

# Making Disclosures Work for Consumers

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[www.Kleimann.com](http://www.Kleimann.com)



# Curse of Knowledge

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"I think I speak for all of us when I say what in God's name are you talking about?"



# How Do People Read

## Your Rights

We skim

**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 a copy of your medical record that we have about you.
- We will provide a copy of your information, usually in electronic form. We may charge a reasonable, cost-based fee.

We ask questions

### 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.

We relate it to ourselves

### Request confidential communications

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will say "yes" to all reasonable requests.

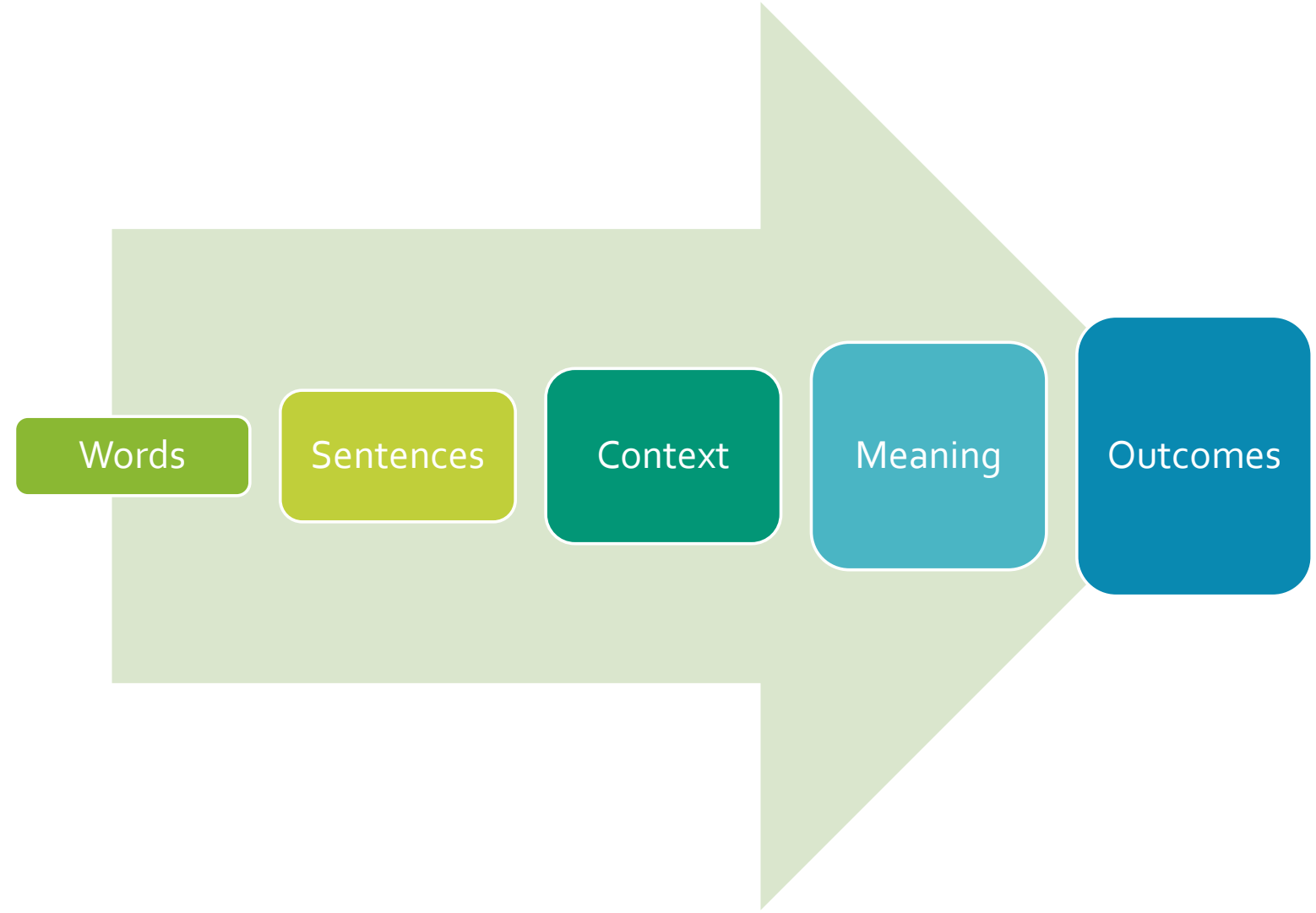
### Ask us to limit what we use or share

- You can ask us **not** to use or share certain health information for treatment, payment, or our operations.
  - We are not required to agree to your request, and we may say "no" if it would affect your care.
- If you pay for a service or health care item out-of-pocket in full, you can ask us not to share that information for the purpose of payment or our operations with your health insurer.
  - We will say "yes" unless a law requires us to share that information.

We look for the "story" – what we do; what you do



# Principle 1: Be Plain but Meaningful





# Before

**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 provide 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.



**Skimmable**  
 Uses headings to answer reader questions

**Specific**  
 Uses words to explain what "access" really means

**Your Rights**

**When it comes to your health information, you have certain rights.** This section explains your rights and some of our responsibilities to help you.

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

After

**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 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.

**Straightforward**  
 Tone is consumer-oriented and friendly



# Principle 2: Context is King

## FICUS BANK

4321 Random Boulevard • Somers, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

### Loan Estimate

**DATE ISSUED** 2/15/2013  
**APPLICANTS** Michael Jones and Mary Stone  
 123 Anywhere Street  
 Anytown, ST 12345  
**PROPERTY** 456 Somewhere Avenue  
 Anytown, ST 12345  
**SALE PRICE** \$180,000

**LOAN TERM** 30 years  
**PURPOSE** Purchase  
**PRODUCT** Fixed Rate  
**LOAN TYPE**  Conventional  FHA  VA   
**LOANID #** 123456789  
**RATE LOCK**  NO  YES, until 4/16/2013 at 5:00 p.m. EDT  
*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 3/16/2013 at 5:00 p.m. EDT.*

Loan Terms		Can this amount increase after closing?
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$761.78	NO
Does the loan have these features?		
Prepayment Penalty	YES	As high as \$3,240 if you pay off the loan during the first 2 years
Balloon Payment	NO	

Projected Payments			
Payment Calculation	Years 1-7		Years 8-30
Principal & Interest	\$761.78		\$761.78
Mortgage Insurance	+ 82		+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 206		+ 206
<b>Estimated Total Monthly Payment</b>	<b>\$1,050</b>		<b>\$968</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time</i>	\$206 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>	<b>In escrow?</b> YES YES

Costs at Closing		
Estimated Closing Costs	\$8,054	Includes \$5,672 in Loan Costs + \$2,382 in Other; Costs = \$0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$16,054	Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit [www.consumerfinance.gov/mortgage-estimate](http://www.consumerfinance.gov/mortgage-estimate) for general information and tools.

LOAN ESTIMATE

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What's the most important piece of information?

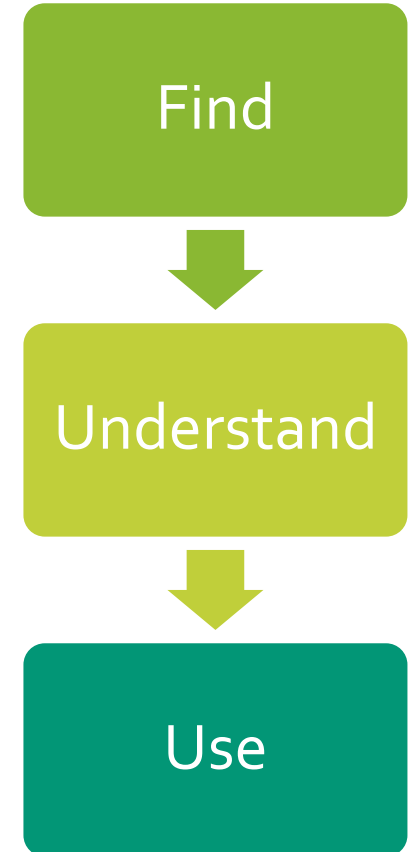
What about future implications?

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

Orients to user questions

### 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.

Structured to help find what they need

### Am I eligible for this program?

You may be eligible if the answers to all of these questions are YES.

Reframes complex conditionals as yes/no

1. I am a Florida resident.	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. I am a legal US resident/legal alien.	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. I live in my property as my main residence.	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. I have not had a bankruptcy or, if I have, it has been discharged or dismissed.	<input type="checkbox"/> Yes <input type="checkbox"/> No
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).	<input type="checkbox"/> Yes <input type="checkbox"/> No

Eliminates most complex calculations

### 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.

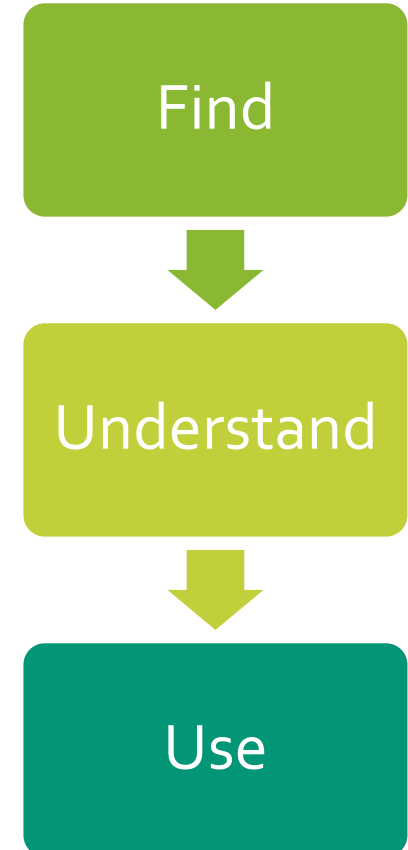
We will check your income and other requirements and find out if you are eligible. If you are, we will get you into the program.

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

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 Anytown, ST 12345  
 SALE PRICE \$180,000

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 PURPOSE Purchase  
 PRODUCT Fixed Rate  
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LOAN ESTIMATE

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"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."