

1095-B TAX DOCUMENT

Sprint 3 Demo

Tuesday, March 8th, 2022

VA



U.S. Department
of Veterans Affairs

MOVE

Get to know the team

Core team

PRODUCT



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ENGINEERING

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Designer



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Accessibility and
UX Research Lead

Executive team



Jeff Scheire
MO Studio



Marcy Jacobs
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Frog



Will Reynolds
SERVE



Ben Morris
Pluribus

At the end of each sprint on Tuesdays, the team will run sprint reviews to showcase the sprint's work for approval. The purpose of this meeting is:

- 1 To demo the accomplishments or functionality that was built over the past sprint



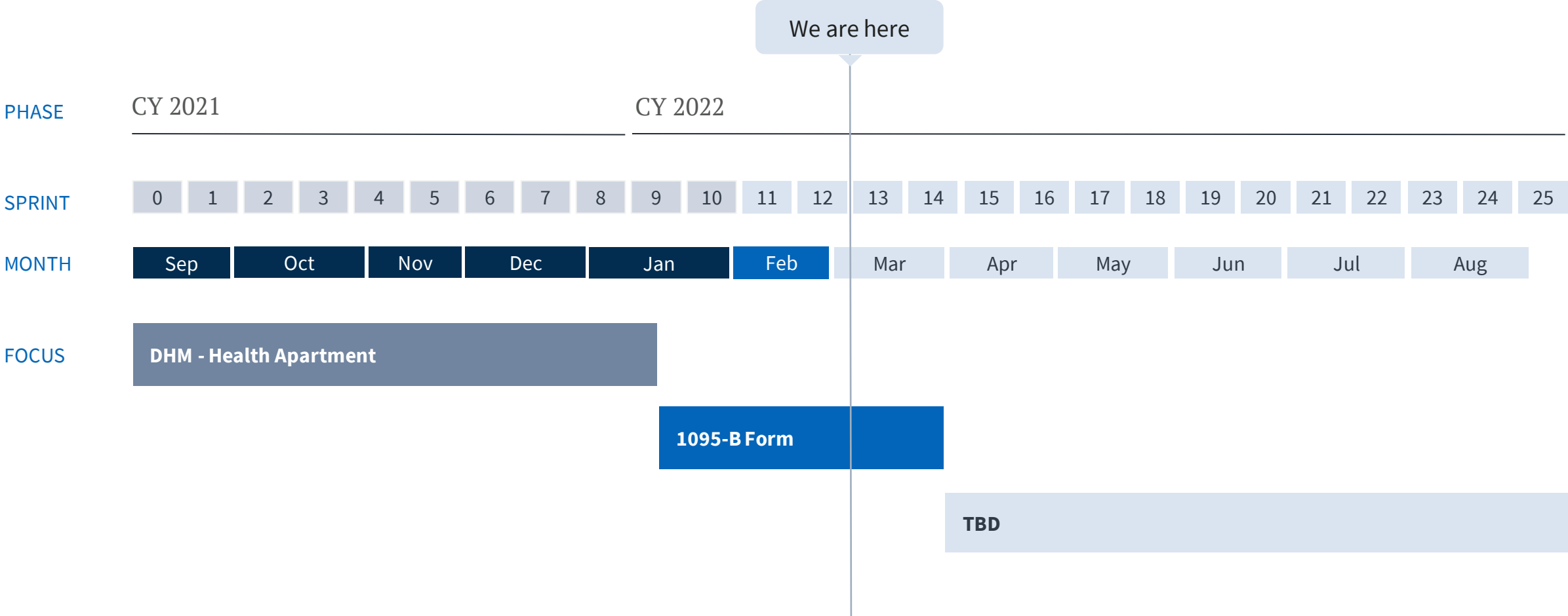
- 2 To get feedback and insights early and often



- 3 To create transparency for anyone interested on the product and progress



Roadmap overview



SPRINT 3 DEMO

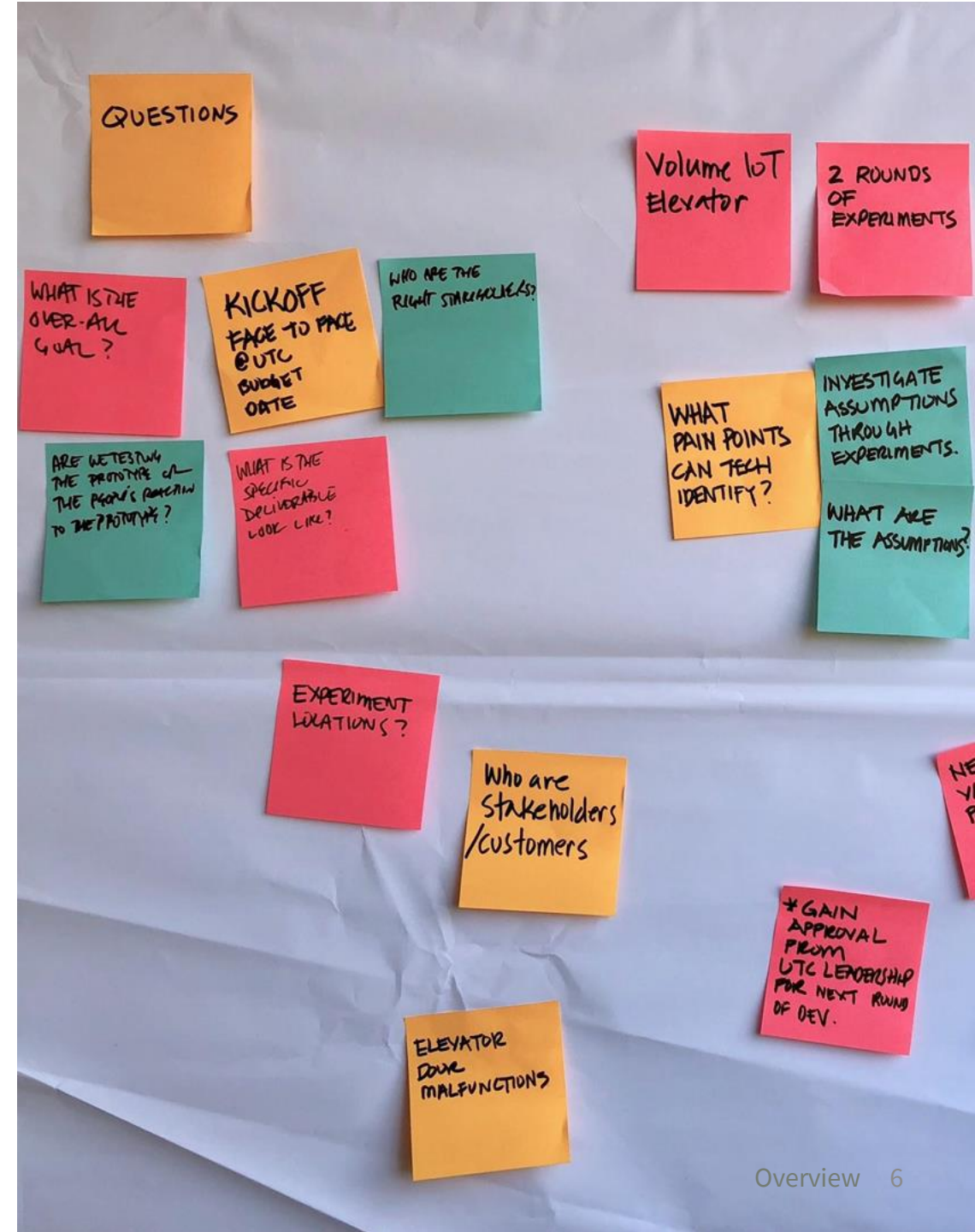
1095-B Overview

OVERVIEW

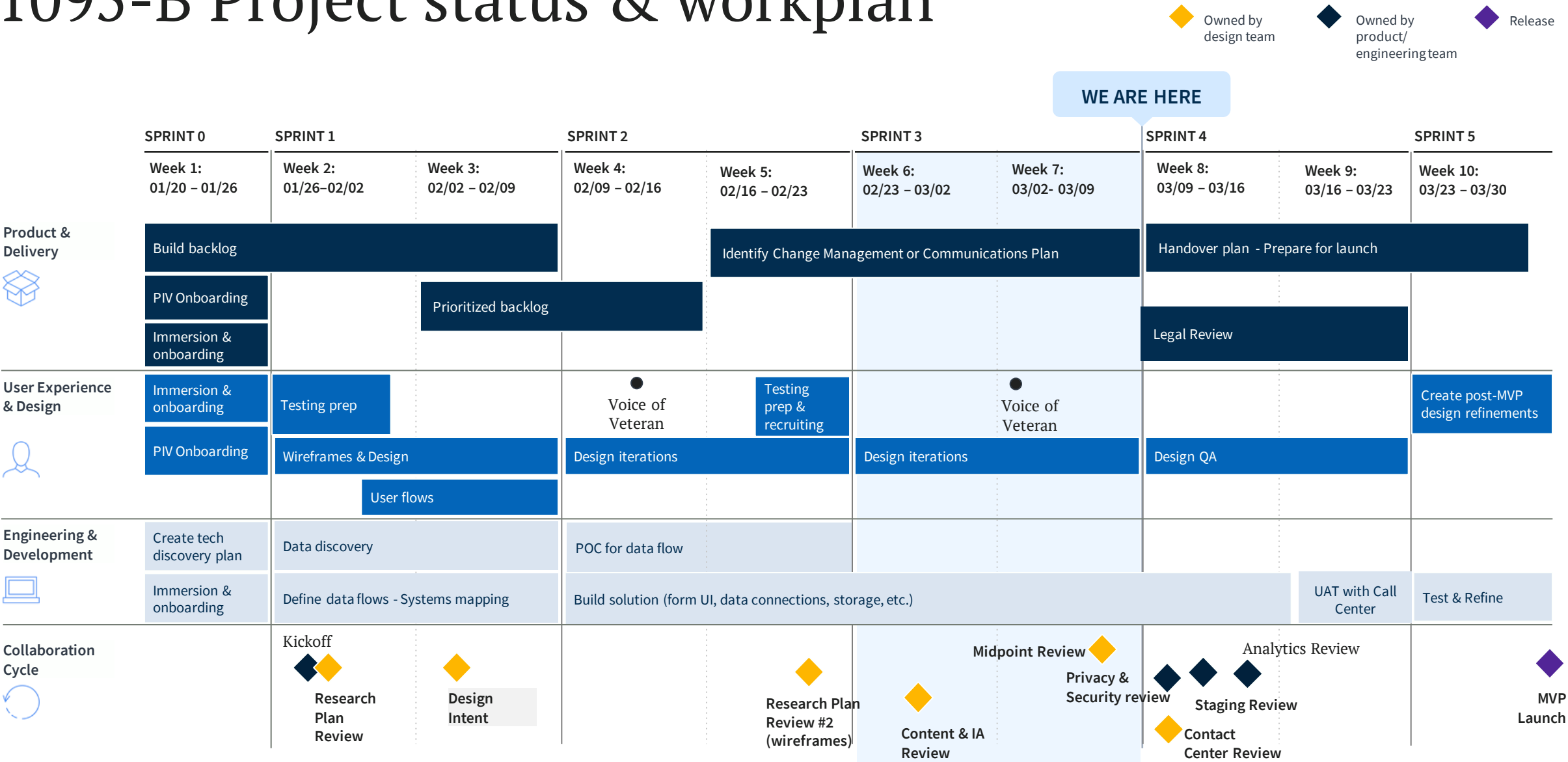
Project objectives

Digitize 1095-B form on VA.gov so Veterans can easily access the form and download the form for their records.

Goal: April 1st MVP launch



1095-B Project status & workplan



*Does not show post-MVP Validate phase meetings in Collaboration Cycle, such as Full Accessibility Audit and Post-Launch Check In;
Contact Center Review adjusted to 3 weeks before launch as approved by Jason Woodman
03-08 Sprint 3 Demo

Overview 7

SPRINT 3 DEMO

Sprint 3

Agenda

Sprint Goal: For sprint 3 we focused on beginning to build out the PDF generation on the front end and backend and conducted a second round of testing

1 DESIGN

- A. Run second round of user testing and synthesize findings
 - B. Update prototype based on feedback and finalize content for landing page
 - C. Proposal of where 1095-B will live
-

2 TECH

- A. Front end build: Logging in, understanding the form, and downloading the form
 - B. Backend build: POCs of data controller and script
-

3 PRODUCT

- A. Start the product guide and product video for the Contact Center review
 - B. Identify if generated PDF is accessible
 - C. Align on Opt-In path forward
-

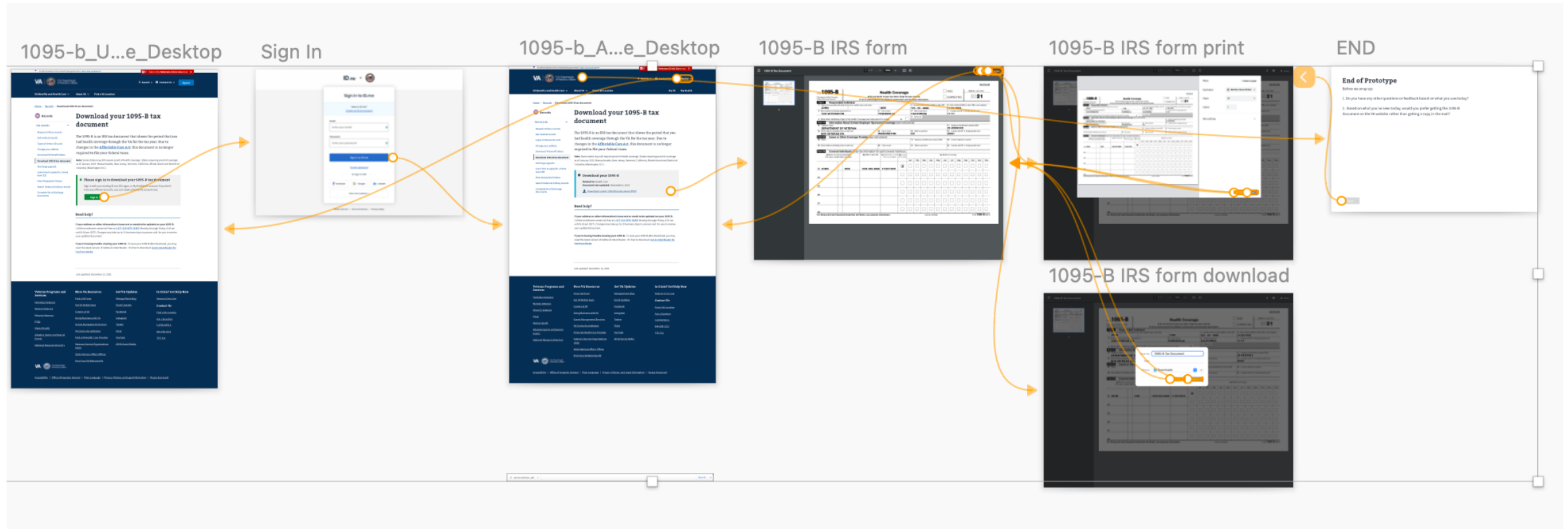
We welcome all feedback! Feedback will be collectively reviewed and prioritized appropriately based on where it stacks against other stories in the backlog as well as technical feasibility.

To validate our vision for the product, we spoke to 8 Veterans in this final round of testing

User Story: Run second round of user testing and synthesize

- 8 30-minute research sessions with Veterans completed,
 - 12 scheduled: 8 completed, 3 cancelled, 1 no show
- 2 Parts of the session included:
 - 10-minute interview, 20-minute usability test with prototype of proposed solution
- Research goals
 - Better understand how Veterans might find, use, and edit a digital copy of the 1095b form
 - Discover needs, pain points and preferences for physical or digital delivery of the form
 - Test usability of proposed solution

We conducted “think aloud” evaluative testing with a high fidelity prototype



High Level Findings

- **8/8** Participants successfully completed the task
(Sign in, View 1095-B Form, then Download or Print)
- **7/8** Participants would prefer updating incorrect information on the website rather than calling the enrollment line
- **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
- **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
 - All participants lived in states that don't require proof of health care to file State taxes

Research Theme: Do I need this?

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?

“I don't really need it...[but] I filed it with my income tax paperwork. I don't know that anybody really needs it. Because there doesn't seem to be a lot of follow up with the IRS.”

– Participant 11

Research Theme: Do I need this?

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

Download your 1095-B tax document

The 1095-B is an IRS tax document that shows the period that you had health coverage through the VA for the tax year. Due to changes in the [Affordable Care Act](#), this document is no longer required to file your federal taxes.

Note: Some states may still require proof of health coverage. States requiring proof of coverage as of January 2022: Massachusetts, New Jersey, Vermont, California, Rhode Island and District of Columbia (Washington D.C.)

Download your 1095-B

Related to: Health care

Document last updated: November 5, 2021



[Download current 1095-B tax document \(PDF\)](#)

Research Theme: Fixing the Form

6/8 Participants found the Help sections 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.

U.S. Department of Veterans Affairs

Search

Contact Us

Hector

VA Benefits and Health Care

About VA

Find a VA Location

My VA

My Health

Home > Records > Download 1095-B tax document

Records

- Get records
- Request military records
- Get medical records
- Types of Veteran ID cards
- Change your address**
- Download VA benefit letters
- Download 1095-B tax document**
- Discharge upgrade
- Learn how to apply for a home loan COE
- View VA payment history
- Search historical military records
- Complete list of discharge documents

Download your 1095-B tax document

The 1095-B is an IRS tax document that shows the period that you had health coverage through the VA for the tax year. Due to changes in the [Affordable Care Act](#), this document is no longer required to file your federal taxes.

Note: Some states may still require proof of health coverage. States requiring proof of coverage as of January 2022: Massachusetts, New Jersey, Vermont, California, Rhode Island and District of Columbia (Washington D.C.)

Download your 1095-B

Related to: Health care

Document last updated: November 5, 2021

[Download current 1095-B tax document \(PDF\)](#)

Need help?

If your address or other information is incorrect or needs to be updated on your 1095-B. Call the enrollment center toll-free at [1-877-222-VETS \(8387\)](tel:1-877-222-VETS) Monday through Friday, 8:00 am until 8:00 pm (EST). Changes may take up to 10 business days to process and for you to receive your updated document.

If you're having trouble viewing your 1095-B. To view your 1095-B after download, you may need the latest version of Adobe Acrobat Reader. It's free to download. [Get Acrobat Reader for free from Adobe.](#)

Research Theme: Fixing the Form

7/8 Participants said they would prefer to correct any mistakes on the form digitally, either by filling in a form or sending a secure message.

Some reasons being:

- “[With an online form] I could get a digital receipt” -P4
- “I prefer secure messaging if someone got back to you to confirm it was changed.” – P1

The remaining participant preferred the phone or visiting the VA in person so “I don’t have to worry about making a mistake.” This participant was elderly, rarely used their computer and still filed their taxes using paper forms.

Recommendations

- Design is strong and ready to launch
- Add additional content on “Change Your Address” landing page directing user to call enrollment center, should they follow that path to update the form
- 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).

We updated our designs to incorporate feedback from Veterans and stakeholders

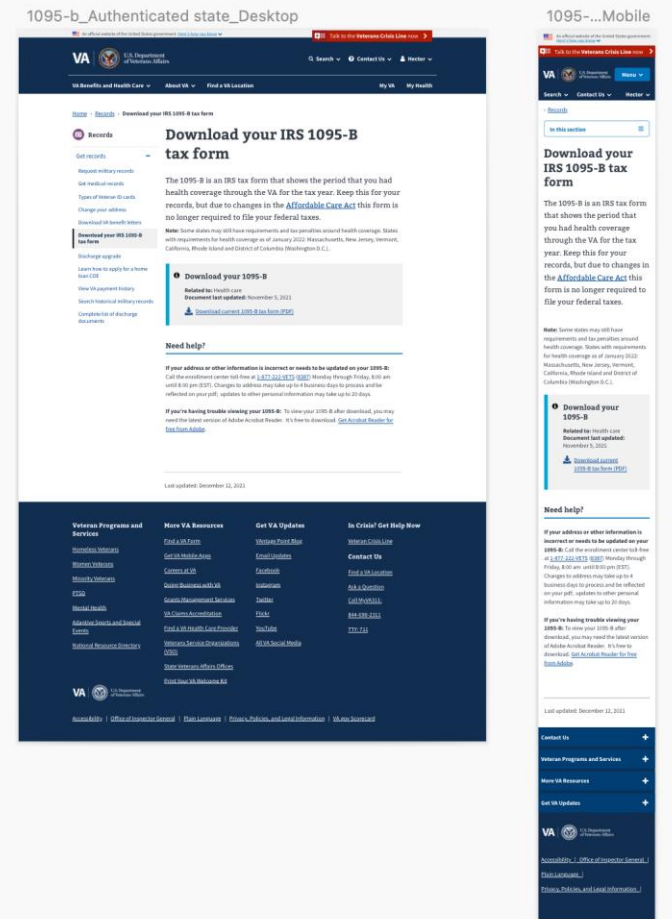
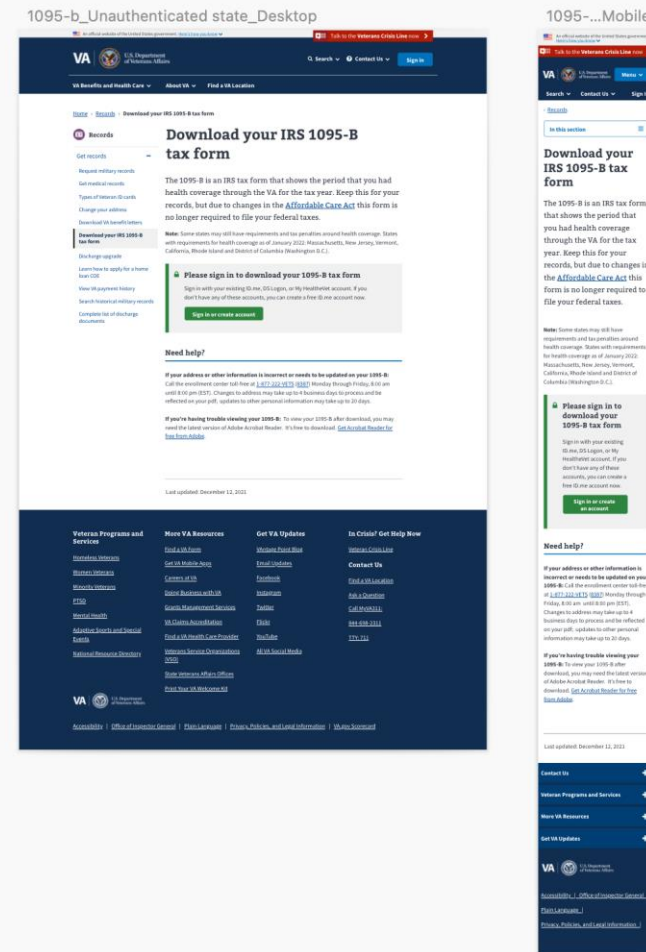
User Story: Finalized content for landing page

User Story: Iterated designs based on VA-PO and research feedback

User Story: Iterate designs based on business owner feedback

User Story: Iterate designs based on collaboration cycle midpoint review

User Story: Update prototype for second round of user testing

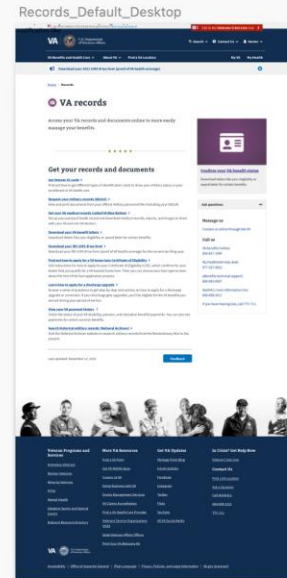


Auth ([desk](#), [mobile](#)) & Unauth ([desk](#), [mobile](#)) Links

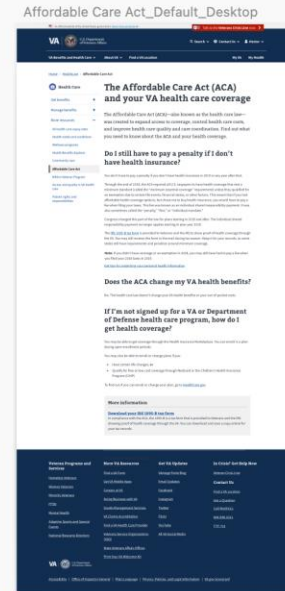
We designed additional content needs for way finding

Crosslink pages

Records hub



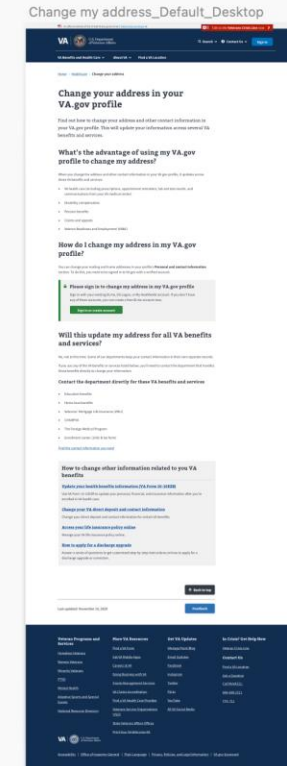
Affordable Care Act



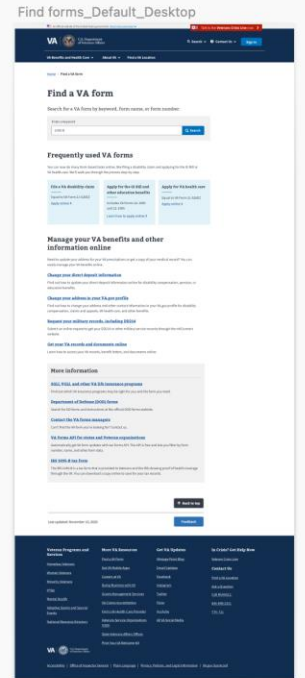
Search results



Change my address



Find a form



Wayfinding ([Change my address](#), [Find a VA form](#), [Records](#), [ACA](#), [Search](#)) Links

We discussed future updates needed for "Change your address"

- User testing revealed that some Veterans might navigate to the "Change your address" landing page (via the left rail) to update the address on their 1095-B
- Under "Will this update my address for all VA benefits and services," suggest adding the Enrollment Center and 1095-B to the list of departments that you must contact directly to update your address.

Will this update my address for all VA benefits and services?

No, not at this time. Some of our departments keep your contact information in their own separate records.

If you use any of the VA benefits or services listed below, you'll need to contact the department that handles those benefits directly to change your information.

Contact the department directly for these VA benefits and services

- Education benefits
- Home loan benefits
- Veterans' Mortgage Life Insurance (VMLI)
- CHAMPVA
- The Foreign Medical Program
- Enrollment center (1095-B tax form)

[Find the contact information you need](#)

How to change other information related to you VA benefits

[Update your health benefits information \(VA Form 10-10EZ\)](#)

Use VA Form 10-10EZ to update your personal, financial, and insurance information after you're enrolled in VA health care.

[Change your VA direct deposit and contact information](#)

Change your direct deposit and contact information for certain VA benefits.

[Access your life insurance policy online](#)

Manage your VA life insurance policy online.

[Change my address Link](#)

We discussed future updates needed for "Find a VA Form"

- As the 1095-B is technically an IRS "form," we reasoned that Veterans may use the "Find a VA Form," as a way finding tool to search for this document.
- Recommend including a callout for the IRS 1095-B tax form in the "More information" box that currently exists at the bottom of the landing page.

[Request your military records, including DD214](#)

Submit an online request to get your DD214 or other military service records through the milConnect website.

[Get your VA records and documents online](#)

Learn how to access your VA records, benefit letters, and documents online.

More information

[SGLI, VGLI, and other VA life insurance programs](#)

Find out which VA insurance programs may be right for you and the form you need.

[Department of Defense \(DOD\) forms](#)

Search for DD forms and instructions at the official DOD forms website.

[Contact the VA forms managers](#)

Can't find the VA form you're looking for? Contact us.

[VA forms API for states and Veteran organizations](#)

Automatically get VA form updates with our forms API. The API is free and lets you filter by form number, name, and other form data.

[IRS 1095-B tax form](#)

The IRS 1095-B is a tax form that is provided to Veterans and the IRS showing proof of health coverage through the VA. You can download a copy online to save for your tax records.

↑ Back to top

We proposed where our 1095-B page would live within VA.gov

User Story: Content & IA Review

Decision from Monday 3/7 EOD:

- Header will be: Download your IRS 1095-B tax form
- URL will be: www.va.gov/records/download-your-irs-1095-b



We built out the front end to show a Veteran finding out page, logging in, and being able to download the 1095-B form

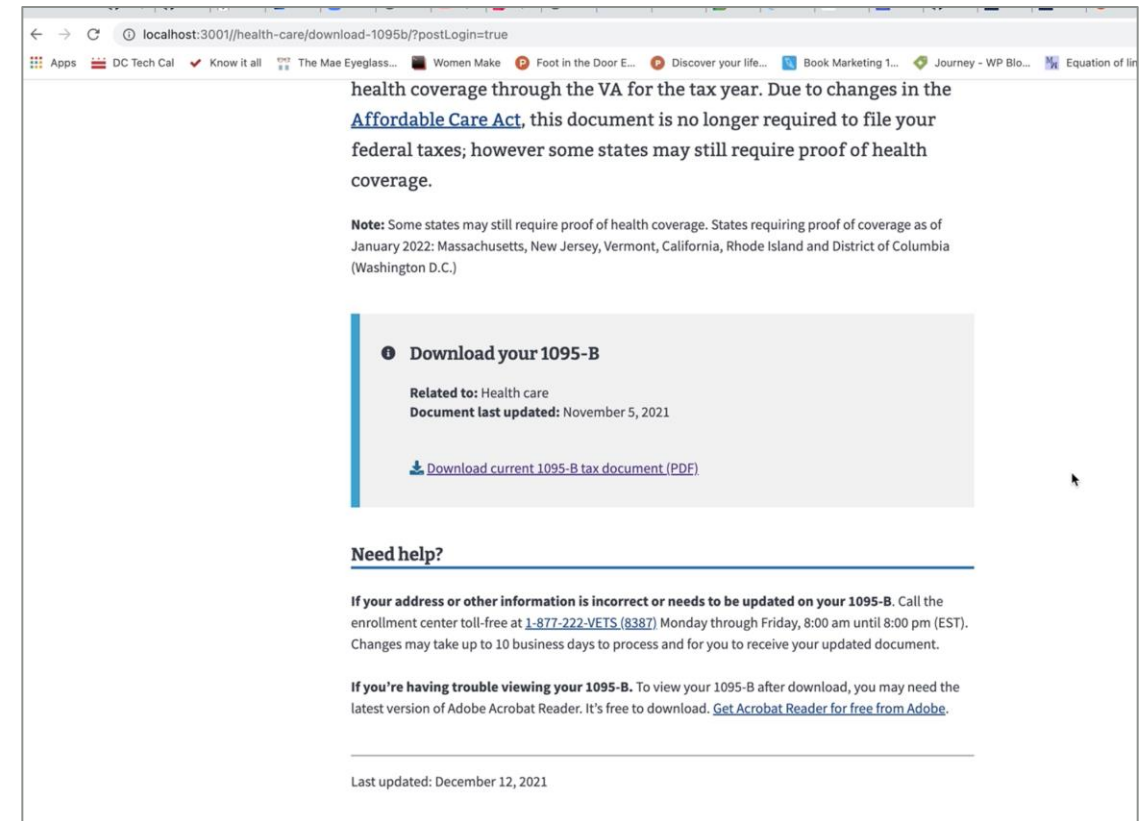
User Story: As a veteran, if I'm not logged in, I want to be redirected to log in to be able to download form

User Story: As a veteran, I want to easily understand what the form is, so I know why I need it

User Story: As a veteran, I want to understand what the form is, so I know what to do with it

User Story: As a veteran, I want to ask a question or fix a mistake in my form to avoid issues

User Story: [Enhancement] Update styling of download button to "Exploration" version of wireframe



[Video Link in Mural](#)
[GitHub Branch](#)

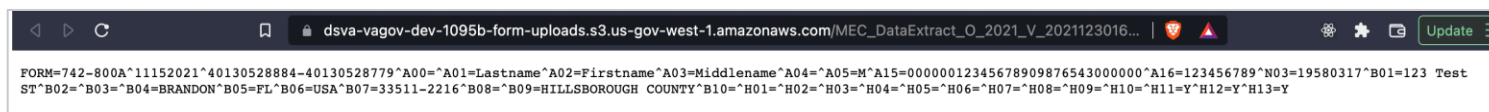
We built out the backend in our test environment of how the data would flow from the enrollment center to be able to create the PDF

User Story: Start to setup controller endpoints

User Story: Provision backend for S3 bucket (or integrate with existing)

User Story: Test PDF generation with test data

User Story: Write POC for the script to get data from flat file to database



- Top screenshot is the flat file in the AWS S3 bucket
- Right screenshot is the data stored in the Vets-API database after running the script to get above file from S3

```
#<Form1095B:0x00007fc76b7921d0
id: "8653c3fc-86e3-45af-9e9c-dbb18dd4c438",
veteran_icn: "12345678909876543",
first_name: "Firstname",
middle_name: "Middlename",
last_name: "Lastname",
birth_date: Mon, 17 Mar 1958,
ssn: "6789",
address: "123 Test ST",
city: "BRANDON",
state: "FL",
country: "USA",
zip_code: "33511-2216",
province: nil,
foreign_zip: nil,
coverage_months:
[false,
false,
false,
false,
false,
false,
false,
false,
false,
false,
true,
true,
true],
tax_year: 2021,
is_corrected: false,
is_beneficiary: false,
created_at: Mon, 07 Mar 2022 16:51:19.263824000 UTC +00:00,
updated_at: Mon, 07 Mar 2022 16:51:19.263824000 UTC +00:00>
```

We created materials for the contact center to guide Veterans who call in with questions

User Story: Start product guide for contact center review

The guide includes the following sections:

- Overview
- Access
- Navigation
- Functionality
- Escalation path

Next steps:

- Finalize document with correct URL
- Submit for contact center review

1095-B Tax Document Overview

IRS Form 1095-B reports the months a person had qualifying minimum health coverage to the IRS. The VA sends this document to Veterans to show what months they were covered under the VA healthcare system. Changes to the Affordable Care Act have reduced the federal tax penalty for not having health coverage to \$0; so, in most cases the 1095-B will simply be a document to keep for one's records. Some states still have an individual coverage mandate (that may result in penalties for not being insured) and so Veterans should refer to any local IRS instructions, as applicable, for retaining this document and filing their state taxes.

Target launch date: April 1 for MVP

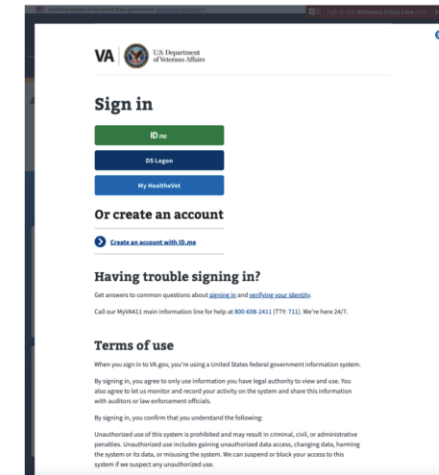
User Access

Who can access this document?

Veterans enrolled in VA health benefits with a VA.gov account.

How can users access this document?

Users can log in using their DS Logon Premium, MHV Premium, or ID.me accounts.



[Contact center product guide link](#)

We began the process to validate accessibility of the PDF

User Story: Identify if generated PDF is accessible

Accessibility Test: Adobe Acrobat Professional Accessibility Standards

Documents tested:

1. PDF generate using dummy data
2. Original PDF sent by business owner

Results:

- For both documents, passed 23 out of 26 tests
- Additional review to be done by VA Accessibility Team (Martha Wilkes) for the three tests not passed: Primary Language, Title, Tagged Content

Next steps:

- Correct Primary Language setting in Adobe
- Confirm if any of these failures are major accessibility blockers for Veterans
- Go through full 508 audit post-launch (as part of Collaboration Cycle)

Accessibility Report

Filename: 1095B_flat.pdf

Report created by: [Enter personal and organization information through the Preferences > Identity dialog.]

Organization: WARNING: Since the PDF file contains Adobe XML form fields, you must use Adobe Designer to repair errors.

Summary

The checker found problems which may prevent the document from being fully accessible.

- Needs manual check: 5
- Passed manually: 0
- Failed manually: 0
- Skipped: 1
- Passed: 23
- Failed: 3

Detailed Report

Document

Rule Name	Status	Description
Accessibility permission flag	Passed	Accessibility permission flag must be set
Image-only PDF	Passed	Document is not image-only PDF
Tagged PDF	Passed	Document is tagged PDF
Logical Reading Order	Needs manual check	Document structure provides a logical reading order
Primary language	Failed	Text language is specified
Title	Failed	Document title is showing in title bar
Bookmarks	Passed	Bookmarks are present in large documents
Color contrast	Needs manual check	Document has appropriate color contrast

Page Content

Rule Name	Status	Description
Tagged content	Failed	All page content is tagged
Tagged annotations	Passed	All annotations are tagged
Tab order	Passed	Tab order is consistent with structure order
Character encoding	Passed	Reliable character encoding is provided
Tagged multimedia	Passed	All multimedia objects are tagged
Screen flicker	Needs manual check	Page will not cause screen flicker
Scripts	Needs manual check	No inaccessible scripts
Timed responses	Needs manual check	Page does not require timed responses
Navigation links	Passed	Navigation links are not repetitive

[GitHub link](#)

We started conversations to align on how a Veteran would be able to opt into paperless digital delivery

The team met with the Profiles team and with our business owner, Tarsha, and we learned:

- Profiles team already has plans to build "opt-in" functionality as part of their section of VA.gov
- There may be legal requirements where the opt-in needs to be stored directly in the enrollment system
- The Profiles team may have access to the enrollment system (to be verified) so that they can record the Veteran's opt-in in a way that the enrollment system can access it
- Therefore, Profiles and the enrollment system would need to work together to build opt-in and it would not make sense for us to build opt-in as a one-off feature to live on the 1095-B landing page

Next steps:

- Meeting with the Profiles & Enrollment System team on Monday March 14th

Sprint 3 Deliverables (1 of 2)

EPIC	STORY	ESTIMATE	ASSIGNED	OUTPUT	REVIEWED WITH VA-PO	SPRINT TEAM GOAL COMPLETED?
Design	#37307 Update prototype for second round of testing	3	Grace	▪ Prototype link	03/04/22	✓
Design	#37022 Run second round of user testing and synthesize	13	James	▪ Design Review Deck ▪ User research synthesis GitHub	03/04/22	✓
Design	#37019 Iterate designs based on VA-PO and research feedback	3	Grace	▪ Auth (desk, mobile) & Unauth (desk, mobile)	03/04/22	✓
Design	#37020 Iterate designs based on Business Owner feedback	2	Grace	▪ Auth (desk, mobile) & Unauth (desk, mobile)	03/04/22	✓
Design	#36228 Iterate designs based on midpoint review feedback	5	Grace	▪ Wayfinding (Change my address , Find a VA form , Records , ACA , Search) ▪ Midpoint review ticket	03/04/22	✓
Design	#37023 Finalize content for landing page	2	Carl	▪ Prototype link	03/04/22	✓
Tech	#37012 Start to set up controller for endpoints	5	Teagan	▪ GitHub Branch	03/08/22	✓
Tech	#37027 Provision backend for S3 bucket (or integrate with existing)	3	Teagan	▪ GitHub Branch	03/08/22	✓
Tech	#37030 Test PDF Generation with test data	5	Teagan	▪ GitHub Branch	03/08/22	✓
Tech	#37028 Write POC for the script to get data from flat file to database	8	Teagan	▪ GitHub Branch	03/08/22	✓

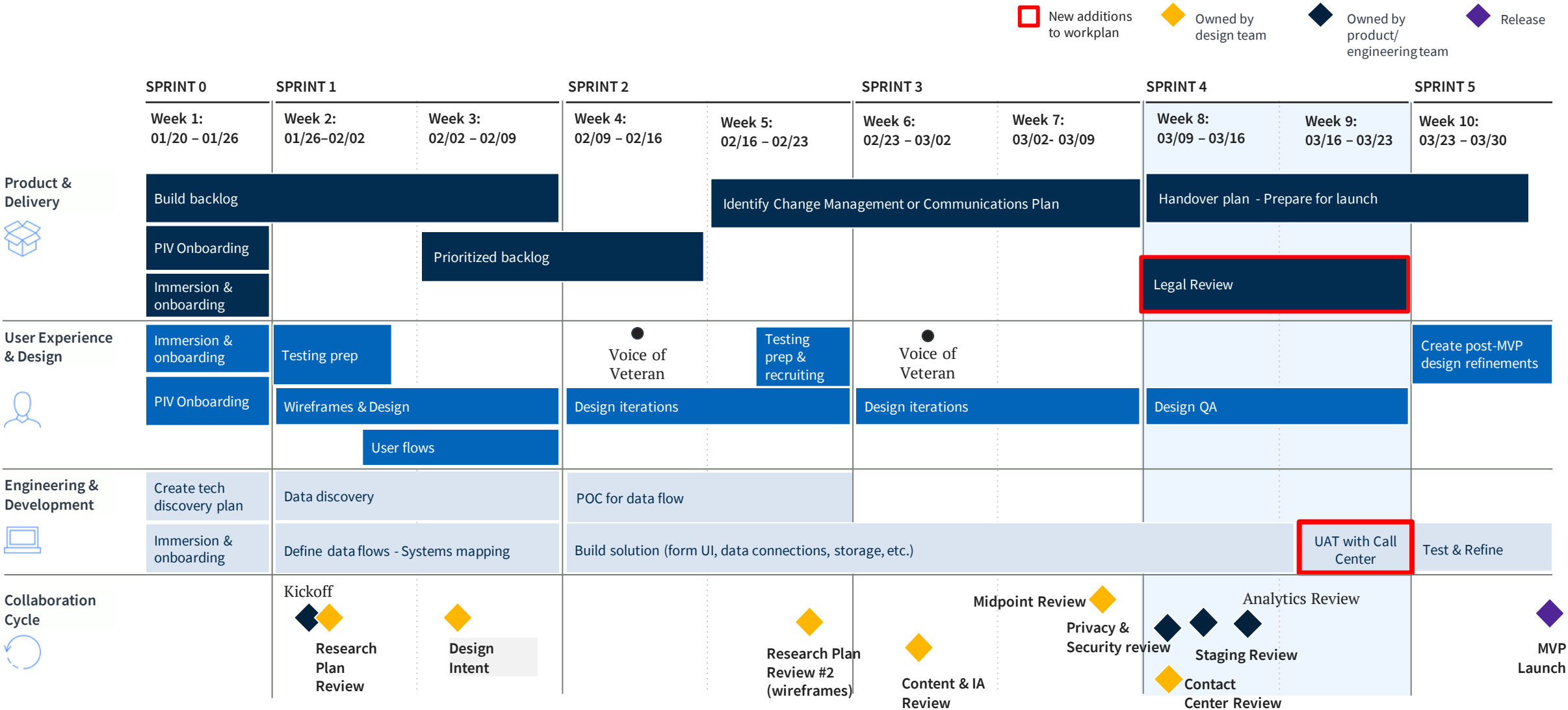
Sprint 3 Deliverables (2 of 2)

EPIC	STORY	ESTIMATE	ASSIGNED	OUTPUT	REVIEWED WITH VA-PO	SPRINT TEAM GOAL COMPLETED?
Tech	#36447 As a Veteran, if I'm not logged in, I want to be redirected to login to be able to download the form	2	Nadya	<ul style="list-style-type: none">▪ Video in Mural▪ GitHub Branch	03/08/22	✓
Tech	#36153 As a Veteran, I want to easily understand what this form is so I know why I need it	1	Nadya	<ul style="list-style-type: none">▪ Video in Mural▪ GitHub Branch	03/08/22	✓
Tech	#35825 As a Veteran, I want to understand what the form is so that I know what to do with it	1	Nadya	<ul style="list-style-type: none">▪ Video in Mural▪ GitHub Branch	03/08/22	✓
Tech	#35810 As a Veteran, I want to ask a question or fix a mistake in my form to avoid any issues	1	Nadya	<ul style="list-style-type: none">▪ Video in Mural▪ GitHub Branch	03/08/22	✓
Tech	#37560 [Enhancement] Update styling of download button to "Exploration" version of wireframe	2	Nadya	<ul style="list-style-type: none">▪ Video in Mural▪ GitHub Branch	03/08/22	✓
Product	#36093 Start the Product Guide for Contact Center review	3	Jordan	<ul style="list-style-type: none">▪ Contact center product guide link	03/05/22	✓
Product	#37293 Identify if generated PDF is accessible	5	Jordan	<ul style="list-style-type: none">▪ GitHub Document	03/06/22	✓

SPRINT 3 DEMO

Preview of Sprint 4

Sprint 4 will run March 9th to March 23rd



*Does not show post-MVP Validate phase meetings in Collaboration Cycle, such as Full Accessibility Audit and Post-Launch Check

In; Contact Center Review adjusted to 3 weeks before launch as approved by Jason Woodman

03-08 Sprint 3 Demo

Sprint 4 will focus on building out the PDF generation using real data on staging and UAT

Stories subject to change during Sprint planning

Next sprint demo: March 22

1 PRODUCT

- A. Update technical diagram for Security Review
- B. Draft release plan for Security Review
- C. Coordinate remaining collaboration cycle reviews
- D. Investigate with Profiles team and HEC to understand how opt in process may be built
- E. Run UAT with HEC Call Center
- F. Understand what is needed for legal review and impact to timeline

New additions to workplan;
dependent on Business Owner

2 DESIGN

- A. Create product video for Contact Center Review
- B. Update product guide and product video based on Contact Center Review feedback
- C. Draft scripts for HEC call center (based on Tarsha’s examples)
- D. Draft design for error state
- E. Conduct design QA of coded designs
- F. Research into VA Notify and how 1095-B might use VA Notify
- G. Start documenting how to run user testing/design workflow (to ease onboarding of next design team)
- H. Iterate wireframe edits from staging review and business owner feedback

3 TECH

- A. Make POC script production ready
- B. As a Veteran, I want to download my form so that my tax records are complete
- C. As a Veteran, I want to quickly navigate to my form once I log in
- D. As a Veteran, I want to easily find the form through Google so that I can find it through my normal methods
- E. Get content widget into production, as part of the front end
- F. As a Veteran, I want my 1095-B document to be accessible (508 compliant)
- G. Make POC script production ready (error handling)
- H. Finish controller (authenticated)
- I. Test authentication with front end and back end
- J. Get PDF Generator working to send back PDF
- K. Make API call on front end (integrate with backend)
- L. Back end and front-end testing

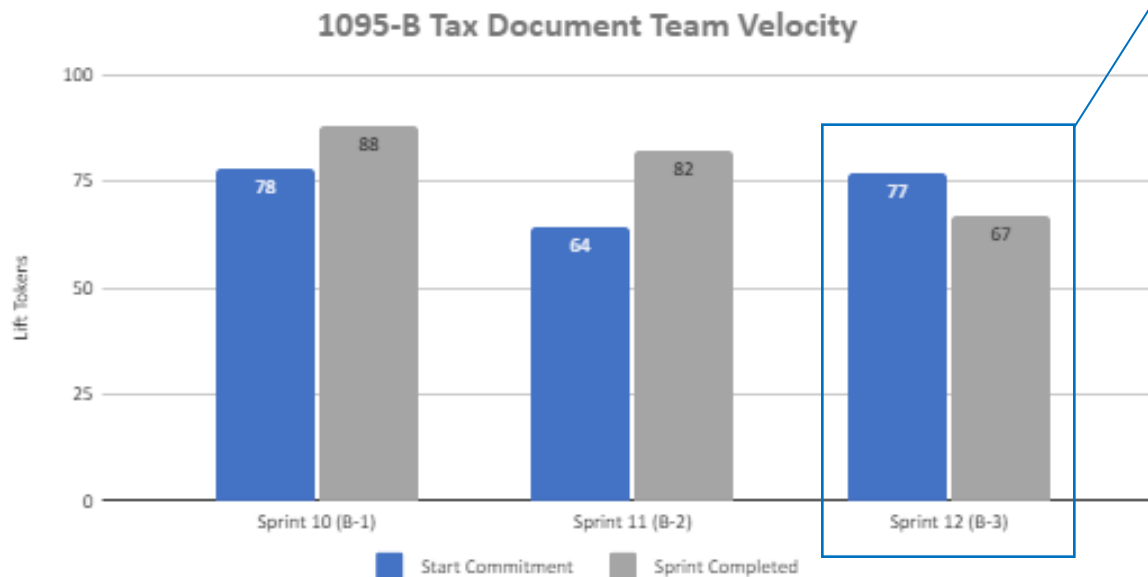
Pushed from Sprint 3; dependent on S3 bucket
being provisioned in production

Pushed from Sprint 3; dependent on URL being finalized

SPRINT 3 DEMO

Appendix

1095-B Sprint team velocity








Velocity details

- Velocity estimated in story points, using Fibonacci
- Velocity in Sprint 3 accounted for 9 team members
- 67 total story points were completed; Team committed to 77 story points at beginning of the sprint were completed and completed 65 of the original 77.
 - 12 story points were blocked and unable to be completed due to delays on the VA side; these points were pushed out to Sprint 4
 - 2 story points were added with story brought forward due to new tech capacity
 - 3 story points were for Midpoint Review, which was not a formal deliverable, but accounted for significant prep work that went into Midpoint Review

Project risks and mitigation strategies

Submitted as part of the Monthly Report on February 7th

RISK AND IMPACT	MITIGATION STRATEGY	DATE		STATUS	NOTES
		ENTERED	CLOSED		
IRS stakeholder is outside of VA ecosystem. Building without guidance or legal review regarding compliance with IRS regulation could result in risk.	Conduct research on available information surrounding current IRS 1095-B tax form regulations. Seek legal review through VA resources as directed by VA-PO and Business Owner	1/20/22	2/11/22		VA Business Owner clarified that IRS review is not needed
Team had previously confirmed with Business Owner that legal review was not needed. Business Owner clarified that legal review would be needed as of March 2nd	Business Owner is seeking a POC with the Office of General Counsel to understand what is needed and potential launch impact	3/2/22			
Data requires storage in a S3 bucket that the enrollment system can have access to in production; process to create the staging and production bucket does not have a clear timeline. Without the S3 bucket in prod with enrollment system access, product cannot be built in prod	Daily follow-ups with Jesse House and Mike Chelan (infrastructure team)	3/1/22			
Business owner raised User Acceptance Testing should be done with HEC Call Center	Requested Business Owner to schedule UAT with required individuals for mid-March and book as early as possible	3/2/22			
Feedback from Content and IA Review has taken over a week to come in; feedback is changing our proposal for the H1 and delaying confirmation of where the 1095-B landing page should live, which in turn delays our ability to complete the front end (top nav and side nav bars)	Design team pushing on IA team to confirm final answer of where 1095-B landing page should live and what the H1 header title should be	03/04/22	3/8/22		URL confirmed 3/7 EOD; IA review now closed