

Ohio Bureau of Workers' Compensation

Readability Study

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Agenda

1. Project Overview
2. Research Objectives
3. Research Approach
4. Key Findings
5. Quantitative Results
6. Recommendations
7. Impact
8. Lessons Learned

- While supporting the BWC website redesign, I identified recurring comprehension issues across usability testing, user interviews, CSR feedback, and card sorting activities.
- Customer service representatives reported that injured workers frequently called for help understanding letters, forms, and workers' compensation terminology.
- To better understand the scope of the problem, I proposed and conducted an independent readability and comprehension study using focus groups, surveys, comment analysis, and readability assessments.
- The study examined how injured workers and employers interpreted BWC content, terminology, forms, and processes, and identified opportunities to improve communication, accessibility, and comprehension.



- Understand how injured workers and employers interpret BWC content, forms, instructions, and terminology.
- Identify terminology, concepts, and processes that create confusion or comprehension barriers.
- Understand why users contact customer support for assistance.
- Evaluate how readability, accessibility, and usability issues impact users' ability to complete tasks and understand information.
- Gather user recommendations for improving website content, forms, and communication materials.
- Provide evidence-based recommendations to improve comprehension and accessibility across the BWC website and related communications.

- Reviewed findings from previous BWC user research activities.
- Conducted customer service representative (CSR) interviews and focus groups.
- Conducted focus groups with injured workers and employers.
- Distributed readability and comprehension surveys to injured workers and employers.
- Analyzed feedback from 1,258 injured workers and 1,784 employers.
- Evaluated terminology using readability assessment methods.
- Performed thematic analysis to identify recurring comprehension, accessibility, and usability issues.

1,258	Injured workers
1,784	Employers
3,042	Total Responses

- Research identified readability and comprehension barriers that affected some users' ability to understand website content, forms, and correspondence.
- Customer service representatives reported that injured workers frequently called requesting that letters be read and explained to them.
- Survey comments, focus groups, and customer feedback indicated that some users struggled to understand terminology, processes, and written content.
- Findings reinforced the importance of plain language, examples, definitions, and simplified processes to support users with varying literacy levels.

Key Finding #1: Users Were Overwhelmed by the Workers' Compensation Process

- Many users reported feeling overwhelmed by workers' compensation processes and requirements.
- Users were often unsure what steps to complete, when forms were required, or where to find information.
- Some participants relied on attorneys, accountants, or customer support representatives for guidance.
- Users requested clearer instructions, process guidance, and step-by-step checklists.

Representative Quotes

- "Your system is so complicated that it requires a lawyer to even begin to know how to navigate it."
- "It feels like I'm going through this blind, there is no rulebook or guidance from BWC as to what I should do."
- "Give more examples of forms properly completed."

Key Finding #2: Specialized Terminology Created Comprehension Barriers

- Users struggled with legal, medical, and workers' compensation terminology.
- Acronyms and industry-specific language were frequently misunderstood.
- Even highly educated users reported difficulty understanding some terms and forms.
- Many participants requested simpler language and clearer definitions.

Examples of Confusing Terms

- Occupational Disease
- Managed Care Organization (MCO)
- Compensation Benefits
- State Fund Employer
- Self-Insured Employer
- Temporary Total (TT)
- Permanent Partial (PP)

Representative Quotes

- "Please use PLAIN English, we are not all lawyers nor do we all speak legalese..."
- "DON'T MAKE STATEMENTS THAT ONLY A LAWYER CAN UNDERSTAND."
- "Make the site (screen) reader friendly..."
- "Just make it easier. I'm physically disabled and it's hard."

Key Finding #3: Users Relied on Others for Assistance

- Many users relied on attorneys, accountants, customer service representatives, or third-party administrators for assistance.
- Participants reported seeking help understanding terminology, forms, letters, and required processes.
- Some users felt uncomfortable completing forms because they feared making mistakes.
- Reliance on outside assistance often stemmed from confusion rather than task complexity.

Representative Quotes

- "The workers call us to read letters to them..."
- "Just pretend that someone from Mars with a limited understanding of our way of life is filling out the form"
- "The site is confusing and hard to find things on it. I frequently have to ask my lawyer for help or assistance in getting info."

Key Finding #4: Accessibility and Usability Issues Increased Comprehension Challenges

- Users reported difficulty reading text, locating information, and completing tasks on the website.
- Small fonts, low visibility elements, confusing icons, and navigation issues made information harder to understand.
- Several participants reported accessibility barriers, including screen reader compatibility concerns.
- Accessibility and usability issues compounded existing readability and comprehension problems.

Representative Quotes

- "I am totally blind and since you have quite a few of us using your website, it is extremely important that we are part of the design process."
- "Maybe make things more user friendly, not so many buttons with little info, and make the font easier to read."

Key Finding #5: Complex Terminology Exceeded Recommended Reading Levels

- Several commonly used BWC terms scored at high reading-grade levels.
- Medical, legal, and workers' compensation terminology created comprehension barriers.
- Acronyms and specialized terminology increased confusion and reduced comprehension.
- Users consistently requested simpler language and clearer explanations.

Examples of Confusing Terms

Term	Flesch-Kincaid Grade Level
Occupational Disease	26.5 (very advanced reading level)
Compensation Benefits	26.5 (very advanced reading level)
Accessing Claim Information	17.0 (graduate school reading level)
Managed Care Organization	13.1 (first year of college reading level)

Key Finding #5: Complex Terminology Exceeded Recommended Reading Levels

Representative Quotes

- "Please use PLAIN English, we are not all lawyers nor do we all speak legalese..."
- "Just use simple language."
- "You should make up a complete reference guide to informing injured workers that they need from the start... What forms they will need to have submitted and WHEN! Just for a start...so they aren't at the mercy of lawyers and the bureau!"
- "It feels like I'm going through this blind, there is no rulebook or guidance from BWC as to what I should do."

Study Participation

Participant Group	Responses
Injured Workers	1,258
Employers	1,784
Total Responses	3,042

Indicators of Comprehension Challenges

Injured Workers

- 739 (59%) reported they always or sometimes get help reading BWC information and completing forms.
- 837 (67%) reported they always, most of the time, or sometimes have problems understanding what to write in forms.
- 837 (67%) reported they always, most of the time, or sometimes have problems answering questions in forms.

Indicators of Comprehension Challenges

Employers

- 870 (49%) reported they always or sometimes get help reading BWC information and completing forms.
- 1,261 (71%) reported they always, most of the time, or sometimes have problems understanding what to write in forms.
- 1,160 (65%) reported they always, most of the time, or sometimes have problems answering questions in forms.

Content & Terminology

- Use plain language in website content, letters, and forms.
- Reduce jargon, acronyms, and specialized terminology.
- Provide definitions and examples for complex terms.
- Target content that can be understood by a broad audience.

Process Guidance

- Create worker and employer checklists.
- Provide clearer process guidance and next steps.
- Include examples and instructions to help users complete common tasks and forms.

Accessibility & Usability

- Ensure website content and functionality meet WCAG and Section 508 accessibility standards.
- Conduct ongoing usability testing to identify and address accessibility and comprehension barriers.

Research & Continuous Improvement

- Use survey, focus group, and comment analysis findings to prioritize content simplification and process improvements.
- Continue gathering user feedback to validate content, terminology, and communication improvements.

Research Impact

- Identified significant comprehension barriers affecting injured workers and employers.
- Demonstrated that terminology, forms, instructions, and processes contributed to user confusion.
- Quantified the extent of readability and comprehension challenges using survey and comment analysis.
- Provided evidence-based recommendations for improving website content, forms, and communications.
- Highlighted the relationship between readability, accessibility, usability, and support requests.
- Findings informed content, accessibility, and communication recommendations for the broader BWC website redesign initiative.

- Readability issues are often symptoms of larger communication and process problems.
- Legal, medical, and industry terminology can create barriers for users of all education levels.
- Accessibility, usability, and content comprehension should be evaluated together rather than as separate activities.
- Customer service representatives can provide valuable insight into recurring user pain points and support needs.
- Combining surveys, focus groups, comment analysis, and readability assessments provides a more complete understanding of user challenges.
- Small improvements in language, examples, and process guidance can significantly improve user understanding and confidence.

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