Making Disclosures Work for Consumers

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Curse of Knowledge

“I think I speak for all of us when I say what in God’s name are you talking about?”
How Do People Read

- **We skim**
- **We ask questions**
- **We relate it to ourselves**
- **We look for the “story” – what we do; what you do**
Principle 1: Be Plain but Meaningful
Right of Access. Certain health information may be inspected and reviewed by the patient. These requests must be made in writing and must be directed to the contact officer listed on the first page of this notice. A copy of your health information will be provided in the format requested if it is readily producible. If not readily producible, it will be provided in a hard copy format or other format that is mutually agreeable. If information is provided electronically then a paper copy may be provided upon request.

A reasonable, cost-based fee will be charged when providing copies of your health information. If a summary of health information is provided, a reasonable, cost-based fee will be charged. Questions about fees may be forwarded to the entity using the contact information listed on the first page of this notice.
When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities to help you.

**Get an electronic or paper copy of your medical record**
- You can ask to see or get an electronic or paper copy of your medical record and other health information we have about you. Ask us how to do this.
- We will provide a copy or a summary of your health information, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

**Ask us to correct your medical record**
- You can ask us to correct health information about you that you think is incorrect or incomplete. Ask us how to do this.
- We may say “no” to your request, but we’ll tell you why in writing within 60 days.

**Request confidential communications**
- You can ask us to contact you in a specific way (for example, by phone or to send mail to a different address).
- We will say “yes” to all reasonable requests.

**Your Rights**

**Skimmable**
Uses headings to answer reader questions

**Specific**
Uses words to explain what “access” really means

**Action oriented**
What YOU can do
What WE will do

**Straightforward**
Tone is consumer-oriented and friendly
Principle 2: Context is King

What's the most important piece of information?

What about future implications?

Should I focus on what I pay now or later?
Principle 3: Design Matters

- Answer questions a user would have (5Ws + H)
- Identify the tasks to take or decisions to make
- Put core tasks/decisions upfront
- Use headings to make the structure clear
- Use a strong design grid to organize elements
- Make line length readable
- Use common words and sentence constructions
Thank you for using the official Florida Elderly Mortgage Assistance (ELMORE) Program Website!

This site contains all the information you will need to learn how to apply for the Florida ELMORE program. You may download facts about the program (En Español), answers to frequently asked questions (FAQs) (En Español) and other information that may be helpful to you.

Once you review this information, if you have further questions and/or want to apply, please call the toll-free ELMORE Application and Information Line at 1-(800) 601-3534. This application/information line is open and staffed with live certified ELMORE advisors on Monday – Friday, 9:00 a.m. – 7:00 p.m., closed on Saturday & Sunday.

The federal government has allocated funding to assist senior homeowners with a reverse mortgage remain in their homes by providing eligible borrowers up to $50,000 to bring their property taxes, homeowner’s insurance, flood insurance and/or homeowners/condo association dues (property charges) current, to the extent that these property charges have been paid on behalf of the senior homeowner by the servicer of their reverse mortgage. The senior homeowner may also be eligible to have up to 12 months of future property charges paid on their behalf, as well. The program is available in all 67 counties in the State.

Eligibility requirements include, but are not limited to, the following:
- Must be a Florida resident and a legal US resident/legal alien;
- Must occupy property as primary residence;
- Total household income (including all persons living in the home age 18 years and older) must be less than 140% of the area median income (AMI) as provided by the US Department of Housing and Urban Development (HUD);
- If there has been a bankruptcy, it must be discharged or dismissed; and
- Must have suffered a hardship that has resulted in the inability to repay the amounts advanced on their behalf by their mortgage loan servicer to pay property charges (see the FAQs for examples of acceptable hardships).

Click here to download the ELMORE "Frequently Asked Questions" document, which contains the complete list of Florida ELMORE eligibility requirements and program benefits.
Florida ELMORE program: Help for Senior Homeowners with Reverse Mortgages

Do you have a reverse mortgage and need help?
The Florida ELMORE program helps senior homeowners with reverse mortgages stay in their homes. If you are eligible, you can get:
- up to $50,000 to repay what you owe your mortgage company in property charges like taxes, insurance, and dues.
- 12 months of future property charges.

Am I eligible for this program?
You may be eligible if the answers to all of these questions are YES.

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I am a Florida resident.</td>
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<tr>
<td>2. I am a legal US resident/legal alien.</td>
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<td>3. I live in my property as my main residence.</td>
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<td>4. I have not had a bankruptcy or, if I have, it has been discharged or dismissed</td>
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<td>5. I have had a hardship that has made me unable to repay what my mortgage company has paid in property charges. (See the FAQs for examples of acceptable hardships)</td>
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</tbody>
</table>

I believe I might be eligible. What should I do next?
Call us at 1-800-601-3534 any time Monday – Friday, 9:00 am – 7:00 pm.

We will check your income and other requirements and find out if you are eligible. If you are, we will get you into the program.

Orients to user questions
Structured to help find what they need
Reframes complex conditionals as yes/no
Eliminates most complex calculations
Uses simpler words and constructions
Principle 4: Test with Consumers

- Test for Performance, not Preference—can they do, not merely like?
- Cognitive usability testing over focus groups
- Can they answer basic questions correctly, not merely give rote answers?
- Can they apply the information to their own circumstances?
- Can they synthesize the information to see implications?
- Can they articulate rational reasons for choices/decisions?
Principle 4: Test with Consumers

“This interest rate is low and a great fixed rate.”

“After 7 years by loan payment goes down because I no longer have to pay mortgage insurance. I should ask why not.”

“Whoa! I don’t have over $16K Cash to Close. I need to ask how to lower that amount and I bet the other terms change.”