



## TAGLINES IN TAGALOG

Guidance for Health Plans to Ensure Meaningful Access by Limited-English Proficient Speakers  
Under 5 CFR §155.205(c) and §156.250

## Executive Summary



The United States' non-English speaking populations represent a substantial portion of the nation as a whole. Estimates from 2010 Census data suggest that there are 25 million Limited English Proficient (LEP) individuals living in the US. The highest Concentrations of LEP individuals live in immigrant destination states - California, Texas, New York, Florida, Illinois, and New Jersey. These states are also population hubs for health care Businesses.

In accordance with the law, all people have a right to basic health care information in a language they understand. The new regulations of 45 CFR 155.205 and 45 CFR 156.250 are two important criteria to meet as we continue to improve the country's services for LEP populations.

In short, 45 CFR 155.205 and 45 CFR 156.250 require that exchanges provide extensive print, online, and phone language services at no cost to LEP members and prospects. Information about language services must be added to all crucial health documents in the top 15 non-English languages for each state. All crucial content on websites must be translated into any language that more than 10% of the population speaks and over-the-phone interpretation must be available in 150 languages.

This eBook will go over:

- (1) What this means for the healthcare industry
- (2) How to implement the changes
- (3) The deadline for meeting these regulations

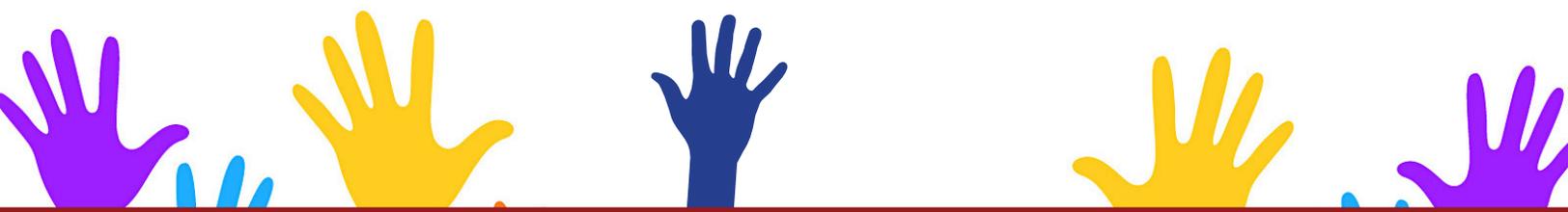
The healthcare and translation industries interact to provide life-saving services to people who are disadvantaged in mainstream English-speaking culture. Through process improvements, we raise the standards not only for language services but also for a more equitable society.

If you have any questions about your compliance language-access law, or about 45 CFR 155.205 and 45 CFR 156.250 in particular, don't hesitate to call Avantpage at (530)750-2040. We look forward to working with your team to get your information up-to-date and accessible to more Americans than ever.

**OVER 60 MILLION**  
PEOPLE SPEAK ANOTHER LANGUAGE THAN ENGLISH  
PRIMARYLY AT HOME



# Overview



## 45 CFR 156.250: TAGLINES ABOUT LANGUAGE SERVICES

### Who

Exchanges, Qualified Health Plans, and Agents or Brokers.

### What

Taglines on all online content and documents that are crucial for enrolling in or accessing Qualifying Health Plans.

### Changes

You must now provide taglines in non-English languages. These taglines should indicate that language services are available in the top 15 most common non-English languages in your State. In the United States, as a country, these are Spanish, Spanish Creole, Chinese, Tagalog, Vietnamese, French, Korean, German, Arabic, Russian, Hindi, French Creole, Italian, Portuguese, Polish, and Persian (in that order.)

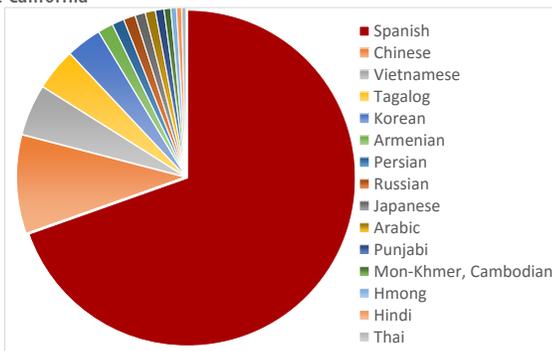
### When

These taglines must be in place by the first day of the enrollment period for the 2017 benefit year (November 1<sup>st</sup>, 2016) OR the day that the provider has been a registered Exchange for one year (whichever comes later.)

### Resources

See the list of “Top 15 Languages By State” in the appendix.

Sample California



## 45 CFR 155.205(B): WEBSITES

### Who

Exchanges, Qualified Health Plans, and Agents or Brokers.

### What

All crucial content on the Health Care Provider websites.

### Changes

This content must now be translated into any language spoken by 10% or more of the LEP population. This applies to Spanish, which is spoken by 11% of the population both in California and Texas. However, future legislation is likely to make these regulations broader and encompass Chinese, Tagalog, Korean, Farsi, and more depending on the State.

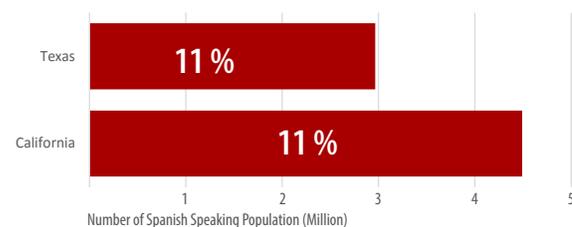
### When

All crucial content on websites must be available in non-English languages by the first day of the enrollment period for the 2017 benefit year (November 1st 2016.)

### Resources

See “States with >10% Spanish Speaking Population” in the appendix.

States with >10% Spanish Speaking Population



# Overview



## 45 CFR 155.205(A): INTERPRETATION

### Who

Exchanges, Qualified Health Plans, and Agents or Brokers.

### What

Call centers and oral interpretation.

### Changes

All call centers, like insurance helplines or advice nurses, must be available in non-English languages to LEP individuals. Oral interpretation must be available in at least 150 languages for all appointments and services.

### When

Over-the-phone interpretation must be available in non-English languages by the first day of the enrollment period for the 2017 benefit year (November 1<sup>st</sup>, 2016.)

### Resources

See the list of “Top 150 Languages in the US” in the appendix.

## 45 CFR 155.205(c): TRANSLATION

### Who

Exchanges, Qualified Health Plans, and Agents or Brokers.

### What

All written material created and dispersed by the exchange.

### Changes

This content must now be available upon request in 150 non-English languages. All written materials do not need to be pre-existing but created as needed in a timely fashion for Limited-English individuals.

### When

All written documents must be translated on demand by the first day of the enrollment period for the 2017 benefit year (November 1st 2016) OR the day that the provider has been a registered Exchange for one year (whichever comes later.)

### Resources

See “Top 150 Languages in the US” in the appendix.

Spanish	Urdu	Thai	Serbian	Mande	Dakota	Sindhi	Oriya	Munda
Chinese	Persian	Laotian	Indonesian	Bisaya	Kurdish	Uighur	Oto - Manguan	Shoshoni
Tagalog	Gujarati	Ukrainian	Samoan	Danish	Tibetan	Trukese	Icelandic	Mohawk
Vietnamese	Kru, Igbo, Yoruba	Malayalam	Burmese	Slovak	Latvian	Chadic	Tewa	Towa
French	Greek	Serbo-Croatian	India	Sinhalese	Sebuano	Sudanic	Muskogee	Cheyenne
Korean	Bengali	Dutch	Bulgarian	Hawaiian	Malay	Micronesian	Pidgin	Ute
German (incl. Luxembourgian)	Punjabi	Albanian	Bantu	Finnish	Apache	Mayan languages	Crow	Basque
Arabic	Telugu	Pennsylvania Dutch	Swedish	Afrikaans	Keres	American Indian	Palauan	Belarusian
Russian	Armenian	Cushitic	Croatian	Macedonian	Pakistan	Pima	Ponapean	Kashmiri
French Creole	Hmong	Turkish	Kannada	Pashto	African	Nilotic	Arawak	Winnebago
Italian	Hebrew	Nepali	Czech	Jamaican Creole	Cherokee	Inupik	Berber	Romany
Portuguese (incl. Portuguese Creole)	Mon-Khmer, Cambodian	Swahili	Lithuanian	Cajun	Krio	Slovene	Wu	Kazakh
Hindi	Amharic	Hungarian	Norwegian	Irish Gaelic	Mongolian	Hopi	Catalan	Hakka
Polish	Tamil	Ilocano	Patois	Chamorro	Ojibwa	Estonian	Pangasinan	St. Lawrence Island Yupik
Mandarin	Navajo	Formosan	Tongan	Yupik	Choctaw	Fijian	Welsh	Seneca
Cantonese	Yiddish	Syriac	Fulani	Mien	Zuni	Pampangan	Tiwa	
Japanese	Romanian	Marathi	Karen	Marshallese	Caucasian	Efik	Azerbaijani	



## Frequently Asked Questions



### **WHO MUST COMPLY WITH THESE REGULATIONS?**

These regulations apply to Exchanges, Qualified Health Plans, and agents or brokers available at an Exchange during the Affordable Care Act Open Enrollment Period.

### **WHO IS A LIMITED ENGLISH PROFICIENCY INDIVIDUAL?**

"Individuals who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English can be Limited-English Proficient, or "LEP." These individuals may be entitled to language assistance with respect to a particular type or service, benefit, or encounter." - LEP.gov

### **WHAT DOCUMENTS ARE CONSIDERED CRITICAL?**

A document is considered critical (and must be translated) if it is required by law to be given to anyone qualified for the provider's health plans.

### **WHAT IS A TAGLINE?**

A tagline is the line(s) at the bottom of an email or other form of written communication. It usually includes contact information, a logo, and disclaimers. They now must also include information about language services written in the non-English languages.

### **WHAT ARE THE CONSEQUENCES OF NOT MEETING THESE REGULATIONS?**

Following complaints from the public or federal notice of non-compliance, healthcare providers who choose not to comply with 45 CFR 155.205(c) and 156.250 are subject to fines and loss of state money.

**NOT FINDING THE ANSWER YOU'RE LOOKING FOR?**

Contact us:  
[info@avantpage.com](mailto:info@avantpage.com)



## Guidelines for Implementation



01

### IDENTIFY CRUCIAL DOCUMENTS AND TAGLINES

First, the health insurance provider must go through all pages of its website and identify which are considered crucial. In this process, it is advisable to translate more rather than less to provide the most transparency and clarity to non-English speaking customers. The provider must also identify its current taglines, and make sure it includes the notice of language services.

02

### RESEARCH LANGUAGES NEEDED IN WRITTEN AND VERBAL FORM

The Appendix section of this eBook contains all of the resources you need to begin the translation process. Remember that the different criteria for the regulations may mean overlapping coverage for some documents.

03

### FIND A QUALITY TRANSLATION COMPANY WITH EXPERIENCE WITH CMS REQUIREMENTS

The Center for Medicare and Medicaid Services (CMS) has tough, specific requirements for translation processes and certifications. At Avantpage, our certified translators meet and exceed those requirements. Avantpage's translation and interpretation services come with years of healthcare experience and quality assurance services to ensure a high quality final product.

04

### UPLOAD ALL TRANSLATED CONTENT TO THE COMPANY'S WEBSITE

Make sure all content is accessible to non-English speakers by providing hyperlinks and searchable terms in the non-English languages. Advertise the non-English versions of documents in the appropriate language, and make sure the company's language services are available on the main page.

05

### STANDARDIZE DOCUMENT AND COMMUNICATION TAGLINES

Send the new taglines, as created by quality translators, to your team with instructions to include it in all important documents and communications.

#### TIP:

#### ASK US ABOUT TTWEB

A innovative solution to simplify website translations



# Tagline and Translation Examples



Under the new regulations, taglines must announce the availability of language services at no cost to the user. The Center for Medicare and Medicaid Services (CMS) offers example taglines, which can be found under “Example Taglines in 60 Languages” in the Appendix section of this eBook.

## ENGLISH

This document contains important information about your health or coverage through [insert SBM program name]. Pay attention to the important dates. You may have to take measures before certain dates to maintain your medical coverage or help with costs. You have the right to receive this information and help in your language for free. Call [insert number here].

If you, or someone you are helping, has questions about [insert SBM program name], you have the right to help and information in your language for free. To speak with an interpreter, call [insert number here].

## SPANISH

Este aviso contiene información importante. Este aviso contiene información importante acerca de su solicitud o cobertura a través de [insert SBM program name]. Preste atención a las fechas clave que contiene este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al [insert number here].

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de [insert SBM program name], tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al [insert number here].

## AMHARIC

ይህ ማስታወቂያ አስፈላጊ መረጃ ይዟል። ይህ ማስታወቂያ ስለ ማመልከቻዎ ወይም የ[insert SBM program name] ሽፋን አስፈላጊ መረጃ አለው። በዚህ ማስታወቂያ ውስጥ ቁልፍ ቀናትን ፈልጉ። የጤናን ሽፋንዎን ለመጠበቅና በአከፋፈል እርዳታ ለማግኘት በተውሰኑ የጊዜ ገደቦች እርምጃ መውሰድ ይገባዎት ይሆናል። ይህን መረጃ እንዲያገኙ እና ያለምንም ክፍያ በቋንቋዎ እርዳታ እንዲያገኙ መብት አለዎት። [insert number here] ይደውሉ።

እርስዎ፣ ወይም እርስዎ የሚያግዙት ግለሰብ፣ ስለ [insert SBM program name] ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የማግኘት መብት አላችሁ። ከአስተርጓሚ ጋር ለመነጋገር፣ [insert number here] ይደውሉ።

## TRADITIONAL CHINESE

本通知有重要的訊息。本通知有關於您透過[插入 SBM 項目的名稱 [insert SBM program name] 提交的申請或 保險的重要訊息。請留意本通知內的重要日期。您可能需要在截止日期之前採取行動，以保留您的健康保險 或者費用補貼。您有權利免費以您的母語得到本訊息和幫助。請撥電話 [在此插入數字 [insert number here]]。

如果您，或是您正在協助的對象，有關於[插入 SBM 項目的名稱 [insert SBM program name] 方面的問題，您 有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字 [insert number here]]。

## BENGALI

এই নটিফিকেশন গুরুত্বপূর্ণ তথ্য আকবে। এই নটিফিকেশন আপাির আকব্বািপিতর অথবা কভারাজ মাযিম সম্পকক গুরুত্বপূর্ণ তথ্য রকয়ক [insert SBM program name]। এই নটিফিকেশনে গুরুত্বপূর্ণ তাদরখগুকনা নখীয়া আপািকক হয়কতা সুদদিটে ষ্ট নকািসময়সীমার নভতকর নকাি পকিপে দকিত হকত পাকর আপাির স্বাস্থ্য য বীমা ালু রাখকত অথবা বহায় বহকরি সাহাকয। আপাির অদকাির আকবে দব্বাি খরকবে আপাির দজিস্ব ভাযাকত সাহাযয পাবার এবং তথয জাবিার। কল করু [insert number here]।

যদি আপাদি, অথবা আপাদি অযি কাউকক সহায়তা করকবে, সম্পককবে প্রশ্ন আকবে [insert SBM program name], আপাির অদকাির আকবে দব্বাি খরকবে আপাির দজিস্ব ভাযাকত সাহাযয পাবার এবং তথয জাবিার। অুবাকিকর সাকথ কথা বলার জযি, কল করু [insert number here]।



## Clarifications on CMS Language Guidelines



The CMS guidelines include several language categorizations that can be read in different ways. Here are the reasons the categories can be unclear, and Avantpage's recommended response to them.

Several language groups also appear in the languages column. For example, "Bisayan" is a group of languages from the Philippines, but Avantpage recommends using Cebuano. "Chinese" is listed as a single language, although traditional and simplified Chinese script use will depend on whether most speakers are from mainland China or Taiwan and Hong Kong. Avantpage recommends using traditional Chinese to meet the needs of the widest audience. "Micronesian" is also a language group, which necessitates qualification of which specific language should be used - we recommend Pohnpeian.

### EXAMPLE TRANSLATED WEB PAGE

To comply with these regulations, plans in California and Florida will have to translate all web material into Spanish. Here's an example from the Affordable Healthcare website of what that looks like. The design and information are consistent with the English version.

Avantpage's expert team of linguists and design specialists can help ensure that your text looks sharp and consistent while complying with the regulations.

In the interesting case of the "French Creole" category, different interpretations may be more appropriate for different regions. A creole is any language that originated as a mixed language. In the case of French, widely spoken creoles include Louisiana Creole, Haitian Creole, Antillean Creole, and Brazilian Karipúna. Avantpage recommends Haitian Creole for US companies.

Avantpage has comprehensive answers to any questions you might have regarding what language names mean. Our team includes translators fluent in every language listed, project managers who are intimately familiar with your target region, and linguistic professionals who can help you work through the complex and technical aspects of the regulations and their implementation.

### 2015 health coverage & your federal taxes

#### Quick Help: Finding Form 1095-A, the tax tool, and 2014 tax info

- **Did you get a corrected 1095-A?** If you already filed your taxes, you may need to file an amended return using the updated form. Get [information about amending returns at IRS.gov](#)
- **Need help finding Form 1095-A?** [See how](#)
- **Go to the tax tool** to find your second lowest cost Silver plan (SLCSP) or your lowest cost Bronze plan
- **Need to file and "reconcile" your 2014 taxes to keep your 2016 financial assistance?** Get more info on [2014 taxes](#)

### La cobertura médica y sus impuestos federales 2015

#### Ayuda rápida: Encontrar Formulario 1095-A, la herramienta de impuestos y la información de impuestos 2014

- **¿Recibió recientemente un 1095-A corregido?** Si ya presentó su declaración de impuestos, puede que tenga que presentar una declaración enmendada usando el formulario actualizado. Obtenga [información sobre como enmendar su declaración en IRS.gov](#).
- **¿Necesita ayuda para encontrar el Formulario 1095-A?** [Vea cómo](#).
- **Vaya a la herramienta de impuestos** para encontrar el plan Plata con el segundo costo más bajo o su plan Bronce más económico
- **¿Tiene que presentar y "ajustar" sus impuestos de 2014 para mantener su asistencia financiera 2016?** Obtenga más información sobre [impuestos 2014](#)



## Appendix

- Top 150 Languages in the US
- States with >10% Spanish Speaking Population
- Top 15 Languages by State
- Examples of Taglines in 60 Major Languages - call (530) 750-2040 for details
- Technical CFR Language from CMS
- CMS Translation Guidelines
- MediCal Threshold Languages in California - call (530) 750-2040 for details

### SUGGESTIONS FOR FURTHER READING

These articles, from the National Library of Health, focus on language access, translation and interpretation rights in healthcare. Use them if you are interested in the intent behind 45 CFR 155.205(c) and 156.250 and the future of language policy.

- **THE LEGAL FRAMEWORK FOR LANGUAGE ACCESS IN HEALTHCARE SETTINGS: TITLE VI AND BEYOND**  
Alice Hm Chen, Mara K. Youdelman, Jamie Brooks  
J Gen Intern Med. 2007 November; 22(Suppl 2): 362–367. Published online 2007 October 24
- **REDUCING LANGUAGE BARRIERS AND RACIAL/ETHNIC DISPARITIES IN HEALTH CARE: AN INVESTMENT IN OUR FUTURE**  
Somnath Saha, Alicia Fernandez, Eliseo Perez-Stable  
J Gen Intern Med. 2007 November; 22(Suppl 2): 371–372. Published online 2007 September 22. doi: 10.1007/s11606-007-0372-4
- **LATINO COMMUNITY-BASED PARTICIPATORY RESEARCH STUDIES: A MODEL FOR CONDUCTING BILINGUAL TRANSLATIONS**  
Lisa Sánchez-Johnsen, Julia Escamilla, Erin M. Rodriguez, Susan Vega, Liliana Bolaños  
Hisp Health Care Int. Author manuscript; available in PMC 2015 November 16.

