

# Introduction

*Don't be one of those **just a few tweaks** communicators. Go ahead and reinvent the wheel.*

Few people have the skills to navigate America's private health insurance system effectively. Health care economists and finance experts write about struggling to understand their insurance bills. Most advice about health insurance is that it is what it is, but having enough money helps.

But every individual needs to decide how much throwing up of the hands they can afford in terms of health insurance costs. This is why employee benefit pros have an obligation to prepare the people enrolled in their health insurance plans to get the most quality and bang for the buck from their plans. Still, nothing is easy when it comes to health insurance or health insurance communication.

A health insurance communication plan based on thoughtful deliberation of the content created can make the tough task of explaining health insurance effectively possible. The simple communication plan in this document focuses on health insurance but can be applied to any employee benefit plan. The plan is uncomplicated in its intent to create and deliver needed, useful, and timely health insurance plan information that promotes understanding and independent action.

In addition to the focus on perfecting communications with the help of story and analogy writing templates, this communication plan relies on the humble calendar to keep employee benefit pros motivated to produce continuously. The plan may be simple, but the work that goes into it is not. Writing is a difficult skill to master, and it takes practice. Employee benefit pros must write with a clear purpose in mind. Also, they must write in a relatable, understandable, and casual, but not too casual, style.

This plan includes suggestions and partial examples to help you create a useful, needed, timely, and actionable employee benefits communication plan.

[https://kffhealthnews.org/news/podcast/woman-who-beat-hospital-facility-fee/?utm\\_campaign=KHN%20-%20Weekly%20Edition&utm\\_medium=email&\\_hsenc=p2ANqtz-9YDuhD1Yo1jF6oyPR9kzPi6v-45XZ3RnxFSasqM-](https://kffhealthnews.org/news/podcast/woman-who-beat-hospital-facility-fee/?utm_campaign=KHN%20-%20Weekly%20Edition&utm_medium=email&_hsenc=p2ANqtz-9YDuhD1Yo1jF6oyPR9kzPi6v-45XZ3RnxFSasqM-)



# The Employee Benefits (Content-Focused) Communication Plan

*Nothing has proven more challenging for employee benefit professionals than communicating health insurance information clearly and effectively and motivating their audience to take independent action.*

Over the years, employee benefit communication consultants have primarily focused their advice on demographics, media, and timing to communicate with employees. To improve communication, employee benefit professionals *should* tailor messages for specific groups, use diverse communication methods, and maintain year-round communication. What's lacking is clear, engaging, and actionable communication. Guidance on creating thoughtful content is missing from most employee benefits communication strategies. This is a communication plan that focuses on content.

A well-thought-out communications strategy starts with an honest, even brutal, critique of the content. Good content is not the only component; it has to coordinate with all the other components, and it is the one that needs the most study and improvement. Below, I focus on all the components of the benefits communication plan with an eye for improving content.

## STEP ONE: IDENTIFY THE PROBLEM

Aside from HR hating non-conformity more than incompetence, here's why today's benefits communication is ineffective:

- People are only interested in things that matter to them right now
- People are not interested in reading or listening to anything related to health insurance
- People are not interested in dealing with complicated steps to access health care—they just want to show their insurance card

However, navigating the health care system is a do-it-yourself task in America. You gotta work hard to access it.

1. First, you need insurance. Few people can afford to pay for health care without insurance.
2. Second, you have to find health care providers to provide the care you need and agree to your health insurance plan's reimbursement rates and other provisions.
3. Third, you have to schedule your appointments and show up.
4. Fourth, you have to coordinate your care because doctors might not (I mean seldom do) communicate with other treating doctors and hate dealing with insurers.
5. Five, you have to understand and pay your share of the bill.

## STEP TWO: SET GOAL(S)

Employee benefit pros cannot personally carry out these functions for each employee. Therefore, pros must devise a plan for delivering health insurance information to enable employees to handle tasks independently and confidently. This goal can be broken down into smaller goals with shorter timelines. The **overarching goal, however, is providing understandable and timely health insurance information that promotes and supports independent action.**

When employees understand their health insurance:

- They will be able to choose the health plan that best suits their needs
- They will require less intervention from HR/Benefits staff members
- They will avoid the financial pitfalls of making uninformed insurance decisions
- They will be less frustrated

Employee benefit professionals and their employers also benefit from an informed and independent employee population. This can save staff time and company resources and enhance the company's reputation.

## STEP THREE: DEVELOP A STRATEGY

I could share Mintzberg's five P's for Strategy or some other academic, color-coded framework with you. It would impress some of you, but it probably wouldn't make you more inclined to develop a communication strategy. So, here's a **content-focused communication strategy** that you may want to use:

1. Promote independent action and encourage responsibility by sharing the consequences of failing to follow plan provisions (e.g., prior authorization, using

in-network providers) and how to avoid them. Research shows that people remember the negative more than the positive.

2. Offer multiple opportunities to learn (e.g., via analogies) via multiple traditional (e.g., email, intranet) and new (AI avatar) mediums
3. Gather information about its audience from traditional (HR portal) and non-traditional sources (social media). Don't narrowly categorize your audience by creating strict personas (e.g., young people are not the only ones who love using tech and social media)
4. Provide needed information when needed (monitor qualitative research and quantitative plan data to identify plan pain points (e.g., Read research findings from reputable health care publications to discover what people know the least about health insurance that they really need to know)
5. Use stories and analogies in all health insurance communication. Communicating health insurance information through storytelling, analogies, and metaphors is a scientifically proven way to explain complex information that sticks in the brain
6. Adjust your communication strategy and goals as needed. However, don't stop using storytelling and analogies to explain

## STEP FOUR: WRITE GOOD CONTENT WITH A PURPOSE

Employee benefit pros need to be clear about why, what, and how they communicate health insurance information. If the reasons are that it is expected or part of the job description, chances are the information will be hit or miss. Content written with a clear purpose is preferable to content written *just because* for obvious reasons. This type of content is directionless. It does not address the issues in Step One of the benefits communication plan.

Still, writing content that meets stated goals is easier said than done. Writing well is a skill that takes practice. It also helps to have a formula for writing explanatory content. This next section of the Plan (*Content, Content, Content*) will help pros write useful and memorable health insurance content promoting understanding and independent action.

# Content, Content, Content

Reading health insurance information can feel like a guessing game. What am I supposed to learn from this? Benefit pros must provide plan information to meet their audience's needs without dumping everything in their laps. I know you're probably thinking about all of the legal obligations benefit pros and insurers must comply with when sharing information with plan participants. Pros don't have to ditch their legally required documents. However, they shouldn't rely on this information to explain the ins and outs of the health insurance plan.

In the meantime, you need to write benefits pro but avoid using the same old material. You should incorporate relevant short stories and analogies into **all** of your health insurance plan communications. Start creating and gathering these stories and analogies beforehand to have them ready when needed.

## CREATING AND CURATING CONTENT

### I. A Story And Analogy Database

I created story and analogy writing templates to help you write content that explains, calls into action, and sticks in the brain.

### II. Another Content Tool

Guess what? You don't always need to start with a story or analogy when explaining difficult-to-understand information. You can use a numbered list. Following this numbered list with an analogy will help enhance understanding of the term. Below is a sample explanation of the term "Health Insurance Deductible." The purpose is to give you an idea of what you can do. Add the content that is relevant to your plan. Your numbered list can be as long or as short as you need it to be.

***The Deductible. Here's how to think about it.***

1. It is in addition to the monthly premium.
2. It covers a 12-month period starting January 1 (or applicable date).
3. It plays an important role in your health plan coverage.
4. It does not apply to all medical services you receive. On the other hand, your health insurance may not pay a penny for anything other than preventive care until you pay the annual amount.
5. It applies to you and your covered family members.
6. It applies to covered services you receive in-network (and out-of-network, if applicable).
7. It's just one of the costs you may have to pay for your medical care.
8. It does not credit copays you pay for office visits, other medical services, or prescription drugs.

That's a pretty good explanation of what you need to know about a health insurance plan deductible. Think of it as the fees you pay for the individual classes you take at the gym after you pay your annual membership.

### III. Curating National News Content

You can retell health insurance-related stories, especially the cautionary ones, in popular newspapers and online. With available transcripts, the Kaiser Family Foundation's (KFF) Health News podcast is a great place to find these stories. Another source of health insurance storytelling is National Public Radio (NPR) and Kaiser Health News Bill Of The Month. Both sources share real stories that help people better understand their health insurance plans.

Not all health insurance stories have a happy ending, which is precisely why they are effective at helping people understand and remember specific aspects of their health insurance benefits. It's a fact that people remember bad things that happen more than the good ones.

Health insurance has limits, but insurance plan communication rarely highlights this fact. That's a missed opportunity to tell people what they need to know to use their benefits optimally without having unrealistic expectations.

### IV. AI-Assisted Writing

Not all employee benefits communications are memos and guides, but every communication needs a written script, right? If you choose to send out a video or

social media message, you still have to write it. If you need help on topics to write about, ask ChatGPT or another AI source to generate some topics.

**Prompt** — Hey Chat. You are a copywriter with Matt Levine’s writing style. Generate a monthly content calendar for communicating components of the firm’s health insurance plans so its employees can learn to use them effectively and independently. Write it in a tabular format. I want to publish four social media posts (one for Instagram, one for LinkedIn, one for Facebook, and one for X), one video, and one email write-up per month. Thanks for your help.

**ChatGPT (Unedited) Response** — Based on ChatGPT’s response, YouTube might be a better option for benefits communication than X (Twitter).

## CONTENT CALENDAR FOR HEALTH INSURANCE COMMUNICATION

Week	Content Type	Platform	Topic	Style/Tone
1	Social Media Post	Instagram	<b>Overview of Plan Benefits</b>	Light and engaging, using infographics to illustrate key benefits.
1	Video	YouTube	<b>How to Choose the Right Plan</b>	Conversational, with a walkthrough of different plan options and scenarios.
2	Social Media Post	LinkedIn	<b>Understanding Deductibles and Out-of-Pocket Maximums</b>	Professional, detailed, with a focus on financial planning aspects.
2	Email	Company-wide	<b>Monthly Health Tips &amp; How Your Health Plan Supports Them</b>	Informative, direct, includes practical tips on using plan features to manage common health issues.
3	Social Media Post	Facebook	<b>Using Telehealth Services</b>	Friendly, approachable, highlighting convenience and how to access services.
3	Social Media Post	X	<b>Preventative Care Covered by Your Plan</b>	Casual, with real-life examples of how preventative care is covered and why it's important.
4	Video	YouTube	<b>Navigating Your Health Insurance Portal</b>	Step-by-step guide, using screen captures to show how to navigate the portal effectively.
4	Email	Company-wide	<b>FAQ: Answers to Your Common Health Insurance Questions</b>	FAQ style, clear and concise answers to common questions, encouraging employees to engage more deeply.



**P**rompt follow-up — Can you write a sample script for an Instagram post?

**C**hatGPT (Unedited) Response —


## Welcome to Your Health Benefits Breakdown!

Hey everyone!


Today, we're taking a quick dive into the awesome health benefits your plan offers. Stay tuned to make the most out of your coverage!


### Comprehensive Coverage Made Simple:

- **Preventative Care:** Stay on top of your health with ZERO cost on all preventative services. That's right—annual check-ups, flu shots, and screenings are all on us!
- **Emergency Services:** Unexpected need for ER or urgent care? We've got you covered with minimal copays and quick care.
- **Mental Health:** Your mental health matters. Access therapy sessions and mental wellness tools without the stress of high costs.

 **Did You Know?** Utilizing your preventative care benefits not only keeps you healthy but can also help reduce your overall healthcare costs in the long run!

 **Stay tuned for our next post where we'll explore how to choose the right plan for your needs!**

 **Questions?** Drop them in the comments or DM us—we're here to help make health insurance easy and accessible!

 **Save this post for later** and share it with a colleague who might find it helpful!

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**P**rompt follow-up — Can you give me an example of a short (three paragraphs) email write-up?

**C**hatGPT (Unedited) Response —

## Subject: Get the Most Out of Your Telehealth Benefits!

Hi Team,

We're excited to remind you about one of the fantastic features of your health plan—Telehealth services! With Telehealth, you can consult with doctors, manage prescriptions, and receive urgent care, all from the comfort and safety of your home. Whether you're dealing with a minor health issue or need follow-up consultations, Telehealth is designed to fit your lifestyle and schedule.

Getting started is easy! Simply log into your health portal, select 'Telehealth Services,' and book a consultation at a time that works for you. Our providers are available 24/7, ensuring that you receive the care you need when you need it most. Plus, using Telehealth can significantly reduce your wait times and help you manage your health proactively.

Please reach out if you have any questions or need further information on how to make the best use of your Telehealth benefits. Our goal is to make your healthcare experience as seamless and effective as possible. Don't forget, your health is a priority, and we're here to support you every step of the way!

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**P**rompt follow-up — That doesn't sound like something Matt Levine would write. Try again.

**C**hatGPT (Unedited) Response — You're right! Let's give that email a Matt Levine-esque twist—infusing it with a bit of wit and a conversational tone that makes even the mundane details of telehealth services a bit more interesting:

## Subject: Telehealth: Like a Doctor in Your Phone, But Without the Co-Pay Drama

Hey Team,

Let's talk about one of the modern marvels of health care—Telehealth. This isn't just a fancy way to avoid waiting rooms or an excuse to chat with doctors in your pajamas (though both are valid perks). It's your on-demand health consultant, right from the smartphone or computer you're probably using to read this. Need a doctor at 3 AM? Done. Want a prescription without leaving your bed? No problem.

Here's the kicker: It's all part of your health plan. You log in, pick a time, and boom—a medical professional pops up in your screen, less the travel time and more the convenience. It's designed for everything from those "I think it's a cold but what if it's a rare tropical disease?" moments to managing your ongoing wizardry with chronic conditions. All without spending a dime on co-pays or sitting in traffic.

Got questions or feel a bit unsure how to make Telehealth your new best health buddy? Hit us up. We're here to help you navigate this digital doc setup as smoothly as possible. Because health care should be about staying well, not getting more stressed.

**P**rompt follow-up — We want these folks to learn how to use their benefits with little to no intervention. Please rewrite the last paragraph.

**C**hatGPT (Unedited) Response —

So, if you're ready to take the reins on your health care, our user-friendly portal has all the tools you need to become a Telehealth pro. No hand-holding necessary, just a straightforward path to virtual medical care. But, just in case you hit a snag, we're still here to help. Drop us a line, and we'll get you back on track without fuss or fanfare.

**NOTE:** You can use ChatGPT for generating ideas, but not for writing employee benefits communication. Its responses are often inaccurate and incomplete, so please write your content yourself. Also, review ChatGPT responses for spelling and grammar errors.

## V. Explanatory Writing

Explanatory Reporting has existed for decades. The Pulitzer Prize for Explanatory Reporting is awarded "*for a distinguished example of explanatory reporting that illuminates a significant and complex subject, demonstrating mastery of the subject,*

*lucid writing, and clear presentation.*” In 2021, Ed Yong of The Atlantic received The Pulitzer for his articles on the COVID-19 pandemic.

One great thing about modern winners of The Pulitzer Prize for Explanatory Reporting is their use of multiple media types (text, video, podcasts, and virtual reality).

Can you see how reading and imitating this writing style, even on a small scale, could be effective for employee benefit pros who want to provide clear explanations of complex health insurance plans? Your benefits communication won’t win you The Pulitzer, but you may be rewarded with the elusive employee engagement every pro wants.

<https://www.pulitzer.org/prize-winners-by-category/207>

## VI. Schedule Your Writing

Writing is hard. Writing with a clear message is harder. If pros want to deliver better content than status quo benefits communication, they at least need to write regularly. You need a calendar or two, benefits pro.

# The Calendar

Starting a communication plan with a mission or vision statement hasn't been helpful for benefit pros. They need a push *to do communication* better. Creating a benefits calendar or planner template can compel pros to start creating thoughtful educational content that is timed for maximum impact.

## *The Beginning*

Gregorian. Julian. Islamic. Hebrew. Chinese. Hindu. Persian. Mayan. Academic. Fiscal Gantt Chart. PERT Chart. Wall. Desk. Electronic. Perpetual. Advent. If you guessed calendars, you're right. And where would we be without them? Our ancestors studied the moon and stars, which helped them plan when to plant crops, where and what animals to hunt, and to set dates for cultural and religious happenings.

In modern times, calendars and planners come in different forms (digital and paper) and are used for reasons other than tracking crops. Still, there is no denying the enduring popularity of writing down what you will do and when you will do it. The modern calendar's greatest features are its ease of creation and editability, which makes it a tool we're willing to use.

## *Easy Peasy*

I prefer tackling the most challenging tasks in life, but sometimes it's necessary to ease into complex topics. One time I took the easier path was when I started writing my book, "*Employee Benefits Communication Renewed: Old Guide, New Story*." The first section I wrote was the benefits *calendar days*. This busy work got me pumped to write, but it also gave me ideas on what to write about. With this momentum, I was able to create a lengthy outline and chapter headings. I tricked myself into action. So, let's ease into creating an employee benefits communication calendar or planner, but let's also easily create a calendar or planner that is easy to use.

## I. The Calendar Exercise

Employee benefits calendars can vary significantly. While all employee benefits departments have scheduled times throughout the year for specific events, such as

annual open enrollment, not all departments create a formal calendar. When they do, not all of them provide the timeline and details regarding creating and distributing the communication.

If you create an employee benefits communication calendar, and you should, it should be detailed enough to be useful but not complicated. Your calendar does not have to be color-coded, include charts and graphs, or have an executive summary. That's the kind of calendar overkill produced by high-paid communication consultants who value style over substance. You want a calendar that motivates you to act and publish.

## II. What Should Your Calendar Look Like

A calendar can be a notepad or journal, an old-school wall calendar or whiteboard, a notes or writing app, or a digital behemoth with all the bells and whistles. I prefer using one type of calendar and just one calendar. There is, however, nothing wrong with having multiple calendars or a general calendar and a content planner. For example, some people prefer having a calendar for benefits communication events and tasks, and a planner for a writing schedule. There are pros and cons to both approaches. You do you. But, if you use more than one calendar or planner, look for ways to avoid calendar mishaps by syncing your calendars and planners when possible.

## III. Calendar Types

A. A traditional employee benefits calendar is benefits administration-focused. It includes monthly and annual events such as enrollments/terminations, billing, compliance and testing, plan renewal negotiation, Benefits Open Enrollment, and training. Pros can use any print or digital calendar style to record traditional benefits tasks.

B. A content-focused calendar lists the information to be shared with specific audiences through specific channels. Benefit pros can include content for a single benefit (e.g., health insurance) or multiple benefit plans.

C. Digital calendars. If you choose a digital calendar, you have multiple options—your workplace calendar is one option (e.g., Outlook/Apple Calendar), Google Calendar (or other internet-based calendar) is another, there are spreadsheet applications you can use, and you could ask ChatGPT to create one. I, of course, asked ChatGPT.

**P**rompt — Hi Chat. Create a shareable and editable employee benefits communication calendar with the following features: year/month/day. The

calendar should also include National Days because every day in America is a chance to celebrate something. For example, October 28th is National Chocolate Day.

## ChatGPT (Unedited) Response #1 —

Here's a step-by-step guide on how you can create one using Google Sheets, which is free and easily accessible:

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### **1. Set Up Your Google Sheet**

Open Google Sheets and start a new document. Name your document something descriptive, like "Employee Benefits communication Calendar."

### **2. Create the Calendar Structure**

In the first row, label the columns: Year, Month, Day, Event, Details.

Below each column, you'll input the corresponding information. For example, in the Event column, you might note "National Chocolate Day."

### **3. Add the National Days**

You can find a list of National Days from websites like National Day Calendar. Input these into the calendar on the appropriate dates.

In the Details column, add any specific activities or notes relevant to each day, such as "Bring chocolate to share!"

### **4. Include Employee Benefits Events**

Add rows for your specific employee benefits events, such as enrollment deadlines, wellness program kickoffs, or information sessions.

Use the Details column to add times, locations, or links to more information.

### **5. Make the Calendar Interactive**

Use color coding to differentiate between types of events (e.g., benefits-related vs. national celebrations).

Add filters to allow users to sort by month, event type, etc.

### **6. Set Sharing Permissions**

Click on the "Share" button in the upper right corner.

Add the email addresses of those who need access, or create a shareable link.

Set the permissions to "Editor" if you want others to be able to make changes.

### **7. Maintain and Update Regularly**

Regularly check and update the calendar to ensure it includes all current and relevant events. Encourage feedback from the team to see if there are other features or events they would like included.

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## ChatGPT (Unedited) Response #2 —

### **Creating a Calendar in Microsoft Excel:**

**Open Excel and Start a New Workbook:** Launch Microsoft Excel and start a new workbook.

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**Set Up the Calendar Grid:** Label the columns with Year, Month, Day, Event, and Details. Under each column, fill out the rows with the corresponding data for each day of the month you are creating the calendar for.

**Input Events and Details:** Manually enter events such as "National Chocolate Day" on October 28th in the Event column. In the Details column, add any relevant notes or activities associated with each event.

**Customize and Format:** Use cell formatting to add colors or fonts to differentiate between regular days and special events. Adjust column widths and row heights to make the calendar more readable.

**Save and Share:** Save your Excel file. Excel files can be shared via email or uploaded to a cloud storage service like OneDrive or Dropbox where others can view and edit the calendar if you allow.

## Using a Dedicated Calendar Application:

**Choose Your Application:** If you prefer a more traditional calendar interface, applications like Microsoft Outlook or Apple Calendar provide intuitive ways to manage events.

**Create New Events:** Directly add new events on specific days, complete with options for notifications and details.

**Set Recurrences for Regular Events:** These applications allow you to set recurring events, which is useful for regular meetings or annual celebrations like national days.

**Share Your Calendar:** Microsoft Outlook and Apple Calendar allow you to share your calendars. You can set permissions for who can view or edit your calendar.

**Sync Across Devices:** When using applications like Outlook or Apple Calendar, your calendar can sync across all your devices, allowing you to view and update your schedule whether you're on your computer, tablet, or smartphone.

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Ultimately, don't spend too much time deciding which calendar to use. Choose one that you will use. Your efforts should go into creating a content calendar or planner. ChatGPT can help you with that, too.

## IV. What To Include On Your Calendar

Too often, benefits calendars include the date an event will occur but not the work you need to complete to host that event or disseminate that document. Your calendar should include all the work that goes into getting that knowledge to your target audience. If you need to schedule the sending of a Prescription Drug Plan Features-To-Know memo, please enter the date to research the topic, write and edit the information, and prepare it for a specific delivery method.

Creating a list of things to add to the calendar shouldn't take much time. Start with the easy stuff, including what you currently do. For example, if you hold weekly or monthly new hire benefits orientations, include those on your calendar. Next, add the other stuff you do at a set time each month or year but often exclude from the calendar—like reviewing the previous year's open enrollment announcement presentation and premium setting calculations. Then, add fun communication to the calendar, like National Days related to employee benefits or health and safety. For



example, on National 401(k) Day, the Friday following Labor Day, many employers communicate about retirement benefits. Another category of communication I would like to include on the benefits communication calendar is what I call *timely communication*. Timely communication includes life events like birth and marriage and non-life event moments that I call *What To Do When*. Below is my list of Timely communication; you may have more.

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## A. Timely Communication (Life Events)

- Changing Job Status and Significant Cost Changes
- Getting Married, Divorced, or Legally Separated
- Having a Baby or Adopting a Child
- Turning 26 years old (aging out of parent's plan)
- Moving to a New Area/Geographical Location
- Judgments, Orders, or Decrees (qualified medical support orders)
- FMLA Leave (revoke elections while on FMLA leave)
- Becoming Eligible for or Losing Medicare or Medicaid Coverage

## B. What To Do When (Before/When/After) communication

### 1. Before Events

Annual Wellness Visits  
Eligibility for Medicare  
Medical Procedures and Services  
Alternative Treatments  
Specialized Care or Referrals  
Family Planning and Fertility Treatments  
Therapy or Mental Health Services

### 2. During Events

Experiencing Changes in Health Status  
Evaluating Wellness Programs  
Court Orders or Other Legal Notices  
Death of a Spouse or Dependent  
Diagnosis of a Chronic Illness or Disability  
Natural Disaster  
Gaining Citizenship or Lawful Presence  
Health Crisis or Epidemic  
Prescribed New Medications  
Retirement  
Traveling

### 3. After Events

Healthcare Bills

# Adding Stories and Analogies

Facts and Statistics = Disengagement

Facts, Statistics, and Stories/Anecdotes (done right) = Engagement

Every employee benefits communication needs a story, anecdote, analogy, or metaphor to help make the information understandable and unforgettable.

**Stories.** Your story should grab the reader's attention. Some great storytellers advise starting with a hook or placing one in the middle of your story. Remember Martin Luther King, Jr.'s *I Have A Dream* speech. The repeated usage of, *I Have A Dream*, was the hook. And since I don't have MLK's writing or speaking chops, I often use the word *Imagine* as my hook. One last thing about hooks—you can use more than one in a story.

It's also important that your story has a clear beginning, middle, and ending. Write your stories like 5th-grade you by starting with an outline. This way, your stories are sure to have a beginning, middle, and end. Finally, make your stories conversational and relatable. Finance writer Matt Levine does a great job of writing conversational and relatable pieces on subjects only a few people really understand, like crypto or derivatives. This is no easy task.

**Analogies.** Do you know who doesn't write good analogies? The Motley Fool Wealth Management folks produce the Fool Wealth Weekly email newsletter. The analogies in the Fool Wealth Weekly email are strained. Motley Fool gets it right in thinking that using analogies and metaphors is an excellent way to introduce and explain confusing topics like finance. Still, the Motley Fool gets it wrong in the implementation. I love and respect the work Motley Fool does. Sorry, guys, but using my analogy writing formula could benefit you. I created it with the help of ChatGPT.

My final note on adding stories and analogies to your benefits communication is to build a database of reliable resources, such as local and international news, business, politics, culture, travel, entertainment, and sports. These resources and the templates I created below will help you write understandable and useful stories and analogies.

## STORY WRITING TEMPLATE

1. **Beginning/Introduction — (2-4 Sentences)** Use a conversational tone that is direct and engaging and introduces the main character(s) and problem or concept. Incorporate a catchy hook that will recur throughout the story. You can save the hook for the central part of your story.
2. **Middle/Body — (3-5 Sentences)** Explore/develop the problem or concept. Now is the time to delve deeper into the conflict, using the hook to highlight the story's progression. You're trying to build tension to keep the reader engaged and intrigued about the outcome. Remember to keep it conversational but show your mastery of the topic.
3. **End/Conclusion & Call to Action — (2-3 Sentences)** Resolve the conflict or conclude the exploration of the concept. Offer a final insight or urge the reader towards reflection or action, but don't be preachy or stiff.
4. **The Takeaway —** Add a one-sentence Takeaway after your story for those who don't want to read seven sentences.

### Story Writing Example:

1. **Introduction (2 Sentences)**  
Emily, an office manager with a busy schedule, prepared for a routine surgery and felt confident that her hospital and surgeon were covered by her insurance. However, after the procedure, Emily was surprised to receive a large bill from the anesthesiologist, who, unknown to her, was not in her health plan's network.
2. **Body (4 Sentences)**  
"How could this happen?" Emily questioned, reviewing the insurance documents she had trusted. Her calls to the insurance company confirmed her fears: not all providers operating in in-network facilities were themselves in-network. The oversight turned what should have been a covered procedure into an expensive ordeal.
3. **Conclusion (2 Sentences)**  
Frustrated yet determined, Emily negotiated a payment plan but took the experience as a crucial lesson. She began to meticulously check each provider's network status for future medical needs.
4. **Takeaway:** Emily's costly lesson turned into a proactive stance on verifying provider plan status: Always verify, never assume—because assumptions can be expensive.

## ANALOGY WRITING TEMPLATE

1. Write down what you want to explain.
2. Choose from a list of...Hobbies. Passions. Everyday items. They should share a similarity with the concept you want to explain and be familiar to the audience.
  - Playing Tennis
  - Listening to Music
  - Exercising
  - Cooking
  - Collecting
  - Traveling
  - Dancing
  - Playing an instrument
  - Learning a language
  - Cars
  - Fashion
  - Money
3. Identify the key qualities or functions of the concept and the analogous item you want to compare. These should be elements that are easily understood and relatable.
4. Craft the Analogy using a simple, direct sentence structure to compare the two: “Just as [Analogous Item] does [Function/Quality], [Concept/Idea] does [Similar Function/Quality].”
5. Explain (briefly) how the analogy sheds light on the original concept. Highlight any insights or understandings that the analogy helps to convey.
6. Conclude by reinforcing the comparison and the understanding it provides.

### Analogy Writing Example:

1. **Concept/Idea:** The importance of filing an appeal when a health insurance claim is denied.
2. **Analogous Item:** Tennis match.
3. **Point of Comparison:** Losing the first set.
4. **Analogy:** Just as losing the first set in tennis does not mean the match is over, a denied health insurance claim does not mean you should give up and pay the bill.
5. **Explanation:** Playing tennis involves one player winning and the other losing the first set. The best tennis players stay calm and focused after losing the first set, and they have a plan to turn the match in their favor. They may not win every time, but they always give their best effort.
6. **Conclusion:** So, the next time your health insurance claim is denied, don't get discouraged or give up. With some effort, you may achieve a favorable decision in the end. Here's what you should do.

CONTENT PLANNER TEMPLATE

Due Date	Publish Date	Subject	Details	Medium	Resources	File Location
Sept 25	9/26/24		Write Understand This, Prepare For This storytelling message about upcoming Open Enrollment	Communications App (Ex.: Staffbase, Slack, BlogIn, Workvivo, Blink, Firstup, Unily); Email; Intranet; SMS	Story writing and analogy writing template	
Sept 26	10/10/2024	Benefits Open Enrollment Announcement	Write <b>Learn This, Do This style</b> communications in various formats and mediums about Benefits Open Enrollment. The communications will focus on plan options, changes, and costs using storytelling, anecdotes, analogies, and metaphors.	E-mail; ER FB page; Intranet and other internal communication systems like HRIS/Benefits Admin); Print mailings; Newsletter/Flyer; SMS; Meetings; Bulletin boards; Employer FB page; Blog Post	Review previous open enrollment communications, but don't tweak them for this year.	

# Action Plan (Illustration & Thoughts)

**F**irst, review your current communication strategy. Your current plan might not be formal or written, but whatever you do to communicate health insurance is your communication plan.

- a. Review every communication your audience receives—from pre-hire to retirement
- b. Review the issues that crop up the most regarding the health insurance plan—from enrollment to payment and everything in between
- c. Review the feedback you receive—from formal to informal encounters (meetings, surveys, hallway conversations), as well as emails, text, and social media responses
- d. Review your communications channels—from accessibility to quality and quantity of information
- e. Review you—from your assessment of your communication obligations and abilities to your willingness to change what's not working
- f. Review communications literature—studies in neuroscience and behavioral economics provide insight into how people retain information and what motivates them to act

**S**econd, decide which issues you want to address first, second, third... or never.

## Example Action Items:

**A1** - The main problem with health insurance communication is that people hate receiving it but must receive it. Share stories about the pitfalls of not reading or understanding your health insurance coverage and how to avoid or work through them. Also, create a communication survey to find out what, when, and how people prefer receiving health insurance information

**A2** - People will ignore untimely or seemingly irrelevant information. For a healthy young person, prescription drug benefits may be ignored. Still, July and August are the times for the highest number of traffic accidents, often involving young drivers.

This makes these months an ideal time to write a story or anecdote about having prescription drug benefits and emergency room coverage for the unexpected. Research the best times to deliver timely information that people will most likely read.

**A3** - People don't like reading or navigating complicated instructions. Writing analogies to make complex material more familiar to the average person is one way to make it easy and doable. For example, employees may be surprised by the facility fees some hospitals charge. An analogy explaining these fees and how to minimize them is prime material for a communication plan as these fees become more prevalent.

### Example Communication in Three Parts:

Share a story about someone hit with a high hospital facility fee. It can summarize a national, fictional, or autobiographical story. Tell the story using bullet points. You can find examples of horror stories about health insurance payments on news sites like Vox.com and NPR.com (NPR and Kaiser Health News Bill of The Month).

#### **Part 1:** Hospital Facility Fee Problem

- Patient Name
- Date of Service
- Type of Service
- Facility Fee Charge
- Facility Fee Down Payment

#### **Part 2:** What is a Hospital Facility Fee?

**Analogy #1:** The hospital facility fee is like a resort fee at a hotel. It covers the general use of the hospital's facilities and services, regardless of the specific treatments you receive. Just as the resort fee ensures the hotel can maintain its amenities, the hospital facility fee helps keep the hospital's infrastructure and services up to standard.

Often, hospitals require a partial or full payment of the fee before the visit or receipt of care.

**Analogy #2:** Consider the hospital facility fee as a cover charge at a nightclub. It doesn't cover specific drinks or services; it's the price of entry, allowing you to use the venue and its amenities. Similarly, a hospital facility fee doesn't cover specific medical services. It's charged to cover the overhead costs of the hospital—building maintenance, utilities, and hospital equipment and facilities.

Use an analogy that people receiving the information will understand.

### **Part 3:** How to Avoid or Minimize Hospital Facility Fees?

Hospital Facility Fees aren't required by law, and not all hospitals charge them. The fees may range from a few hundred to a few thousand dollars but do not be surprised if market-leading hospitals charge even more. So, what can you do to minimize or avoid these fees?

- a. Ask your referring doctor to refer you to a hospital that does not charge fees or charges a low fee (state what you can afford)
- b. Ask the hospital to waive the fee, assist in paying the fee, or some other discount
- c. Use a different hospital/facility
- d. Set money aside in your health care flexible spending account to pay for fees if you know you will be receiving care in a hospital or outpatient facility
- e. Ask your employer to add hospital fee coverage to the plan
- f. Appeal the charge (not likely to work, but it's worth a shot)

**T** hird, pay attention to national news stories, including surveys about top health insurance usage issues. For example, survey after survey shows people, mainly those with private employer-sponsored insurance, don't understand why their health insurance claims are denied and typically do not appeal. Write a short communication about what to do when a claim is denied.

Sample Communication Intro...

You're not American gymnast Simone Biles, so don't expect things to (almost) always go your way. Still, that doesn't mean you should walk away after one rejection. Just like Simone bounced back after the Tokyo Olympics, where she suffered from a case of the twisties, you can and should appeal a denied insurance claim, especially if you think it should've been paid.

Now finish this with a Chat-GPT-assisted explanation and your plan's appeal process.

In conclusion, there's a reason financial newsletters use analogies and metaphors before delving into a topic: they know that the information can be intimidating and difficult to understand on its own.