

Oh, those FORMIDABLE FORMS

Now's
your chance
to raise your voice
against difficult
documents

By Carolyn Boccella Bagin

Bad forms and notices cost you a great deal of money and countless hours of wasted time. Yet within the next year you'll likely be forced to deal with scores of these documents—many of them impossibly confusing and frustrating.

If you're like the rest of us, dozens of times month after month you feel anxious, confused, angry or inadequate because you have to deal with forms and notices you don't understand. It's probably not your fault: The vast majority have not been written with you in mind.

Has coping with difficult docu-

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Tell us about one difficult form or notice

Check all answers that apply. If you need more space, please attach another sheet of paper.

What problems did you have with it?

- The type was too small.
- There were too many words on the page.
- The sentences were too long.
- It used words I didn't understand.
- The colors made the print difficult to see.

- It was too long.
- It was too complicated to figure out.
- The instructions were unclear.
- There was no room to fill in my answers.
- It asked for information I couldn't find.

- It asked for information I didn't want to give.
- The choices or categories it gave didn't match my answers.
- It didn't tell me what to do if I had a problem or a question.
- I had trouble getting the correct form.
- I didn't know where to send it.

- I have to fill it out too frequently.
- It took too long to fill out.
- I lost money.
- I lost a benefit that I was entitled to.
- I didn't get the correct service or help.
- I was forced to get help.
- Other: _____

How did you feel as a result of dealing with the form or notice?

- I was frustrated.
- I was confused.
- I was angry.
- I felt intimidated or dependent.

- I gave up trying to fill it out.
- I stopped using the service or organization.
- Other: _____

What kind of form or notice was it?

- Social Security.
- Veterans benefits.
- Pension plan or financial statement.
- Medical or health-related form or notice.
- Life insurance or claim form or notice.

- Housing, rental, or mortgage agreement.
- Utility or telephone bill or notice.
- Bank loan application or statement.
- Immigration, naturalization application.
- Contract or credit application.
- Other: _____

How did you fill out the form?

- I filled it out by myself.
- A friend or relative helped me.
- A volunteer helped me.
- I paid someone to fill it out for me.
- I got help from the organization that gave it to me.
- Other: _____

Why did you need to use it?

- To apply for a service or benefit.
- To give information for recordkeeping.
- To get information.
- To change information or services.
- To pay a bill.

- To give consent.
- To buy something.
- To apply for credit.
- Other: _____

Tell us about yourself.

Your age _____

Your sex

- Male.
 Female.

Your zip code _____

Highest grade you completed in school

Where you live (check all that apply)

- In a place I own.
 In a place I rent.
 With my family or friends.
 In a health care facility.
 In a retirement facility.
 Other: _____

Your job status (check all that apply)

- Retired.
 Currently employed.
 Never employed.
 Homemaker—never employed outside my house.

Your household's current income level

- Less than \$10,000.
 Between \$10,000 and \$25,000.
 Between \$25,000 and \$50,000.
 More than \$50,000.

If you can't send us a copy of the form or notice, please complete the following:

What was the title of the form or notice?

What was its number (if you can find it)?



What organization did it come from?

Name of organization _____

Street address _____

City _____

State _____

Zip code _____

Telephone number (with area code) _____

May we call you?

To complete our study, we may want to learn more about your particular problem. If you are willing to be interviewed, please complete the following. We will not give your phone number to anyone else without your permission.

Your name _____

Your area code and telephone number _____

Please note: We want to hear from you even if you don't want us to interview you.

Please send us this questionnaire and a **COPY** of the form or notice. Mail your package by March 1, 1990, to:

**Formidable Forms
American Institutes for Research
P.O. Box 25287
Washington, DC 20007-8287**

Thank you for helping us with our study. We'll report the results in an upcoming issue.

ments become a part of your life? If it has, you're not alone:

- Marcia Bycoffe, a home-health nurse from Randallstown, Maryland, reports that one of the greatest sources of patient stress is dealing with medical and insurance notices. Because the paperwork isn't clear to them, many of her patients aren't sure if the documents they receive are bills, requests for information, or statements of what has been paid.

- Sharon Heller, who's in charge of billing for equipment at a health services agency, gets five to ten phone calls a day from patients who don't understand their bills or statements. She reports that when some people have problems with their paperwork they simply don't fill out the necessary forms—with the result that they often lose benefits or have a backlog of payments.

- Aaron Friedmann, a medical insurance claims consultant, estimates that more than 30 percent of the medical insurance claims his older clients submit are returned for errors or omissions. He surmises that half of those are never resubmitted.

One person reports that even though three nurses spent three hours each trying to untangle a friend's maze of hospital bills and statements, the problem was never resolved.

Another couple is so intimidated by the paperwork they receive that they dread going to the mailbox.

Nor are troublesome stories about difficult forms and notices limited to the medical field; the problem becomes more widespread daily. In 1988 alone, for example, the Internal Revenue Service created 392 separate tax forms and spent \$120 million just on printing and distributing all forms. IRS figures also show that Americans spent more than 297 million hours filling out individual income tax returns and their related schedules.

According to other government figures, last year we spent 58.6 million hours filling out the Medicare Common Claims form and 17.2 million

SEND US A TROUBLESOME FORM OR NOTICE

Forms are documents you complete to give companies or agencies specific information. Examples: credit-card applications, loan applications, immigration applications, medical claims, leases, pension-plan applications.

Notices are documents on which companies or agencies give you personal information. Examples: explanations of benefits telling what Medicare or other insurance has paid, documents advising you of changes in your veterans or medical benefits; statements of your pension status.

- **Send short forms and notices.** No long, complex instruction manuals or insurance policies, please!

- **Don't send tax forms.** We know almost everyone finds them difficult to complete; but for this study, we'd like to see other types of forms.

hours filling out model food-stamp forms.

Worse yet, people suffer unnecessarily because of difficult forms and notices. Many lose benefits they are entitled to; others, unable to handle the paperwork themselves, are forced to pay for assistance. Still others waste hour after hour on the telephone trying to clarify confusing verbiage.

Does your blood pressure rise every time you see an envelope from Medicare? Do your knuckles turn white as you pick up your pen to fill out a loan application? Do you fret and fume whenever you have to sign a new lease? Did you lose inordinate amounts of time and money because you couldn't understand one of the hundreds of forms or notices you saw last year?

If your answer is YES, please help us put pressure on the people responsible for your headaches.

Don't sit back and live with unbearable forms and notices. By responding to our call you can help us change how agencies and companies create, distribute and use their forms and notices. Here's what you can do:

1. Think of a particular form or notice that has made your blood boil. (Not a tax form, please!)

2. Fill out our questionnaire.

3. Send us the completed questionnaire and, if possible, a COPY of that difficult form or notice.

4. Send your package to Formidable Forms, American Institutes for

Research, P.O. Box 25287, Washington, DC 20007-8287.

We at the Document Design Center of the American Institutes for Research (AIR) are conducting a study for AARP.

We're a nonprofit behavioral research organization that is collecting samples of forms and notices that cause people trouble. We're interested in looking more closely at how poorly designed forms and notices make your life difficult, and we need to know how widespread the problem is. That's where you fit in. By responding to our request you'll help us figure out how many people have problems with forms and notices.

Over the past ten years our Document Design Center specialists have been studying, rewriting, and redesigning complex technical and legal documents of all kinds, so we know that forms don't have to cause you so much trouble.

In this project our researchers will analyze the forms and notices you send, examine the problems you've had with them, tabulate the results, and report our findings in an upcoming issue of MODERN MATURITY.

After we compile the results, AIR and AARP will work together to alert government officials, corporate executives, business directors and others to the problems you have with ineffective, inefficient, poorly designed forms and notices. If you help us, maybe together we can make a difference. ■