

MARCH 13, 2026

# Plain Language Requirements by State: Where State Law Extends the Federal Mandate

193 state-level plain language statutes exist across the United States covering government communications, insurance, consumer contracts, and healthcare. See how state laws interact with federal requirements.

---

*Last updated: April 2026*

State plain language laws are statutes enacted by individual U.S. states that require clear, understandable language in specific categories of documents — including government communications, insurance policies, consumer contracts, leases, and healthcare disclosures. While the federal Plain Writing Act of 2010 applies only to executive branch agencies, 193 state-level plain language statutes currently exist across the United States, creating a parallel compliance landscape that affects state agencies, local governments, and private-sector entities operating in regulated industries.

---

## The Scope of State Plain Language Law

State plain language requirements predate the federal mandate by decades. New York enacted the first modern plain language law in 1978, requiring consumer contracts to

be written in clear and coherent language using words with common everyday meanings. Connecticut followed in 1980 with a law covering insurance policies. By the time the federal Plain Writing Act passed in 2010, most states had already enacted at least one statute addressing plain language in some sector.

The breadth of state-level activity is significant. According to research compiled by the Center for Plain Language, 46 of 50 states have at least one statute referencing plain language, clear language, or readability requirements. The 193 individual statutes span multiple document categories, with insurance being the most commonly regulated sector (38 states require plain language in insurance policies), followed by consumer contracts (27 states), government communications (19 states), residential leases (14 states), and healthcare disclosures (11 states).

Unlike the federal law, many state statutes include enforcement mechanisms. New York's plain language law, for example, grants consumers a private right of action — meaning they can sue if a contract fails the clarity standard. Connecticut's insurance regulation imposes rejection of policy filings that do not meet readability thresholds. These enforcement teeth create a compliance urgency that the federal law, which bars judicial review under Section 6, does not.

---

## Key State Laws by Category

### Government Communications

Nineteen states have enacted laws specifically requiring state agencies to use plain language in public-facing documents. These laws vary in scope and strength.

Oregon's Plain Language Executive Order (2006, formalized by statute in 2011) is among the most comprehensive, requiring all state agencies to use plain language in regulations, forms, and public communications. The state publishes an annual plain

language report and maintains an active training program. Minnesota requires plain language in all state rules and regulations, and its Enterprise Translations Office has pioneered AI-assisted plain language translation. Pennsylvania launched a government-wide AI pilot in 2024 that included plain language review as a core function.

For state agencies operating under these mandates, the compliance challenge is identical to the federal one: the requirement exists, but no productized vendor solution offers institutional-scale auditing, scoring, and remediation. Agencies rely on internal training and ad hoc review, with no systematic way to measure compliance across their full document corpus.

## **Insurance Policies**

Insurance is the sector with the longest history of plain language regulation. Thirty-eight states require that insurance policies meet specific readability or clarity standards. The most common standard is the Flesch Reading Ease test, with many states requiring a minimum score of 40 (roughly a college reading level) or 50 (roughly a 10th-grade level). Some states go further: New Jersey requires both a Flesch score of 50 and compliance with format requirements including minimum font size, maximum sentence length, and defined section headings.

The insurance industry has largely internalized these requirements through compliance departments and specialized legal drafting teams. However, the standards are narrower than the Federal Plain Language Guidelines — most state insurance regulations rely solely on readability formulas rather than the multi-dimensional criteria (audience fit, organization, actionability) that define true plain language quality.

## **Consumer Contracts**

Twenty-seven states require some form of plain language in consumer contracts, including credit agreements, loan documents, residential leases, and warranties. New York's General Obligations Law Section 5-702, the landmark 1978 statute, requires that consumer contracts be written in a clear and coherent manner using words with common and everyday meanings, and that the contract be appropriately divided and captioned by its various sections.

A 2019 study by the Consumer Financial Protection Bureau found that 44% of Americans reported difficulty understanding the terms of financial products they had purchased, suggesting that compliance with existing plain language requirements remains inconsistent even in regulated sectors.

## **Healthcare Disclosures**

Eleven states explicitly require plain language in healthcare-related communications, including patient consent forms, insurance explanations of benefits, and public health notices. This area is expanding rapidly. CMS (Centers for Medicare & Medicaid Services) has increasingly emphasized health literacy requirements in its guidelines, and the Patient Protection and Affordable Care Act includes provisions requiring that Summaries of Benefits and Coverage be written in plain language.

Health literacy research underscores the urgency. The National Assessment of Adult Literacy found that only 12% of American adults have proficient health literacy — meaning 88% struggle to understand standard healthcare documents. Poor health literacy is associated with higher rates of hospitalization, lower rates of preventive care utilization, and higher healthcare costs. A 2023 estimate from the Institute of Medicine put the annual cost of low health literacy in the United States at \$106 billion to \$238 billion.

---

## How State Laws Interact with the Federal Mandate

State and federal plain language requirements operate independently but create overlapping obligations for entities that interact with both systems. A state health department, for example, may be subject to the federal Plain Writing Act (if it administers federal programs), its own state's plain language law (if one exists), and CMS health literacy requirements (if it participates in Medicare or Medicaid).

Local governments add another layer. Cities, counties, school districts, transit authorities, and public utilities that receive federal funding inherit compliance expectations through grant conditions. An estimated 30,000 local government entities fall into this category. Most have no dedicated plain language staff, no compliance infrastructure, and no awareness that a purchasable vendor solution could exist.

This multi-layered regulatory environment creates a market opportunity for compliance platforms that can score documents against multiple standards simultaneously — federal guidelines, state-specific requirements, and sector-specific regulations — through a single audit.

---

## The Compliance Infrastructure Gap

Despite 193 state-level statutes and a 15-year-old federal mandate, no productized SaaS platform exists to help government agencies or regulated entities audit their documents for plain language compliance at an institutional scale. The existing tool landscape consists of individual writer productivity tools (Hemingway App, Readable.io, WordRake, StyleWriter) that check one document at a time and measure only readability, not the full range of plain language criteria.

The gap persists because plain language has historically been treated as a training problem rather than a compliance problem. The market opportunity — estimated at \$800 million to \$1.2 billion annually when combining audit licensing, remediation services, and ongoing monitoring across federal, state, local, and healthcare entities — remains almost entirely unaddressed.

---

*gpt.us.org provides AI-powered plain language compliance auditing across federal, state, and local standards. [See which requirements apply to your agency →](#)*