# 1095-B Tax Form User Research

March 14, 2022

VA | U.S. Department of Veterans Affairs

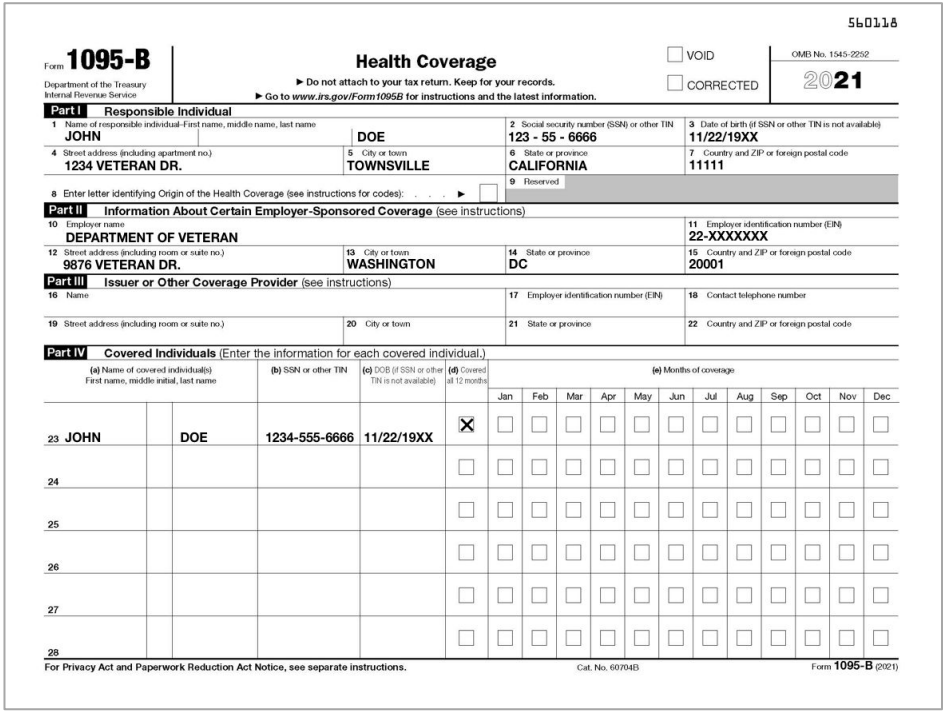
# Project Overview

1095-B Tax Form | 03 14, 2022

Sending the 1095-B form via postal mail costs the VA approximately $1.5 million, and an additional $400,000 if they have to re-send it due to an error on the form. The filled out form isn't available online, and a Veteran has to contact the enrollment center to request a new one.

The Project is focused on making an area on VA.gov where users can easily be directed to or find their 1095-B form and download it.

We conducted two rounds of research over two sprints. The first round focused on medium fidelity wireframes and a short wayfinding activity on VA.gov. The second round focused on high fidelity designs with features that our team is able to ship for the first release.



560118

Form **1095-B** — Department of the Treasury, Internal Revenue Service

**Health Coverage**

▶ Do not attach to your tax return. Keep for your records.

▶ Go to *www.irs.gov/Form1095B* for instructions and the latest information.

☐ VOID ☐ CORRECTED

OMB No. 1545-2252

2021

**Part I Responsible Individual**

| 1 Name of responsible individual–First name, middle name, last name | | 2 Social security number (SSN) or other TIN | 3 Date of birth (if SSN or other TIN is not available) |
|---|---|---|---|
| JOHN | DOE | 123 - 55 - 6666 | 11/22/19XX |
| **4 Street address (including apartment no.)** | **5 City or town** | **6 State or province** | **7 Country and ZIP or foreign postal code** |
| 1234 VETERAN DR. | TOWNSVILLE | CALIFORNIA | 11111 |

8 Enter letter identifying Origin of the Health Coverage (see instructions for codes): . . . ▶ ☐ 9 Reserved

**Part II Information About Certain Employer-Sponsored Coverage** (see instructions)

| 10 Employer name | | | 11 Employer identification number (EIN) |
|---|---|---|---|
| DEPARTMENT OF VETERAN | | | 22-XXXXXXX |
| **12 Street address (including room or suite no.)** | **13 City or town** | **14 State or province** | **15 Country and ZIP or foreign postal code** |
| 9876 VETERAN DR. | WASHINGTON | DC | 20001 |

**Part III Issuer or Other Coverage Provider** (see instructions)

| 16 Name | | 17 Employer identification number (EIN) | 18 Contact telephone number |
|---|---|---|---|
| **19 Street address (including room or suite no.)** | **20 City or town** | **21 State or province** | **22 Country and ZIP or foreign postal code** |

**Part IV Covered Individuals** (Enter the information for each covered individual.)

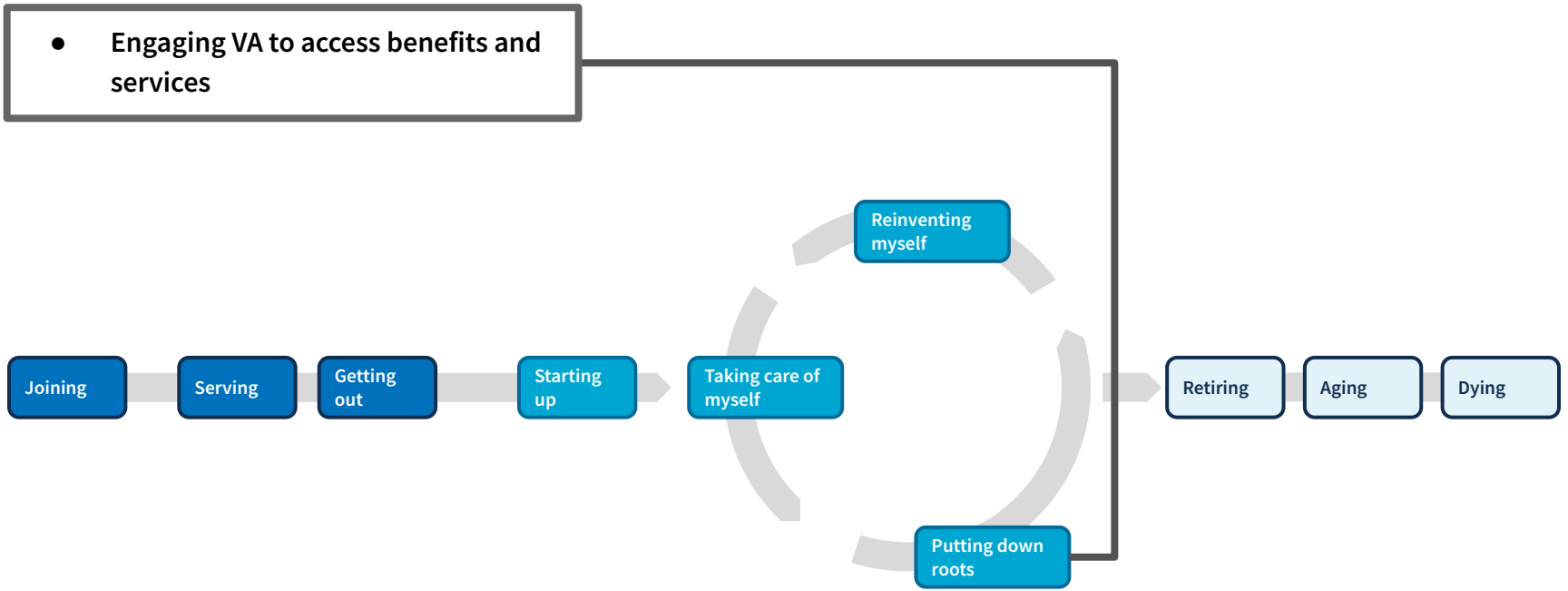
| | (a) Name of covered individual(s) First name, middle initial, last name | | (b) SSN or other TIN | (c) DOB (if SSN or other TIN is not available) | (d) Covered all 12 months | (e) Months of coverage | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
| 23 | JOHN | DOE | 1234-555-6666 | 11/22/19XX | ☒ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| 24 | | | | | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| 25 | | | | | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| 26 | | | | | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| 27 | | | | | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| 28 | | | | | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60704B Form **1095-B** (2021)

VA | U.S. Department of Veterans Affairs

# How this research maps to the Veteran journey

1095-B Tax Form | 03 14, 2022




For a fully detailed Veteran journey, go to
https://github.com/department-of-veterans-affairs/va.gov-team/blob/master/platform/design/va-product-journey-maps/Veteran%20Journey%20Map.pdf

Serving and separation | Living civilian life | Retiring and aging

VA | U.S. Department of Veterans Affairs

# OCTO-DE goals that this research supports

1095-B Tax Form | 03 14, 2022

Supported | Not supported

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Veterans and their families can apply for all benefits online | **Veterans and their families can find a single, authoritative source of information** | Veterans and their families trust the security, accuracy, and relevancy of VA.gov | Veterans can manage their health services online | VFS teams can build and deploy high-quality products for Veterans on the Platform | **Logged-in users have a personalized experience, with relevant and time-saving features** | Logged-in users can update their personal information easily and instantly | Logged-in users can easily track applications, claims, or appeals online |
| Measures to increase | Completion rate of online transactions | Percent of applications submitted online (vs. paper) | Veteran satisfaction with VA.gov<br>Benefit use and enrollment, across all business lines | **Benefit value (in $) delivered from online applications or transactions** | Number of VA.gov users as a function of total Veteran population | **Usage of digital, self-service tools** | |
| Measures to decrease | | Time to successful complete and submit online transactions | Time to process online applications (vs. paper) | Call center volume, wait time, and time to resolution | Time from online benefit discovery to benefit delivery | | |

VA | U.S. Department of Veterans Affairs

# Participant Demographics

1095-B Tax Form | 03 14, 2022

Findings may not include the perspectives of the following underserved Veteran groups:

- Live in rural areas or abroad
- Veterans with an other than honorable discharge and those of immigrant origin
- Identify as Biracial, Asian, Native, or LGBTQ+

The prototypes were built in a desktop format, and did not test using mobile devices.

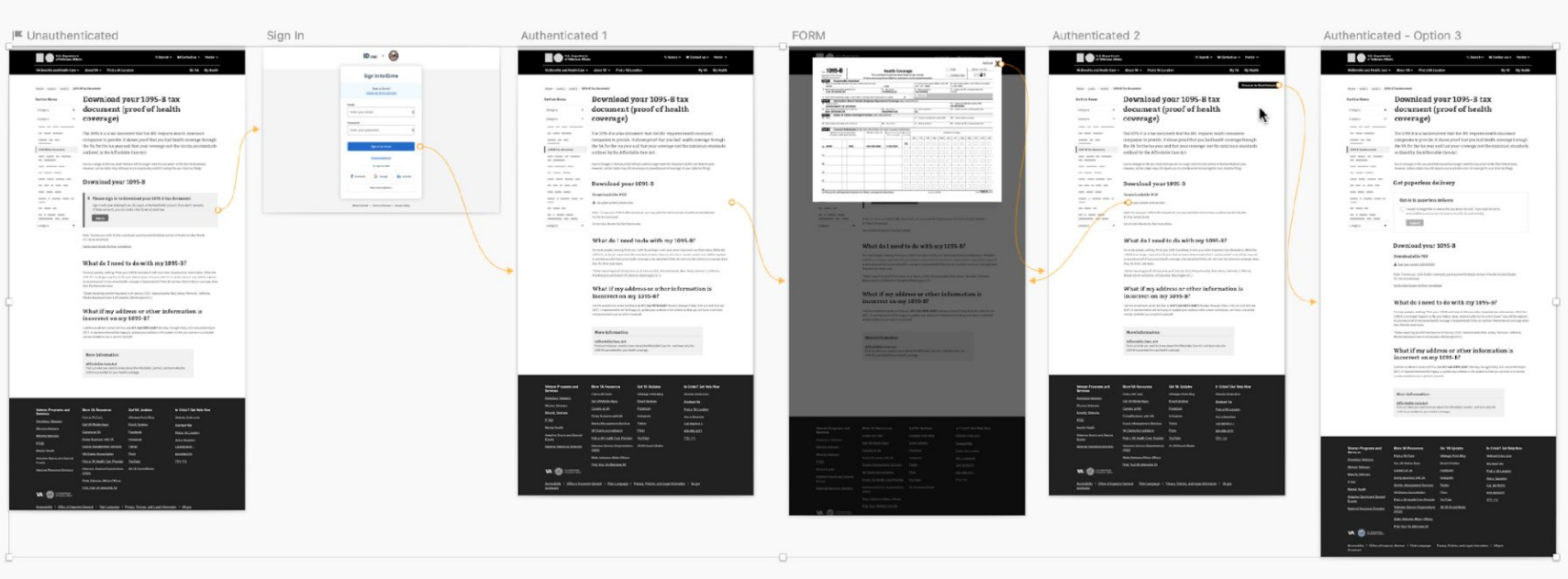
| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X | Y | Z | AA | AB |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **1095-B Tax Form** | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| final # of participants | | 14 | | # of AT users | | | | | 0 | | # of no shows | | 0 | | | | | | | | | | | | | | |
| Category | % | Target | Study | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| **Veterans** | | | | Round 1 | | | | | | | | | | Round 2 | | | | | | | | | | | | | |
| Age 55-64+ | 50.00% | 7 | 8 | 1 | 0 | 0 | 0 | N | 1 | 1 | 0 | N | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 1 | 0 | N | 1 | N | 0 | 0 |
| Cognitive Disability | 50.00% | 7 | 3 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | N | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | N | 0 | 0 | 0 | 0 | 0 |
| Mobile user | 50.00% | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Rural | 25.00% | 4 | 0 | 0 | 0 | 0 | N | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| No degree | 25.00% | 4 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | N | 0 | 1 | 0 | 1 | 0 | 0 | N | N | 1 | 0 | 0 | 0 |
| Other than honorable | 21.00% | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Immigrant origin | 17.00% | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Women | 10.00% | 2 | 6 | 1 | 0 | 0 | 0 | N | 0 | 0 | 0 | 0 | N | 1 | 0 | 0 | 1 | 1 | 0 | 1 | 1 | 0 | N | 0 | 0 | 0 | 0 |
| Expat (living abroad) | 0.40% | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Race** | | Based on VA's projected statistics | | | | | | | | | | | | | | | | | | | | | | | | | |
| Black | 15.00% | 3 | 4 | 1 | 0 | 0 | 0 | N | 0 | 0 | 0 | 0 | 0 | 1 | N | 0 | 1 | 0 | 0 | 0 | 1 | N | 0 | 0 | N | 0 | 0 |
| Hispanic | 12.00% | 2 | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Biracial | 3.90% | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Asian | 3.00% | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Native | 0.30% | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | N | 0 | 0 |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **LGBTQ+** | | LGBTQ+ Veterans are 5 times as likely to have PTSD | | | | | | | | | | | | | | | | | | | | | | | | | |
| Gay, lesbian, or bisexual | --% | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Transgender | --% | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonbinary, gender fluid, ge | --% | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Participant Tracker on Google Sheets

VA | U.S. Department of Veterans Affairs

# First Round of Testing

1095-B Tax Form | 03 14, 2022

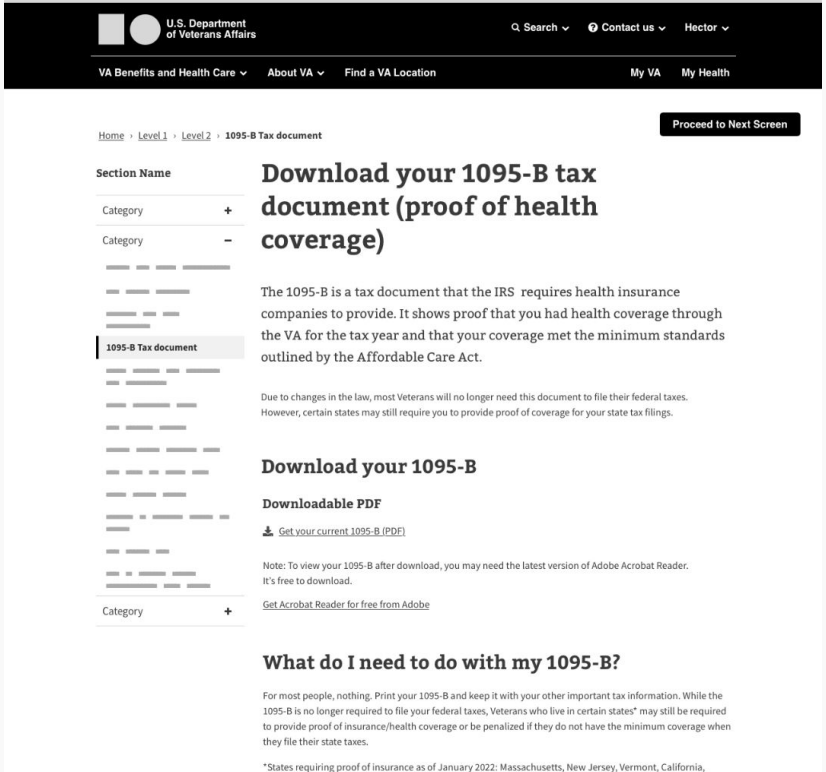



VA | U.S. Department of Veterans Affairs

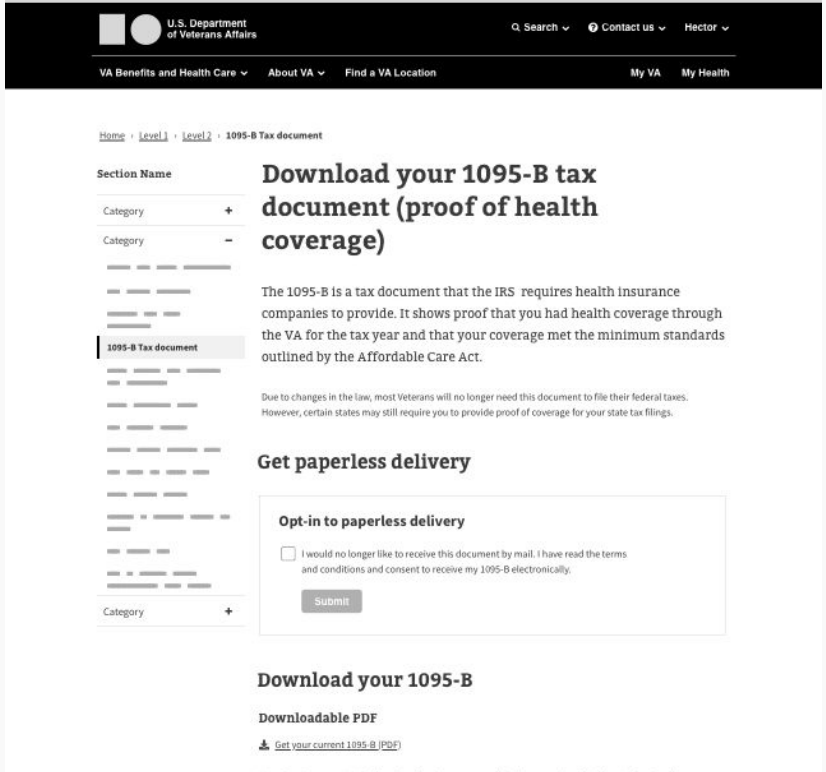
# First Round of Testing

1095-B Tax Form | 03 14, 2022

## 1st Version: Download Only




## 2nd Version: Paperless Opt In + Download



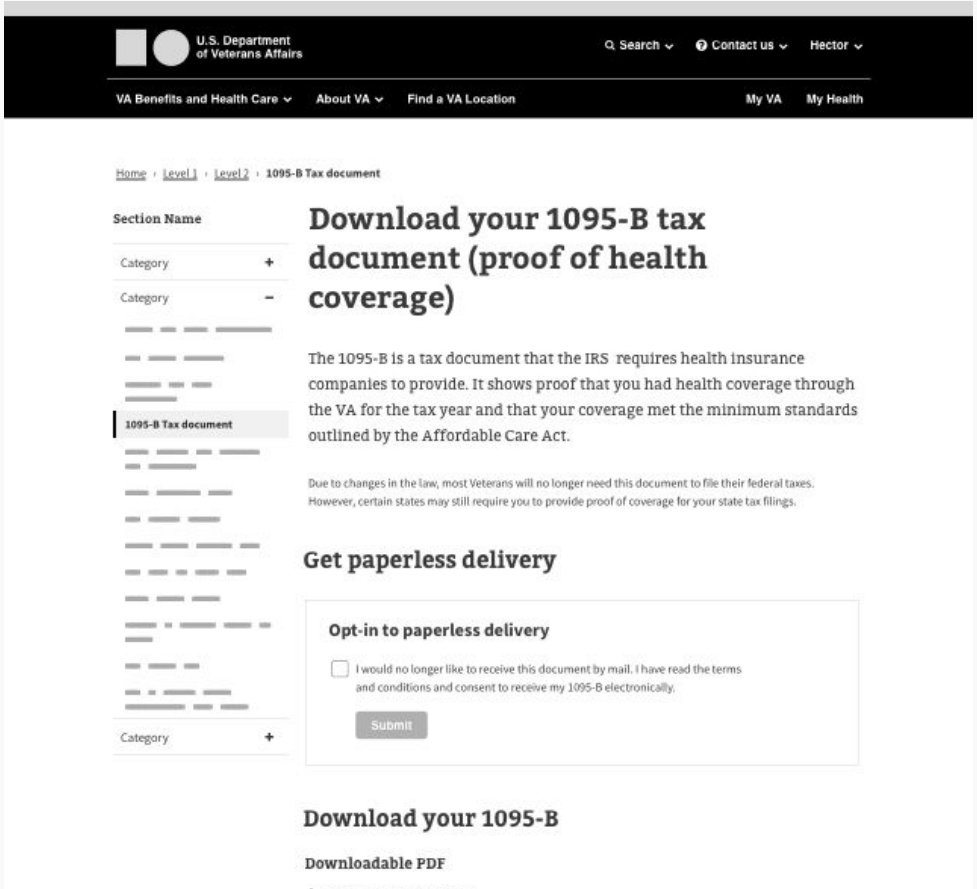
# First Round of Testing

1095-B Tax Form | 03 14, 2022

“This looks different. This is great (paperless). Less mail I get, the better. With mail, stuff gets missed or lost, so having e-delivery is great. I love to get that option…

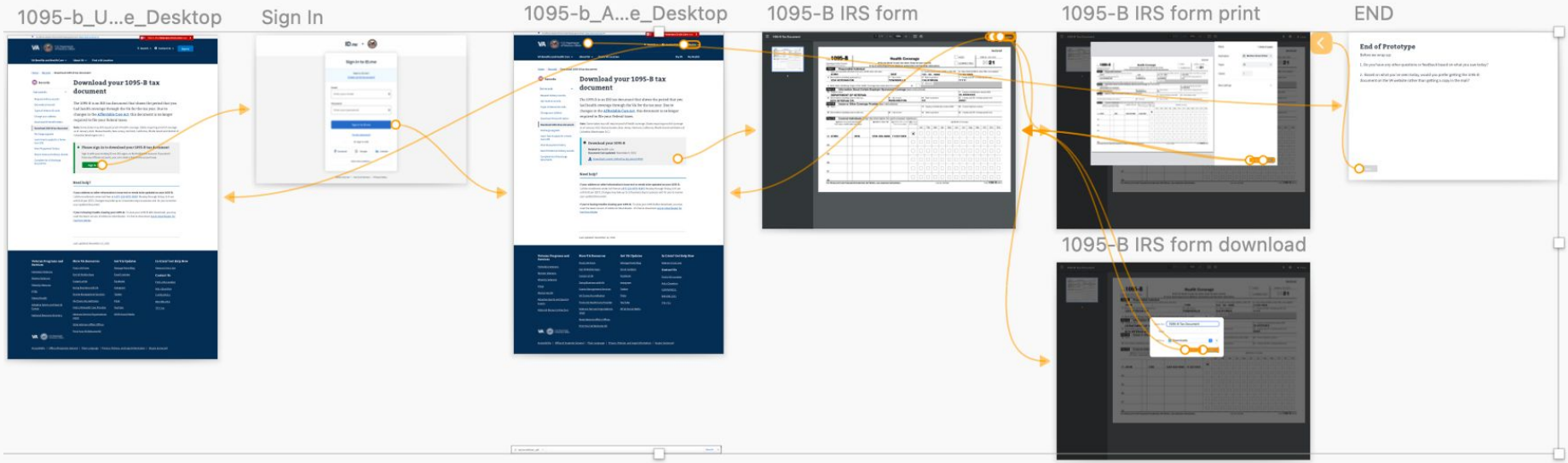
I do all my bills if there’s an option for paperless. I get an email and then go get it”

- Participant 2, Round 1



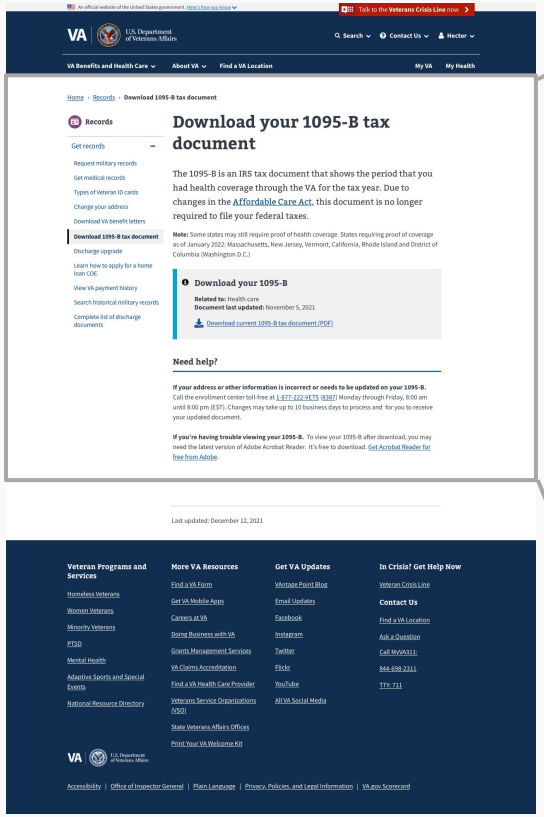
# Second Round of Testing

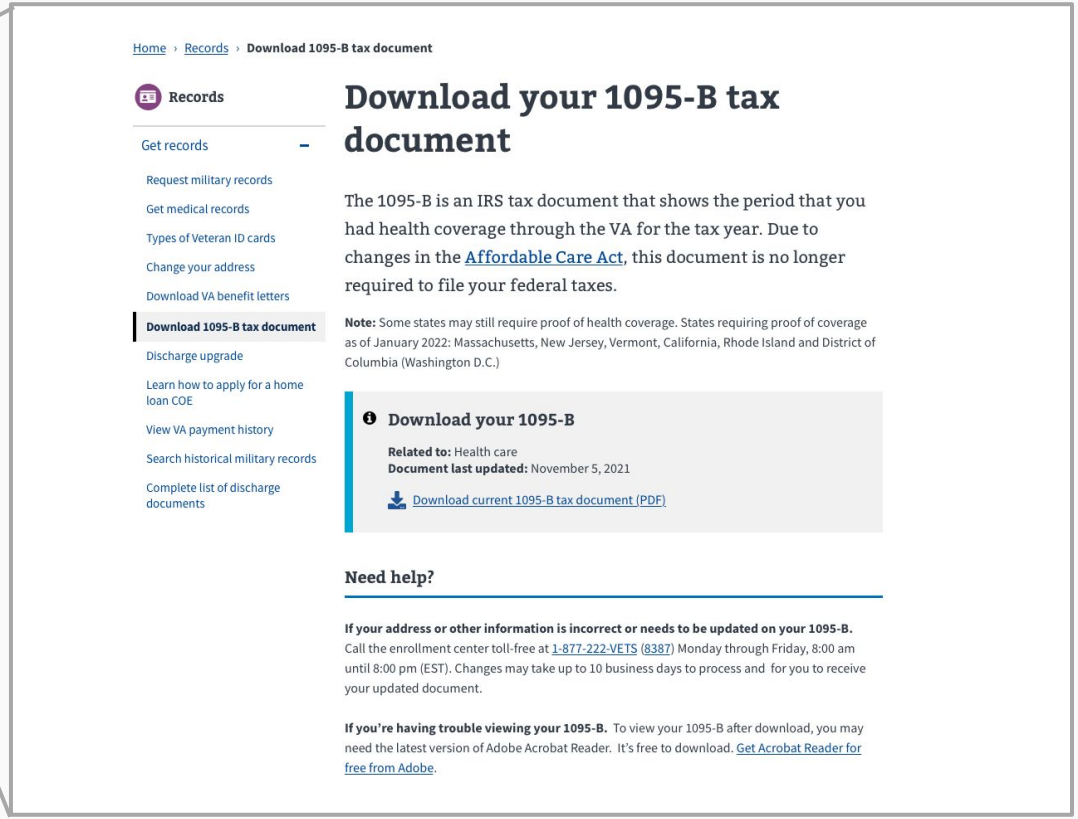
1095-B Tax Form | 03 14, 2022



# Second Round of Testing

1095-B Tax Form | 03 14, 2022



# Key findings

1095-B Tax Form | 03 14, 2022

1. 8/8 Participants successfully completed the task
   (Sign in, View 1095-B Form, then Download or Print)
2. 7/8 Participants would prefer updating incorrect information on the website rather than calling the enrollment line
3. 6/7 * Participants thought the 1095-B landing page made sense as part of the Records section of the VA website.
   * due to the participant being late to the session, we didn't get to ask this question
4. 6/8 Participants would prefer receiving the 1095-B form on the VA website rather than getting a paper copy in the mail.
   1/8 would prefer both, 1/8 would prefer paper
5. All participants lived in states that don't require proof of health care to file State taxes

# Research Theme: Do I Need This?

1095-B Tax Form | 03 14, 2022

During the initial interview, we spoke to participants about their understanding of the 1095-B tax form and how they used it when filing their taxes. **When asked "Do you know if the 1095-B form is required when you're filing taxes?"** we saw the same theme of confusion over requirements that we saw in the first round of testing.

- 1 Participant thought it was a requirement to include the form when filing taxes
- 2 Participants were unsure if it was required, but reported including it with their taxes last year
- 3 Participants thought it was unneeded to include in tax filing, but kept it for their records
- 1 Participant reported shredding it because they didn't need it
- 1 Participant wasn't familiar with the form and didn't recall ever receiving it in the mail

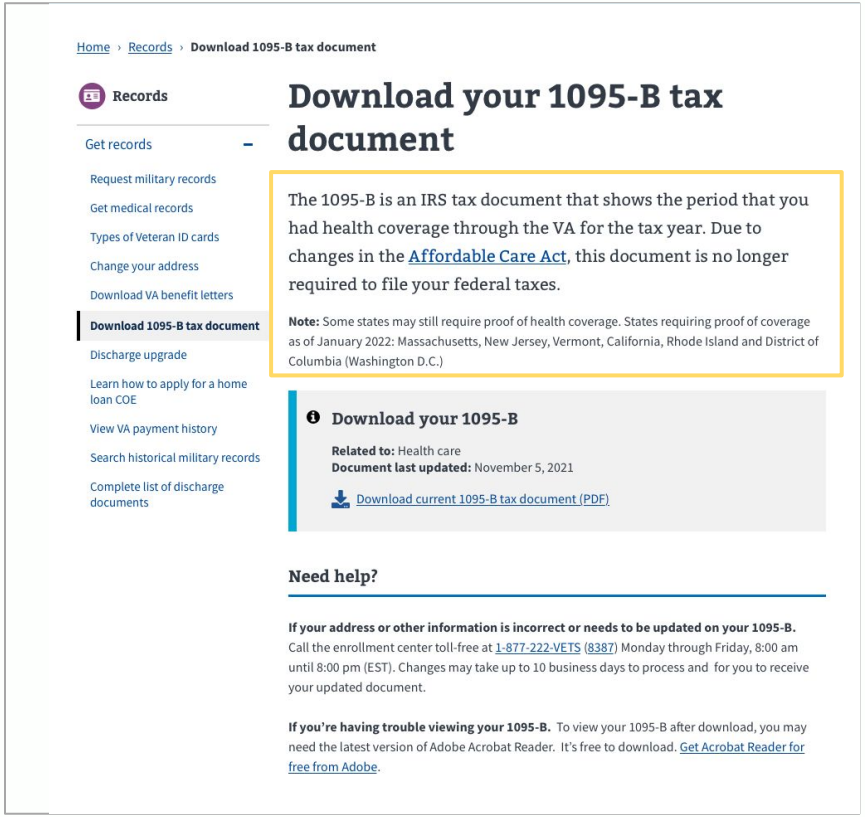
# Research Theme: Do I Need This?

1095-B Tax Form | 03 14, 2022

After completing the task with the prototype, and seeing copy regarding 1095-B requirements, one participant asked:

"It says due to changes to the Affordable Care Act, this document is no longer required to file your federal taxes. So why do they still send it out? Because it's no longer required."

– Participant 3, Round 2

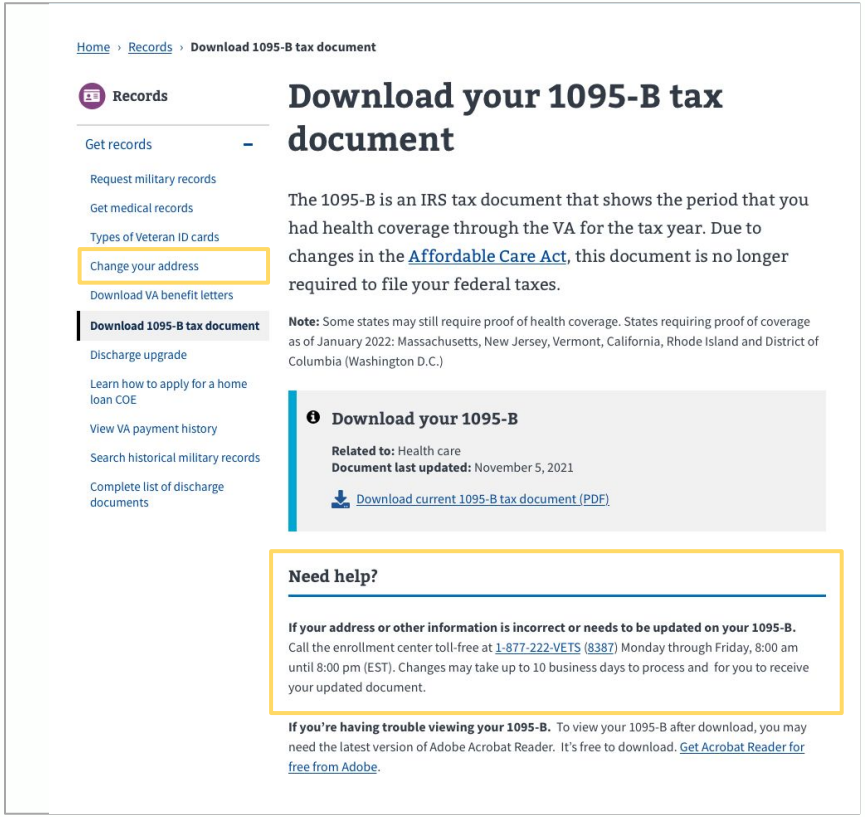


# Research Theme: Fixing The Form

1095-B Tax Form | 03 14, 2022

6/8 Participants found the Help section and said they would call the enrollment phone number to fix any mistakes on the form.

However, 3/8 Participants would first try selecting “Change Your Address” before calling the enrollment center.



# Recommendations

1095-B Tax Form | 03 14, 2022

1. Design is strong and ready to launch
2. Add additional content on “Change Your Address” landing page, directing the user to call the enrollment center should they follow that path to update the form
3. Consider adding online form on authenticated 1095-B page to easily update address or other incorrect information, preventing the user from following other paths or making a phone call (Post MVP).

Larger Context:

4. Update policy on who receives 1095-B forms in the mail. Consider only sending it to those Veterans who live in States where it is required for filing State taxes.
5. Integration of enrollment system with other VA services to keep address information up to date.

# Bonus Tip 🎉

1095-B Tax Form | 03 14, 2022

Getting participants to share their screen as they walk through the prototype can be tricky, especially during shorter sessions.

Running the prototype from the host computer, and giving them remote mouse control often worked better. I also suggest having an intro screen where they practice moving their mouse and scrolling; they will be much more likely to scroll during the prototype if all the functions you're testing don't fit above the fold.

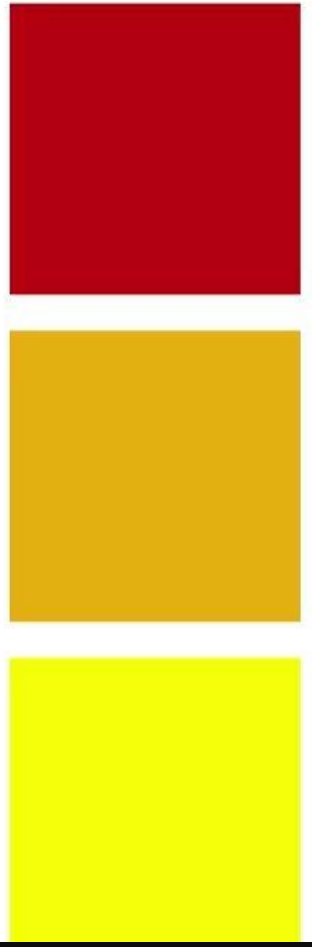
# Prototype

Before we begin:

1. Please move your mouse around to make sure we can see it

2. Scroll the page until you see a purple square

3. Say “I’m Ready to Go” and wait.



# Thank You



- Shane and Clayton for the guidance, feedback and helping me navigate getting started with conducting research
- Perigean team for the fast recruits, answering all my questions and getting the participants to the remote sessions
- Larger VA Design Community