61	BC&BS of MS a Mutual Ins Co	http://www.bcbsms.com/	100	53.5	50	24	10%	84	23%	77	2.01	29	38397			
62	Hosp Svc Assn Of Northeastern	https://www.benepa.com/	100	54.5	41	58	8%	74	23%	78	1.41	8	36636			
63	Horizon Healthcare Svcs Inc	http://www.horizonhealthcare.org/	100	55	41	58	8%	59	27%	87	1.73	16	46452			
63	MCS Health Insurance Group	https://www.mcs.com/pr/en	100	55	27	88	4%	8	22%	71	2.65	53	44383			
65	BC&BS of Kansas City	http://www.bluekc.com/	100	55.5	48	30	9%	82	26%	85	1.94	25	59930			
66	Highmark Insurance Group	https://www.highmark.com/	97	56	38	77	7%	42	24%	83	1.84	22	52655			
67	ProMedica Health System Inc	https://www.promedica.org/	100	56.25	37	80	6%	34	23%	79	2.08	32	37053			
68	Independent Health Assn	https://www.independenthealth.com/	100	57	47	34	7%	52	20%	63	3.95	79	38738			
69	HitCare Svc Corp A Mutual	http://www.hosc.com/	100	58	39	70	8%	73	27%	86	1.16	3	49168			
70	Sentara Healthcare	https://www.sentara.com	100	58.25	39	70	9%	77	24%	81	1.30	5	21660			
71	Capital Blue Cross	https://www.capbluecross.com/	100	58.75	36	81	5%	15	19%	58	4.04	81	29085			
72	Cigna Corp	https://www.cigna.com/	101	59	36	81	6%	36	16%	34	4.38	85	61363			
73	Care 1st Health Plan	https://www.care1st.com/	100	59.25	45	44	8%	67	19%	55	3.20	71	49584			
74	Virginia Premier Hith Plan Inc	https://www.vapremier.com/	100	59.5	40	63	7%	48	16%	38	5.20	89	30196			
75	CareFirst Inc	https://individual.carefirst.com/individuals-families/home_page	100	59.75	38	77	8%	64	15%	30	3.12	68	37674			
76	Louisiana Hith Svc & Indem Co	https://www.bcbsla.com	100	61.5	42	55	11%	86	27%	88	1.74	17	54280			
77	Humana Inc	https://www.humana.com/	100	61.75	30	86	11%	88	15%	27	2.49	46	135691			
78	University Health Care Inc	http://www.uwhealth.org/	100	62	39	70	10%	85	22%	69	1.92	24	30539			
79	Health Net Inc	https://www.healthnet.com/	103	62.75	39	70	7%	57	20%	62	2.91	62	311608			
80	InnovaCare Inc	http://innovacarehealth.com/	56	63.5	35	84	9%	79	25%	84	1.37	7	27747			
81	Spectrum Health System	http://www.spectrumhealth.org	100	64.75	41	58	10%	83	16%	38	3.96	80	35385			
82	McLaren Health Care Corp	http://www.mclaren.org	100	65.25	38	77	8%	72	19%	57	2.68	55	29674			
83	Ministry Health Care Inc	http://ministryhealth.org/	100	65.75	40	63	8%	71	24%	82	2.49	47	26211			
84	WellCare Health Plans Inc	https://www.welloare.com/	100	66.5	43	52	12%	89	21%	64	2.90	61	52808			
84	Group Health Cooperative	https://www.ghc.org/	101	66.5	27	88	9%	81	19%	54	2.37	43	44211			
84	Cap District Physicians Hith	https://www.cdphp.com/	100	66.5	43	52	8%	68	22%	73	3.54	73	25649			
87	USABLE Mutual Insurance Co	http://www.usablemutual.com/	61	67.75	41	58	9%	80	21%	66	3.10	67	17147			
88	Express Scripts Holding Co	https://www.express-scripts.com/	100	70.25	42	55	11%	87	23%	76	3.00	63	66180			
89	Indiana University Health Inc	http://iuhealth.org/	100	72.75	36	81	8%	65	21%	68	3.84	77	65534			
90	GuideWell Mutual Holding Corp	http://www.guidewell.com/	100	73.75	28	87	15%	90	38%	90	2.01	28	41940			

Methodology – what are the metrics?

- We analyzed the sites in March, 2017.
- We scanned up to 103 pages of content using automated crawling techniques. In some cases, we found less than 100 pages, so we included the page count and word count for each website.
- We crawled starting from the publicly available URL.
- Certain pages within the sample of 100 contain non-textual content (e.g.: videos). We omitted these pages from our scan.

We calculated the index based on 4 metrics. Each metric contributes equally to the final score. The metrics are:

Metric	Formula
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1. Readability

Readability ranges from 1 to 100. 100 is the top mark. If communicating with customers, aim for at least 60.

Based on the [Flesch Reading Ease](#) index.

$(206.835 - (1.015 \times \text{Average Sentence Length}) - (84.6 \times \text{Average Syllables per Word}))$

2. Passive Language

The % rating is the percentage of sentences with a passive construction. Passive language is where the subject acted upon appears before the verb. For example:

"Quality is monitored" vs. "We monitor quality"

If you use active voice, you will increase clarity & strength. You will also flush out the 'actor', i.e. who did the action?

$(\text{Passive Sentences} / \text{Total Sentences} * 100)$

3. Long Sentences

The % rating is the percentage of sentences that are longer than 25 words. Long sentences mask multiple concepts. Splitting up these sentences will result in a clearer message.

$(\text{Long Sentences} / \text{Total Sentences} * 100)$

4. Complex Word Density

The density rating is the percentage of complex words relative to the total word count. This scan looks for complex words/phrases based on Federal Guidelines. See <http://www.plainlanguage.gov/howto/wordsuggestions/simplewords.cfm> for the list scanned. Replacing complex words with simpler words helps your readers concentrate on your content.

(Complex Words/Total Words * 100)

About VisibleThread

VisibleThread helps executives in large organizations govern content quality with less cost and risk. Sales and marketing teams in diverse industries use our technology to improve many functions, including proposal development, contract review and brand audits. Our software finds brand compliance, poor readability and other issues in websites and documents. Unlike consumer-grade analysis tools, VisibleThread processes hundreds of documents and web pages in minutes. Fuelled with greater organizational intelligence, customers drive efficiency and reduce cost across their organizations. For more info, visit www.visiblethread.com

For questions or if you want a specific sector index:

- For a specific agency or bureau index, email: sales@visiblethread.com
- For more on the metrics or methodology, email: support@visiblethread.com
- For inquiries from members of the press or media, email: charles.farrell@visiblethread.com

(1) <https://health.gov/communication/literacy/plainlanguage/PlainLanguage.htm>