Health Insurance Marketplace

Brand Identity and Design Standards

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OVERVIEW

The Health Insurance Marketplace is a reliable destination for uninsured and non-group individuals and small businesses. It's the official, accessible place for people to learn about coverage options that fit their needs, apply for financial assistance, compare available health plans, and enroll in coverage. Ultimately, the Marketplace provides a path to security and peace of mind — ensuring access to health care when they need it and limiting unexpected expenses.

Why Do We Need Brand Identity and Design Standards?

System-wide brand identity and design standards are essential to building strong brands. Identity and design standards empower Marketplace partners to build from universal rules and conventions so that consumers have consistent experiences on a daily basis and across every touch point.

Who Should Use These Identity and Design Standards?

Anyone who creates material for print to market or educates consumers about the Marketplace should use these standards. Specifically, the Federally Facilitated Marketplace (FFM) is required to follow the standards described. The latest version of the brand standards is available at **Marketplace.cms.gov**.

Design Principles

The two guiding design principles of the Marketplace design standards are to build trust and simplicity. We know that most of uninsured people want to get insured as quickly and easily as possible. We also know they're afraid of expense and complexity.

Using clean, uncomplicated design, we create products that are easy to see, read, and interact with. Presenting information consistently lets the audience know that the material they received is coming from a reliable source.

About the Health Insurance Marketplace Identity Mark

The Health Insurance Marketplace identity mark ("logo") was established in January 2013 and updated in November 2015 by the Department of Health and Human Services (HHS). It's meant to unify the experiences and expectations associated with the Marketplace, and express them consistently through layout, color, typography, and graphic elements.

Health Insurance Marketplace Identity Guidelines

These guidelines provide standards related to the Health Insurance Marketplace identity mark and its use with other identity marks.

As all Marketplace materials are developed, updated, reprinted, reproduced, or otherwise modified, the identity mark should be used in accordance with these guidelines.

Authorized Users and Requests for the Identity Mark

The Health Insurance Marketplace identity mark is available for use by HHS staff for official Marketplace products. It's also available for use by approved states for the Marketplace through the password-protected state resource web portal, without obtaining any additional approvals from HHS. We encourage using this identity mark to promote and identify the Marketplace whenever possible.

Other entities who want to use this identity mark must get individual approval from the Centers for Medicare & Medicaid Services' Office of Communications by sending a request to **logos@cms.hhs.gov**. Requests will be considered on a case-by-case basis. The request must include the following information:

Requestor's name, address, phone number

Organization name

Does the organization have a current contract with CMS?

Project name (if applicable)

Contract number (if applicable)

Period of performance for CMS contract
(mm/dd/yyyy – mm/dd/yyyy) (if applicable)

CMS contact person (Contracting Officer's Representative)

Where and how will the mark be used?
(example or description)

How to Use the Identity Mark

These guidelines provide information and instructions on the appropriate use of the Health Insurance Marketplace identity mark. You shouldn't recreate the identity mark. Approved states can download it from the CALT website under Marketplace Branding and Logo Materials at **https://calt.cms.gov/sf/docman/do/listDocuments/projects.medicaid_state_collaborative_com/docman.root.marketplace_logo_and_branding_ma**. Other entities can request it as described on page 4.

States operating a State-based Marketplace (SBM) wanting to reproduce and distribute Marketplace materials developed by DHHS may remove the HHS official seal and replace it with a state seal or identity mark. However, you can't remove the Health Insurance Marketplace identity mark. We also require FFMs to use the Health Insurance Marketplace name and identity mark on your websites, but placement is at the state's discretion. See examples on page 7 for recommended placement of identity marks.

States operating a State Partnership Marketplace (SPM) wanting to reproduce and distribute Marketplace materials developed by DHHS may add a state seal or identity mark to the materials, but may not remove the DHHS seal or Health Insurance Marketplace identity mark. We also require SPMs to use the Health Insurance Marketplace name and identity mark on your websites, with placement at the state's discretion. See examples on page 7 for recommended placement of identity marks. All other states can reproduce, but can't alter Marketplace materials developed by HHS.

The Health Insurance Marketplace mark is composed of the words Health Insurance Marketplace. The words "Health Insurance" are black and the word "Marketplace" is turquoise in the 4 color versions. The logo is also available in black and white in both the single-lined and stacked versions of the logo.

Health Insurance Marketplace

Don't try to recreate the identity mark on your own or copy and paste it from other documents. Always use reproducible art available electronically for download in EPS, JPG and PNG file formats upon request. Other file formats can be requested by sending a request to **logos@cms.hhs.gov**. The positive four-color version of the horizontal logo is the preferred and recommended version for use on products.

An optional stacked version is also available for use when needed, like on materials that have limited space available for logo placement.

Health Insurance
Marketplace

The Health Insurance Marketplace mark should always be clearly legible. The following guidelines will help you ensure that your products reflect the Marketplace brand standards.

Bleed-Edge Indicator

The mark may not bleed off any edge of an item. The mark should sit at least 1/8 inch inside any item's edges.

Clear Space Allocation

The clear space around the mark prevents any nearby text, image or illustration from interfering with the impact of the mark. Any type of graphic elements must be at least "x" distance from the logo as shown by the illustration below. The measurement "x" can be defined as approximately half the height of the mark.

"x" Health Insurance Marketplace

Approved Colors

The four-color mark is the preferred version and is recommended for products that require 4/C-process production, like banners, billboard signage and digital printing. The Health Insurance Marketplace identity mark uses PMS 2925C blue. If only using one or two color spot printing, use the black positive logo.

All positive marks are to be used against white backgrounds and colors that are tonally lighter than 20% of the color. A negative mark, which is reversed out in white may also be used. When placing the mark on a photographic background, ensure that there's enough contrast between the mark and the image to be able to see it.

Health Insurance Marketplace

Use of the Health Insurance Marketplace Logo with Other Logos

If the Health Insurance Marketplace identity mark is used on the same page as the HHS seal and/or a state logo or seal, the Health Insurance Marketplace identity mark should be equal in size to the other logos.

Note: The blue and green "stylized H" graphic that previously appeared in the identify mark prior to November 2015 should no longer be used. New or revised products should always use the updated mark as shown in this guide.

Example of Use with the HHS Logo

The HHS logo should always be placed to the left of the Health Insurance Marketplace mark, centered horizontally. The example below is the appropriate use of the Health Insurance Marketplace identity mark for a SPM.

Health Insurance Marketplace

Example of Use with the HHS Logo and State Seal

The HHS logo should always be placed to the left of the Health Insurance Marketplace mark. Any state seal or logo should be placed to the right of the Marketplace identity mark. The example below is the appropriate use of the Health Insurance Marketplace mark with a SBM identity mark. The use of the HHS logo is optional for a SBM.

Health Insurance Marketplace

SBM identity mark

If a SBM chooses not to include the HHS logo, the state seal or logo should be placed to the right of the Health Insurance Marketplace mark within the clear space allocation measurement, as seen below.

Health Insurance Marketplace

SBM identity mark

A Spanish version of the Health Insurance Marketplace mark is also available. All of the provisions and specifications outlined in this brand guide apply to its use.

Mercado de Seguros Médicos

About the Small Business Health Options Program Identity Mark

The Small Business Health Options Program identity mark ("logo") was developed in January 2013 by the Department of Health and Human Services (HHS). It's meant to unify the experiences and expectations associated with the SHOP Marketplace, and express them consistently through layout, color, typography, and graphic elements.

SHOP Identity Guidelines

These guidelines provide standards related to the SHOP identity mark and its use with other identity marks.

As all Marketplace materials are developed, updated, reprinted, reproduced, or otherwise modified, the identity mark should be used in accordance with these guidelines.

Authorized Users and Requests for the Identity Mark

The Small Business Health Options Program identity mark is available for use by HHS staff for official Marketplace products. It's also available for use by approved states for the Marketplace through the password-protected state resource web portal, without obtaining any additional approvals from HHS. We encourage using this identity mark to promote and identify the Marketplace whenever possible.

Other entities who want to use this identity mark must get individual approval from the Centers for Medicare & Medicaid Services' Office of Communications by sending a request to **logos@cms.hhs.gov**. Requests will be considered on a case-by-case basis. The request must include the following information:

Requestor's name, address, phone number

Organization name

Does the organization have a current contract with CMS?

Project name (if applicable)

Contract number (if applicable)

Period of performance for CMS contract
(mm/dd/yyyy – mm/dd/yyyy) (if applicable)

CMS contact person (Contracting Officer's Representative)

Where and how will the mark be used?
(example or description)

How to Use the Identity Mark

These guidelines provide information and instructions on the appropriate use of the Small Business Health Options Program identity mark. You shouldn't recreate the identity mark. Approved states can download it from the CALT website under Marketplace Branding and Logo Materials at **https://calt.cms.gov/sf/docman/do/listDocuments/projects.medicaid_state_collaborative_com/docman.root.marketplace_logo_and_branding_ma**. Other entities can request it as described on page 4.

States operating a State-based Marketplace (SBM) wanting to reproduce and distribute Marketplace materials developed by HHS may remove the HHS official seal and replace it with a state seal or identity mark. However, you can't remove the Health Insurance Marketplace identity mark. We also require FFMs to use the Health Insurance Marketplace name and identity mark on your websites, but placement is at the state's discretion. See examples on page 7 for recommended placement of identity marks.

States operating a State Partnership Marketplace (SPM) wanting to reproduce and distribute Marketplace materials developed by HHS may add a state seal or identity mark to the materials, but may not remove the HHS seal or Health Insurance Marketplace identity mark. We also require SPMs to use the Health Insurance Marketplace name and identity mark on your websites, with placement at the state's discretion. See examples on page 7 for recommended placement of identity marks. All other states can reproduce, but can't alter Marketplace materials developed by HHS.

The Small Business Health Options Program mark is composed of two components:

1. The stylized words SHOP Marketplace at the top
2. The words Health Insurance for Small Businesses

SHOP Marketplace
Health Insurance for Small Businesses

The elements are designed for use as a unit. Don't try to recreate the identity mark on your own. Always use reproducible art available electronically for download in EPS, JPG and PNG file formats upon request. Other file formats can be requested by sending a request to **logos@cms.hhs.gov**. The positive four-color version of the horizontal logo is the preferred and recommended version for use on products.

Example of Use with the HHS Logo

The HHS logo should always be placed to the left of the Small Business Health Options Program mark. The example below is the appropriate use of the Small Business Health Options Program identity mark for a SPM.

Using the Marketplace Design Standards

CMS has developed a series of standardized design elements and treatments to use when creating materials for the Marketplace. A Marketplace DIY Identity toolkit containing fillable PDFs for fact sheets, posters, and postcards is available for download and use at **marketplace.cms.gov/outreach-and-education/tools-and-toolkits.html**. Questions about how to use the toolkit can be sent to **DesignServices@cms.hhs.gov**.

All DHHS Marketplace products have four standard design elements:

- The DHHS logo
- The Health Insurance Marketplace logo
- A header consisting of the dark blue primary color in a curved graphic with the secondary accent color of either green, yellow or light blue
- A footer consisting of the dark blue primary color in a curved line graphic with the secondary accent color of either green, yellow or light blue

The use of the secondary color palette as accent colors designates which audience the content is intended for. Green indicates the content is intended for consumers, yellow for assisters, and light blue SHOP employers or employees. Examples of each design are below:

Getting Emergency Care

I'm having an emergency. Should I go straight to the hospital or do I need to call my insurer first?

In a true emergency, go straight to the hospital. Insurers can't require you to get prior approval before getting emergency room services from a provider or hospital outside your plan's network.

What does it mean that insurance companies can't charge me more?

Insurance plans can't make you pay more in copayments or coinsurance if you get emergency care from an out-of-network hospital. They also can't require you to get prior approval before getting emergency room services from a provider or hospital outside your plan's network.

Will I have to pay anything?

This depends on the plan that you chose and the hospital you go to. This care may be subject to a deductible, for example, or a hospital may have particular rules in place.

What if you think you signed up for a health plan through the Marketplace, but haven't received your insurance card?

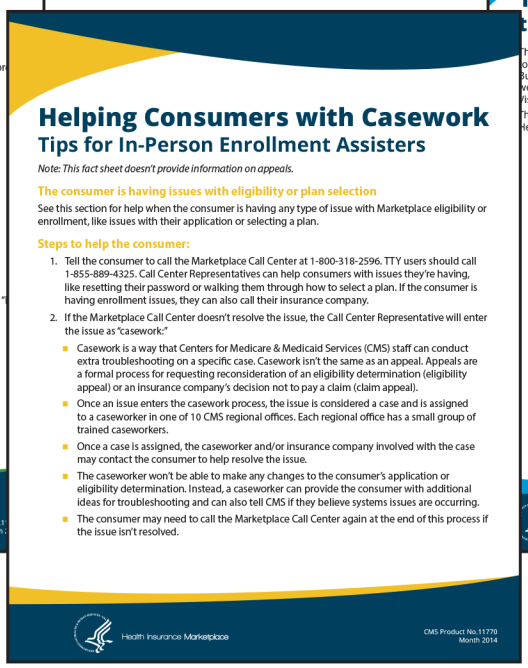
Even though you haven't received your insurance card, your coverage may be effective. Call your insurer, or have the emergency room do so, to confirm that your coverage is effective. To learn more about ensuring you are covered, read "signed up, but don't have coverage."

If you have additional questions, call 1-800-318-2596. TTY users should call 1-855-889-4325.

Health Insurance Marketplace

CMS Product No.1
Month

Consumer



Helping Consumers with Casework

Tips for In-Person Enrollment Assisters

Note: This fact sheet doesn't provide information on appeals.

The consumer is having issues with eligibility or plan selection

See this section for help when the consumer is having any type of issue with Marketplace eligibility or enrollment, like issues with their application or selecting a plan.

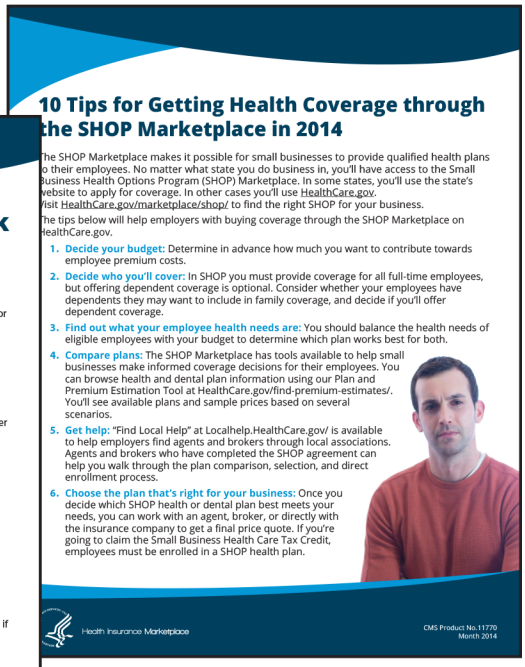
Steps to help the consumer:

1. Tell the consumer to call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325. Call Center Representatives can help consumers with issues they're having, like resetting their password or walking them through how to select a plan. If the consumer is having enrollment issues, they can also call their insurance company.
2. If the Marketplace Call Center doesn't resolve the issue, the Call Center Representative will enter the issue as "casework:"
   - Casework is a way that Centers for Medicare & Medicaid Services (CMS) staff can conduct extra troubleshooting on a specific case. Casework isn't the same as an appeal. Appeals are a formal process for requesting reconsideration of an eligibility determination (eligibility appeal) or an insurance company's decision not to pay a claim (claim appeal).
   - Once an issue enters the casework process, the issue is considered a case and is assigned to a caseworker in one of 10 CMS regional offices. Each regional office has a small group of trained caseworkers.
   - Once a case is assigned, the caseworker and/or insurance company involved with the case may contact the consumer to help resolve the issue.
   - The caseworker won't be able to make any changes to the consumer's application or eligibility determination. Instead, a caseworker can provide the consumer with additional ideas for troubleshooting and can also tell CMS if they believe systems issues are occurring.
   - The consumer may need to call the Marketplace Call Center again at the end of this process if the issue isn't resolved.

Health Insurance Marketplace

CMS Product No.11770
Month 2014

Assister



10 Tips for Getting Health Coverage through the SHOP Marketplace in 2014

The SHOP Marketplace makes it possible for small businesses to provide qualified health plans to their employees. No matter what state you do business in, you'll have access to the Small Business Health Options Program (SHOP) Marketplace. In some states, you'll use the state's website to apply for coverage. In other cases you'll use HealthCare.gov. Visit HealthCare.gov/marketplace/shop/ to find the right SHOP for your business.

The tips below will help employers with buying coverage through the SHOP Marketplace on HealthCare.gov.

1. **Decide your budget:** Determine in advance how much you want to contribute towards employee premium costs.
2. **Decide who you'll cover:** In SHOP you must provide coverage for all full-time employees, but offering dependent coverage is optional. Consider whether your employees have dependents they may want to include in family coverage, and decide if you'll offer dependent coverage.
3. **Find out what your employee health needs are:** You should balance the health needs of eligible employees with your budget to determine which plan works best for both.
4. **Compare plans:** The SHOP Marketplace has tools available to help small businesses make informed coverage decisions for their employees. You can browse health and dental plan information using our Plan and Premium Estimation Tool at HealthCare.gov/find-premium-estimates/. You'll see available plans and sample prices based on several scenarios.
5. **Get help:** "Find Local Help" at Localhelp.HealthCare.gov/ is available to help employers find agents and brokers through local associations. Agents and brokers who have completed the SHOP agreement can help you walk through the plan comparison, selection, and direct enrollment process.
6. **Choose the plan that's right for your business:** Once you decide which SHOP health or dental plan best meets your needs, you can work with an agent, broker, or directly with the insurance company to get a final price quote. If you're going to claim the Small Business Health Care Tax Credit, employees must be enrolled in a SHOP health plan.

Health Insurance Marketplace

CMS Product No.11770
Month 2014

SHOP

Color Palette

The Health Insurance Marketplace design standards take a minimalist approach to the use of color. The primary colors used in Marketplace designs are blue, green, dark blue, and black. Blue has been specifically selected based on color theory to represent trust, confidence and sincerity. Blue is also used extensively to represent calmness and responsibility. Green was selected to represent new beginnings, growth and sustainment. These colors are part of the brand identity of the Marketplace and should be used as a design element that unifies multiple materials that support the Marketplace. Light blue, yellow and orange are predominantly used as secondary colors, although not a design standard requirement.

Below are the PMS and CMYK values for the Marketplace color palette:

PMS 2925	PMS 363	PMS 303	BLACK
C: 85 M: 24 Y: 0 K: 0	C: 68 M: 0 Y: 100 K: 24	C: 100 M: 11 Y: 0 K: 74	

PRIMARY COLORS

PMS 291	PMS 123	PMS 1665
C: 33 M: 3 Y: 0 K: 0	C: 4 M: 24 Y: 96 K: 0	C: 3 M: 74 Y: 81 K: 0

SECONDARY COLORS

Typography

The typography used in Marketplace communication material should be clean and simple, allowing the emphasis to be put on the content. All textual content should be as legible as possible. A san serif font is recommended for use in all material. There are many suitable and free san serif fonts readily available such as Arial, Avenir or Helvetica.

Photography

Select photos and graphics for use in Marketplace material from the point-of-view of the Marketplace consumer. Choose images featuring diversity in national origin, race, sex, age and gender. Be sure that you have the rights to use any chosen imagery in the products created for the Marketplace.

Fact Sheet Standards

Health Insurance Marketplace fact sheets should be designed using the solid white version of the DHHS logo, 7/8" wide and tall, and the solid white Marketplace logo, 3" wide and 0.5" tall.

One page fact sheets should present the DHHS logo with the Marketplace logo to it's immediate right in the lower left corner in the dark blue area of the footer. Multi-page fact sheets should present the DHHS logo with the Marketplace logo to its immediate right in the lower left corner in the dark blue area of the footer on the last fact sheet page.

The standardized header should be present only on the first page of all fact sheets.

Key Dates for the Health Insurance Marketplace

Get ready for Open Enrollment – mark key dates on your calendar and follow the tips below.

4 Key Dates

- **November 1, 2017:** Open Enrollment starts for 2018.
- **December 15, 2017:** Open Enrollment ends.
- **December 31, 2017:** Coverage ends for 2017 Marketplace plans.
- **January 1, 2018:** Coverage can begin for 2018 Marketplace plans.

Visit HealthCare.gov

- Sign up to get emails or texts with the latest news and reminders of important dates.
- If you have Marketplace coverage now, review your application at **HealthCare.gov** to make sure it's up-to-date and report any life changes.
- If you don't have Marketplace coverage now, create an account and see what coverage or help with costs you may qualify for.
- Apply and enroll in health coverage.

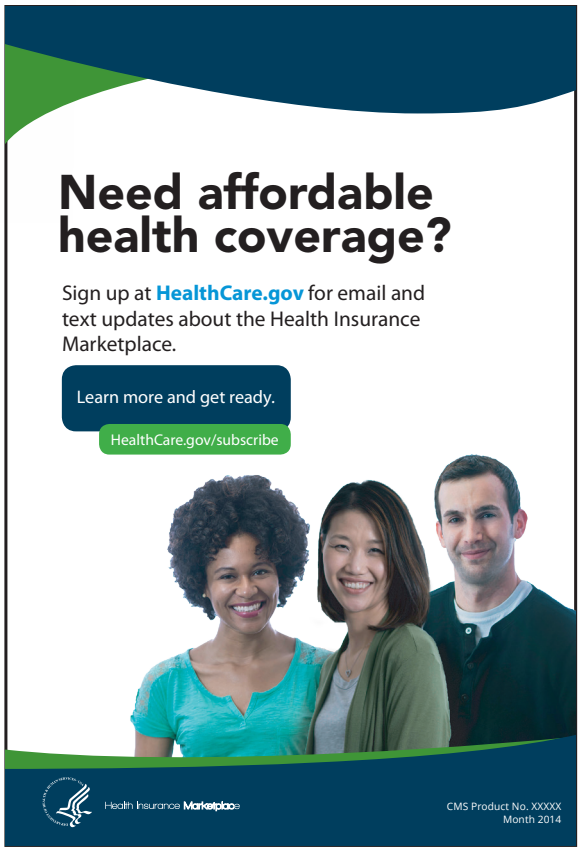
Health Insurance Marketplace

CMS Product No.11660
Revised July 2017

Fact sheet sample set up

Posters and Postcards Standards

Health Insurance Marketplace posters and postcards should be designed using the branded dark blue color and a secondary color in the header and footer area as well as the solid white version of the DHHS logo, placed in the lower left corner in the dark blue area of the footer.



Poster sample set up

Postcard sample set up

Video Elements

Video files for download are available in several resolutions at:
http://marketplace.cms.gov/outreach-and-education/diy-video-files-480.zip
http://marketplace.cms.gov/outreach-and-education/diy-video-files-720.zip
http://marketplace.cms.gov/outreach-and-education/diy-video-files-1080.zip

These files can be used as introductions or closings on any Marketplace related video product.