CLAIM

State Health Insurance Assistance Program

Graphic Standards Manual and Style Guide

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Graphic Standards

Brand Logos
The official CLAIM logo consists of the organization name with a graphic symbolic of swooping “C” and the tagline “State Health Insurance Assistance Program.”

The logo comes in four approved versions. The preferred logo - the primary logo - should be used, without alteration, to officially brand items. Alternate versions shown at right may be used as well, but they may not be altered except in size unless approved by the CLAIM director and the marketing department.

CLAIM
State Health Insurance Assistance Program

Primary Logo

CLAIM
State Health Insurance Assistance Program

Black

CLAIM
State Health Insurance Assistance Program

Grayscale

CLAIM
State Health Insurance Assistance Program

White

Colors
These are the official colors for CLAIM. Please note that these colors could fluctuate in hue and saturation depending on the calibration of the printer being used.

Dark Blue	Yellow	Light Blue
●	●	●
#003d79	#f8981d	#abb6d3
CMYK	**CMYK**	**CMYK**
100, 85, 26, 11	0, 47, 98, 0	32, 23, 5, 0
RGB	**RGB**	**RGB**
0, 61, 121	248, 152, 29	171, 182, 211

Order of Logos

CLAIM publications have a particular order for placement of logos. The CLAIM logo always comes first followed by the SHIP logo, then the AmeriCorps logo and finally the Department of Insurance logo.

CLAIM
State Health Insurance Assistance Program

ship state health insurance assistance programs
NATIONAL NETWORK
LOCAL HELP FOR PEOPLE WITH MEDIA

AMERICORPS
MISSOURI

DIFP
Department of Insurance,
Financial Institutions &
Professional Registration

Business Communication

Letters

Keep letters brief, to the point and maintain a professional tone. The CLAIM standard for letters is the block format. To create a letter, use the CLAIM letterhead template.

Follow the guidelines below when you write a letter:

- Print the first page on letterhead and subsequent pages on standard paper.
- Make sure two or more lines of body text are carried over before you use a second page. Otherwise, adjust the margins to make the content fit on one page. Do not begin a second page for only the signature block.
- Include reference initials for a letter's sender, writer and typist. For references, include the initials of thee sender and writer in upper case, the initials of the typist in lowercase. Separate sets with a colon: SS:dg
- If you include one enclosure with your letter, sue the singular form of the word: enclosure. If you include more than one enclosure, use the plural version and specify the number of enclosures: enclosures 3.
- Use dark blue or black ink to sign letters.

Font: Use 11 or 12-point Times New Roman or Arial. Interchangeable as needed.

Recipient's Address: 4 lines below date

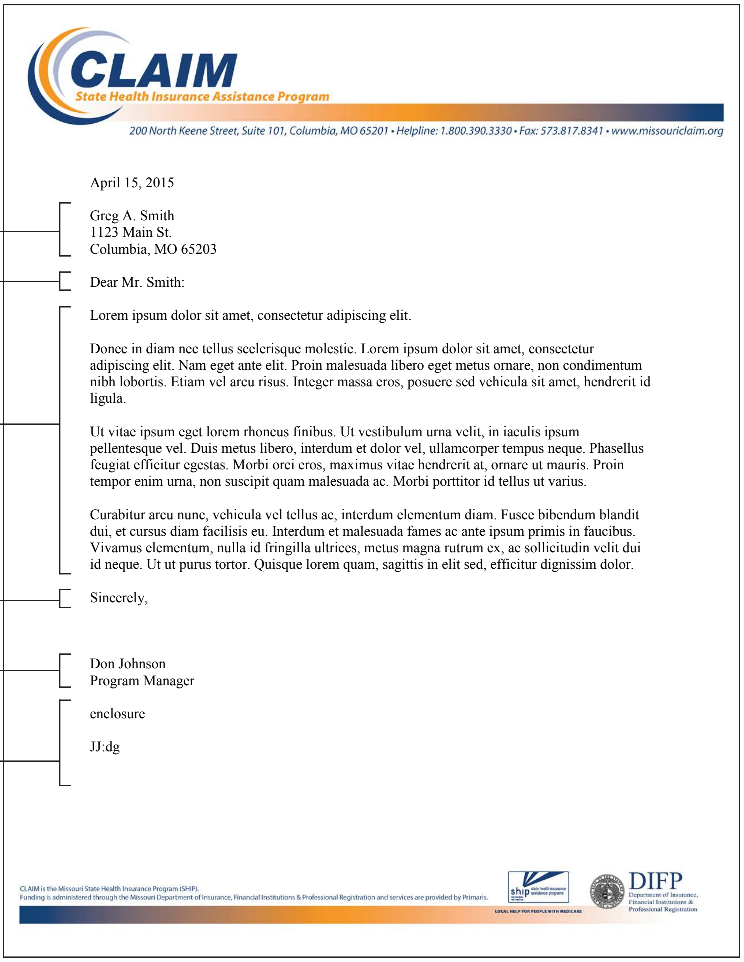
Salutation: 2 lines below address

Line Spacing: Single-space body text, double-space between paragraphs

Closing: 2 lines below address

Sender's Name & Title: 4 lines below closing to allow room for signature

Enclosure/References: 2 lines between each. Always place enclosure first and make lower case



CLAIM
State Health Insurance Assistance Program
200 North Keene Street, Suite 101, Columbia, MO 65201 • Helpline: 1.800.390.3330 • Fax: 573.817.8341 • www.missouriclaim.org

April 15, 2015

Greg A. Smith
1123 Main St.
Columbia, MO 65203

Dear Mr. Smith:

Lorem ipsum dolor sit amet, consectetur adipiscing elit.

Donec in diam nec tellus scelerisque molestie. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nam eget ante elit. Proin malesuada libero eget metus ornare, non condimentum nibh lobortis. Etiam vel arcu risus. Integer massa eros, posuere sed vehicula sit amet, hendrerit id ligula.

Ut vitae ipsum eget lorem rhoncus finibus. Ut vestibulum urna velit, in iaculis ipsum pellentesque vel. Duis metus libero, interdum et dolor vel, ullamcorper tempus neque. Phasellus feugiat efficitur egestas. Morbi orci eros, maximus vitae hendrerit at, ornare ut mauris. Proin tempor enim urna, non suscipit quam malesuada ac. Morbi porttitor id tellus ut varius.

Curabitur arcu nunc, vehicula vel tellus ac, interdum elementum diam. Fusce bibendum blandit dui, et cursus diam facilisis eu. Interdum et malesuada fames ac ante ipsum primis in faucibus. Vivamus elementum, nulla id fringilla ultrices, metus magna rutrum ex, ac sollicitudin velit dui id neque. Ut ut purus tortor. Quisque lorem quam, sagittis in elit sed, efficitur dignissim dolor.

Sincerely,

Don Johnson
Program Manager

enclosure

JJ:dg

CLAIM is the Missouri State Health Insurance Program (SHIP).
Funding is administered through the Missouri Department of Insurance, Financial Institutions & Professional Registration and services are provided by Primaris.

ship state health insurance assistance programs
LOCAL HELP FOR PEOPLE WITH MEDICARE

DIFP
Department of Insurance, Financial Institutions & Professional Registration

Envelopes and Mailing

Use the following standards for envelopes and mailing:

- Tri-fold business letters and mail in #10 business envelopes with the CLAIM logo and return address. These envelopes are available in the supply closet on the first floor.
- Always print the address on labels and then affix to the envlope. Labels are located in the supply closet on the first floor. Left justify the recipient's address. (Handwritting notes are an exception to this rule.)
- For larger envelopes, center the address label on the front with the flap pointing right.
- All mail should be metered and in the outgoing mail bin by 3:30 p.m. If you have questions about mailing items, Frank Sawyer can assist you.
- All items are shipped using UPS. The tool room processes shipments. If you need an item shipped, bring it to the front desk in a padded envelope or a box ready to ship. Include a note with the recipient's and address, the package's weight* and the work code. The deadline for outgoing shipments is 3:30 p.m. daily.

*A scale is in the tool room. Use it to weigh packages.

Paper Stock

There are three types of paper used in our office:

- Regular copy paper is 20-pound stock and is appropriate for general office use.
- The letterhead is on heavier bond paper and is used for letter and other important documents.
- Twenty-eight pound color copy paper is used in color printers to give documents an even finish.

Email

It is standard for a signature to be automatically added to external email correspondecne. The recommended formation below includes important employee contact information. Contact the marketing department for a Primaris logo that is made to fit the email signature or if you have any problems creating or editing your signature.

CLAIM
State Health Insurance Assistance Program

Jennifer Lynn
Customer Relations Specialist
200 N. Keene St., Ste. 101
Columbia, MO 65201
(800) 735-6776 ext. 123
www.primaris.org

You also may add our fax number, cell phone number or social media links.

When responding to an email message, include enough of the prior message that the recipient can put it into context. Email is easily forwarded. Do not assume your email is private or that it will only be read by the recipient.

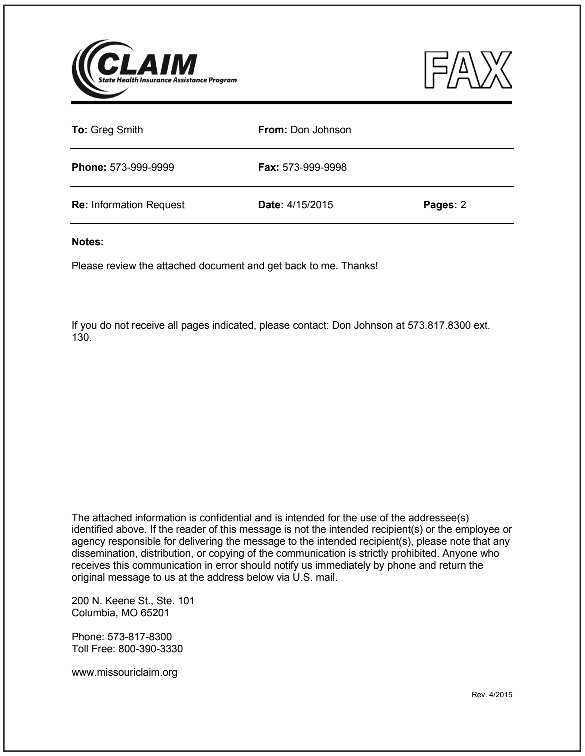
Fax Cover Sheet

Use Primaris’ official fax cover sheet when sending faxes.

Keep in mind of these faxing tips:

- Number all pages in case they get out of order before they are delivered to the recipient.
- Include your contact ifnromation anbd the total number of pages on the cover sheet.
- Use generous margins; at times edge of a document can be cut off in transmission.
- Print or type legibly on the cover sheet.
- Use a clean copy of the document you’re faxing.

To access the fax cover sheet in Word, click File>New>General Templates>Letters and Faxes.



CLAIM
State Health Insurance Assistance Program

FAX

To: Greg Smith	**From:** Don Johnson	
Phone: 573-999-9999	**Fax:** 573-999-9998	
Re: Information Request	**Date:** 4/15/2015	**Pages:** 2

Notes:

Please review the attached document and get back to me. Thanks!

If you do not receive all pages indicated, please contact: Don Johnson at 573.817.8300 ext. 130.

The attached information is confidential and is intended for the use of the addressee(s) identified above. If the reader of this message is not the intended recipient(s) or the employee or agency responsible for delivering the message to the intended recipient(s), please note that any dissemination, distribution, or copying of the communication is strictly prohibited. Anyone who receives this communication in error should notify us immediately by phone and return the original message to us at the address below via U.S. mail.

200 N. Keene St., Ste. 101
Columbia, MO 65201

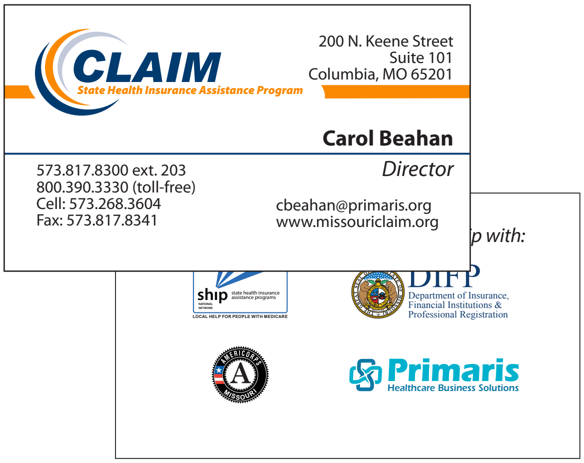
Phone: 573-817-8300
Toll Free: 800-390-3330

www.missouriclaim.org

Rev. 4/2015

Business Card

The business card is designed and updated by the marketing department. The marketing department will order all business cards for you. Please closely examine your order business card and provide the marketing department with any information that needs to be updated.



CLAIM
State Health Insurance Assistance Program

200 N. Keene Street
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Carol Beahan
Director

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800.390.3330 (toll-free)
Cell: 573.268.3604
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www.missouriclaim.org

p with:

ship
LOCAL HELP FOR PEOPLE WITH MEDICARE
DIFP
Department of Insurance, Financial Institutions & Professional Registration
AMERICORPS
MISSOURI
Primaris
Healthcare Business Solutions

CLAIM Templates

To help ensure reports and presentations are consistent with the company styleguide, templates are available:

T:/Templates/CLAIM

Publication Number

Every document produced for distribution outside the office must have a publication number. The publication number can be obtained by contacting the marketing department. Everything will need to be reviewed for clarity, grammar and style so please allow adequate time for staff review.

Grammar, Punctuation and Usage

Acronyms

When you use an acronym, use the full name on the first reference and follow it immediately with the acronym in parentesies. In all subsequent references, use only the acronym.

> Our organization is under contract with the Centers for Medicare & Medicaid Services (CMS). A project officer based in a CMS regional office oversees our contract.

If a term can be identified by an acronym but is only used once in a document, do not include the acronym after the full reference.

CMS's Acronym List is available at https://www.cms.gov/acronyms.

Ampersands

Use the word and in text instead of an ampersand (&), unless an apersand is part of a organization's formal name.

> Our Communication Diary and Planning Tool is due April 15.
> The Centers for Medicare & Medicaid Services launched NHQI in 2002.
> AT&T is our local phone service provider.

Capitalization

Geographic Terms

Directions (north, south, east and west) that refer to specific areas should be capitalized. Less specific uses of direction call for lowercase.

> The storm is moving toward the East Coast.
> The Western United States experienced above average rainfall this summer.
> Our office is located north of I-70.
> My grandparents traveled south for the winter.

Seasons

Seasons begin with lowercase letters except when followed by a year or used in a formal title.

> Trees lose their leaves in the fall.
> My son registered for the Spring 2015 semester.
> I attended the Summer Olympics in Geneva.

Titles

As a general rule, do not capitalize occupational titles. This applies to titles used with an individual's name, titles set apart from a name by commas and titles not accompanied by an individual's name.

> The city brought in chief inspector Butler to conduct the investigation.
> Tom Roberts, director of communcation, handles all media inquires.
> Will the director be able to attend our event?

Excepions to this rule include titles for dignitaries or government leaders.

> President Eisenhower was a general in the U.S. Army.
> Many lined the streets hoping to catch a glimpse of the Pope.
> Lt. Governor Wilson shook hands with the awardees.

Collective Nouns

Collective nouns indicate a group such as class, committee, crowd and staff. Use a singular verb with a collective noun.

> The group has decided.
> The population of Texas is diverse.
> The committee adheres to its decision.

Commas

Separate items in a series with a comma. Do not include a comma before the conjunction.

> Nursing homes, home health agencies and hospitals are all settings that employ nurses.

Use commas to set off state names when used with a city name.

> The 2005 AHQA Technical Conference will be held in San Francisco, California.

Dates

Avoid the use of st, nd and rd after a day when it follows a month. Spell out the full name of each month.

> The next meeting is scheduled for October 4.

If a month and day are followed by a year, place a comma before and aftfer the year. Do not use commas if only a month and year are used.

> The next meeting is scheduled for October 4, 2006, at 2 p.m.
> The next meeting is scheduled for October 2006.

When referring an an entire decade, use a figirue. It is acceptable to drop the first two numbers in the figure and replace with an apostrophe. Only use an apostrophe before the "s" if the refrence is possessive.

I attended college during the late 1890s.
I attended college during the late ‘80s.
My favorite radio station now plays 1980’s music.

Lists (Bullets and Numbers)

If items in a list are not complete sentences, introduce the items and follow the introduction with a colon, follow items in the list with a semicolon, follow the second to last item with the word “and.” Follow the final item with a period.

The QIO 7th SOW contract includes four tasks:

- Improving Beneficiary Safety and Health Through Clinical Quality Improvement;
- Improving Beneficiary Safety and Health Through Information and Communications;
- Medicare Beneficiary Protection Program; and
- Improving Beneficariy Safety and Health Through Developmental Activities (Special Studies).

If items in a list are complete sentences, follow each item in the list with a period.

The QIO Communcations Handbook explains that QIOs are required to conduct the following beneficary education activities.

- Clarify the purpose of the QIO program.
- Explain the rights of Medicare beneficiaries under the QIO program.
- Give details of how these rights may be exercised.

Use bullets in lists if each item has an equal weight and order has no importance. Use numbers in lists if items have different weights or when using as sequence.

Follow these steps to begin using a document template:

1. Open Microsoft Word.
2. Choose File, New.
3. Select the approprate tab (e.g., General, Letters, Reports).
4. Double-click on the template you want to use.

Names, Credentials and Academic Degrees

When listing a person’s name and creditentials or academic degree, follow the rules below.

- List the full name. (Do not include proper titlee: Dr., Mr., Ms., etc.)
- Follow the name with a comma.
- Follow the comma with the credentials. (Do not use periods to separeate letters in a credential. Do list the credentials with the appropriate upper and lowercase letters.)
- If multiple credentials are used, sepearte with a comma and list the highest academic degree followed by other degrees, professional designations and certifications.

John Smith, PhD
John Smith, MBA
John Smith, MHA, BSN, RN, CPHQ

If the name and credentials are used in a sentence, insert a comma after the last credential and continue with the sentence.

> John Smith, PhD, joined our organzation in 1995.

Use an apostrophe in bachelor's degree and master's degree. Capitalize the name of the degree only if the full proper name is used.

> John Smith has a bachelor's degree from Yale.
> John Smith has a Master of Arts from Yale.
> John Smith, who has a doctorate in philosphy, attended Yale.

Do not use physician and MD interchangeable in your writing. The term physician can refer to a doctor of medicine (MD, a doctor of osteopahty (OD) or other licensed medical practitioneers.

Numbers

When used in a sentence, spell out numbers from zero to nine. Use numerals for numbers above nine.

> Please put these three letters in the mailbox.
> As of today, 234 are registered for our conference.

Spell out numbers that begin a sentence.

> Three of our employees attended the Tri-Regional Conference in June.
> Fourteen employees traveled to Baltimore for the QualityNet Conference.

Percentages are always numerals. Spell out the word percent when used in a sentence. Use the percent sign (%) in tables or inside parentheses.

> The nursing home reduced the occurrence of pressure sores by 33 percent.
> A majority of QIOs (75%) attended the QualityNet Conference last year.

Use numerals with a.m. and p.m. (Use periods after each letter in a.m. and p.m.)

> 2 p.m.

Spell out numbers under ten when used with o'clock.

> eight o'clock
> 11 o'clock

Possessives

Singular Possessives

A singular noun becomes possessive by adding an apostrophe (‘) and an “s.”

> The director’s comments were incorporated.

If a singular noun ends in “s” follow the same rule above unless the next word in the sentence begins with an “s.” If so, add only an apostrophe.

> The hostess’s night was busy.
> The witness’ story made an impression on the jury.

Plural Possessives

If a plural noun ends in “s,” add only an apostrophe to make it possessive.

> The directors’ comments were incorporated.

Add an apostrophe and “s” if the plural noun does not end in “s.”

> The children’s toys were put away.

Possessive Pronouns

Do not use apostrophes with possessive pronouns (his, hers, theirs, yours, its).

> His presentation was excellent.
> This computer is hers.
> Please put the file in its proper place.

Periods

Space once after a period that ends a sentence.

Use periods after each letter in a.m. and p.m.

> 1 p.m.

Do not use periods to separate letters in a credential.

> Joan Smith, MD

Quotation Marks

Commas and periods that immediately follow a quote always go within the quotation marks, whether they enclose an entire quotation or a single word.

> The study found that 86 percent of residents “reported mild to moderate pain on a daily basis.”

Place other punctuation (semicolons, colons and question marks) outside the close quotation marks if it applies to the entire sentence. If the punctuation applies only to the quoted material, include it inside the quotation marks.

> Have you read “The Gift of the Magi”?
> Joey asked, “What’s for dinner?”

If a direct quotation is longer than five lines:

- Indent the text from the right and left margins;
- Single space the text; and
- Do not put quotation marks around the text.

Use single quotation marks around material that is directly quoted by a speaker.

> The director said, “In the words of John Quincy Adams, ‘facts are stubborn things.’”

Avoid the use of quotation marks with slang expressions or single words when meaning is clear.

> He called the youth a hippie.

The following tips are to help us in being consistent:

- When using an acronym, use the full name on the first reference and follow it immediately with the acronym in parentheses. In all subsequent references, use only the acronym.
- Centers for Medicare & Medicaid Services (CMS), an agency of the U.S. Department of Health and Human Services.
- Medicare Quality Improvement Organization (QIO)
- Administration for Community Living (ACL)
- One space between sentences, not two.
- Separate words in a series with a comma. Do not place a comma before the conjunction.
- Do not refer to physicians as providers.
- Remember to reference DO as well as MD.
- When communicating with beneficiaries, use the words consumer or people with Medicare in place of beneficiary.
- Use Latino when referring to people from Latin America and Hispanic when referring to Spanish speaking people.
- No periods are used in between letters of credentials: DO, MD, RN, PhD.
- Never use ALL CAPS.
- a.m. and p.m. are always lowercased.

If you have questions about style issues, please contact the marketing department and they will be able to assist you.

Spelling and Word Choice

This section includes an explanation and clarfication of words that are commonly misused or misspeled. It also includes words that have multiple accepted spellings. In these cases, the word form we list is not the only accepted use, but as an organzation it is important to have one standard and use it consistently.

Word	Spelling/Usage Rule
a lot/allot	**A lot** means many and should always be two words. Never use as one word: alot ▪ We received a lot of mail today. **Allot** means to distribute. ▪ The director will allot the assignments.
affect/effect	As a verb, **affect** means to influence. ▪ The game will affect the standings. The noun affect is rarely used. It refers to conscious aspect of emotion (as in affectionate). As a verb, **effect** means to cause. ▪ He will effect many changes. As a noun, effect means result. ▪ The effect was overwhelming.
appendix	**Appendix** is singular. ▪ The chart is located in Appendix A. Accepted plural forms are **appendices** and **appendixes**.
compliment/complement	**Compliment** as a noun is an expression of admiration or praise. ▪ Thank you for the compliment. As a verb, **compliment** is to express admiration or praise. ▪ Please, compliment her on a job well done. **Complement**, most often used as a noun, is something that completes or perfects. ▪ The new furniture is a complement to the building's interior.
criteria	**Criteria** is plural. **Criterion** is singular.
data	**Data** is plural. The singular form is **datum**.
database	Use as one word.

Word	Spelling/Usage Rule
e.g./i.e.	The first from the Latin “exempli gratia” and means for example. The second is from “id est” and means “that is.” these abbreviations are not interchangeable. Precede to follow both with a comma. ▪ Place a publication number on all materials, e.g., press releases, reports, newsletters, etc. ▪ Two employees are exempt from the policy, i.e., John Smith and Becky Cook.
email	Lowercase unless at the beginning of a sentence.
entitled/titled	**Entitled** means having the right (title) to. ▪ She is entitled to her vacation time. **Titled** refers to the name of something. ▪ The article is titled “Improving Care in Nursing Homes.”
farther/further	**Farther** refers to distance. We traveled farther for the second meeting. **Further** refers to a great degree or extent. ▪ Our partnership grew further due to the outcome of the meeting.
Internet	Always capitalize. ▪ Look for other studies available on the Internet.
it’s/its	**It’s** is a contraction that stands for “it is.” ▪ It’s getting late. **Its** is the possessive form of it. ▪ Please return the projector to its proper place.
media	**Media** is plural when referring to mass communication. ▪ Journalists are members of the news media. The singular form is **medium**. ▪ The messages reached the public through the television medium.
nonprofit	Nonprofit is one word with no spaces. ▪ I work for a nonprofit organization.
online	Use as one word, no hyphen. ▪ Please conduct some research online.
principal/principle	**Principal** is a term denoting rank. She is the principal investigator. **Principle** is a belief. Our organization is built upon the principle of hard work.

Word	Spelling/Usage Rule
that/which	**That** is used to introduce a phrase that contains information that must be included for the sentence to make sense. ▪ The report that you’re looking for is on my desk. **Which** is used to introduce a phrase that is not essential; if the phrase is removed, the sentence will still make sense. ▪ The report, which was finshed yesterday, is 20 pages long.
their/there/they’re	**Their** is a pronoun. ▪ The directors are in their offices. **There** is a noun. ▪ The book is over there. **They’re** is a contraction that represents “they are.” ▪ They’re about to make the announcement.
toward/towards	Toward is the preferred spelling in American English. ▪ We are moving toward a paperless system.
website	One word and not capitalized. It is a location on the World Wide Web that maintains one or more pages at a specific address. Also, *webcam*, *webcast* and *webmaster*. But as a short form and in terms with separate words, *the Web*, *Web page* and *Web feed*.
who/whom	**Who** is a pronoun. ▪ Who is in charge of copier maintenance? **Whom** is the object of a preposition. ▪ Whom were you planning to hire? A simple way to know which word you should use is this: use who when the answer to your question is he or she. Use whom when the answer to your questions is him or her. ▪ Who is in charge of copier maintenance? He is. ▪ Whom are you planning to hire? You plan to hire her.
your/you’re	**Your** is a pronoun. ▪ Your presentation is at 1 p.m. **You’re** is a contraction that stands for “you are.” ▪ You’re 10 minutes late for our meeting.
ZIP code	Use all-caps ZIP for Zoning Improvement Plan, but always lowercase the word code. ▪ Insert your ZIP code.