

MHV Inherited Proofing Discovery

Eligible User Study synthesis March 2022

Introduction | Goals

Our goal is to create a simple experience for users to go through inherited proofing. Specifically, the goal of this study is to discover any pain points for eligible users, as it relates to transitioning to a verified Login.gov account.

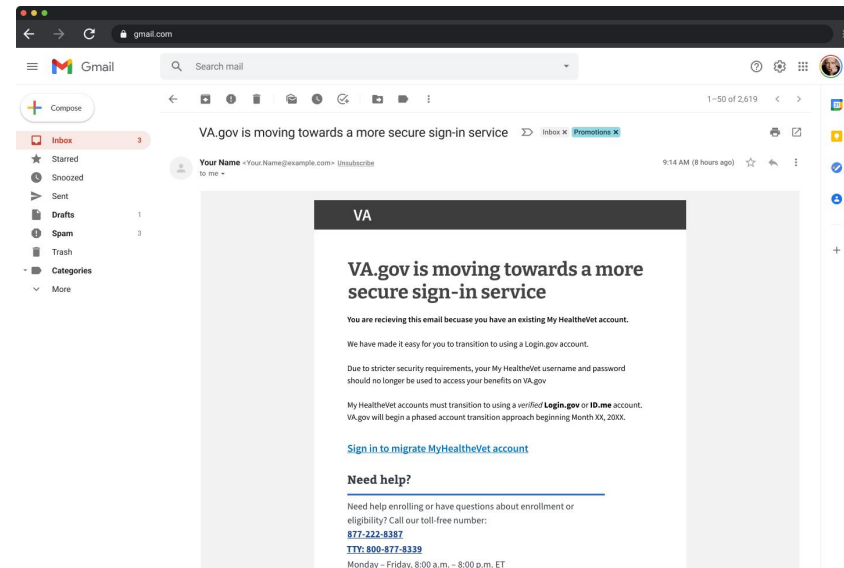
- This research will inform design, content, and functionality changes needed to address any pain points within the flow of the inherited proofing process and to potentially uncover accessibility needs on VA.gov.

Introduction | Research questions

1. What sort of pain points are not addressed before sign-in?
2. Is the “Transition” modal disruptive to the user’s task?
3. How long does it take for users to complete the transition process?
4. What technical issues are they encountering?
5. What tasks do they typically log in for?
6. Is the Wizard informative and usable?
7. What information is most useful, least useful, or missing?
8. Will a user continue their task on VA.gov or create a new login?
9. How often do veterans read the notifications?
10. What other ways veterans would like to be notified?
11. Are veterans consenting to let their information be shared?
12. What questions or concerns do they have about sharing their information?
13. What forms of identifications do Veterans have?

Discovery | Research Methodology

- Remote moderated
 - 12 Veterans- geographically diverse (GA, MD, CA, NC, AL, MI, FL, TN)
 - 60 minute sessions
- 50% of the participants were tasked with receiving an email about the transition process.
- 50% of the participants were tasked with visiting VA.gov with a task in mind without an email about the transition process



Discovery | Hypothesis and Conclusion

MHV Inherited Proofing- Eligible users

- We believe that users will be able be better informed of their account eligibility for either Login.gov or ID.me account. By leading users through a simple modal and informational page, users should be able to make an informed decision to transition with a new login provider.

Likely True:

- Most participants were able to make a decision based on the information presented via the modal and consent page. Participants who selected “transition now” were all able to complete the transition process (for Login.gov) within approximately 15-20 mins. Participants that chose not to complete the transition process noted that it was due to time or the desire to complete another task first.*
 - **There were two failed attempts at transition process due to technical difficulties. Participants were unable to access the prototype.*

Discovery | Preferred Devices

	Windows	Mac	iPhone	Android
Participant 1	X			
Participant 4	X			X
Participant 6	X			
Participant 7	X			
Participant 11	X			X
Participant 12	X			
Participant 14	X			
Participant 15			X	
Participant 16			X	
Participant 17				X
Participant 18				X
Participant 19		X	X	

Web Browser(s)
Microsoft Edge
Microsoft Edge and Samsung
Microsoft Edge
Microsoft Edge
Microsoft Edge
Microsoft Edge
Firefox
Google Chrome
Google Chrome
Google Chrome
Samsung
Safari

- Participants had a variety of devices they preferred
- 8 out of the 12 participants use their computers daily
- 7 out of the 12 prefer to use a Windows OS device
- Default browsers such as Microsoft Edge, Safari, and Samsung were mostly preferred
- All users during the study accessed their logon through a web browser and not an application.

Before Login.gov workflow

Discovery | Findings-Email and Communication

“The email would be one of the best way to get the information out. This one since it has a link within it **I would prefer to have it mailed to my physical address to inform me that I will be getting this email so ensure that this is not an infected link.**” -

Participant 6

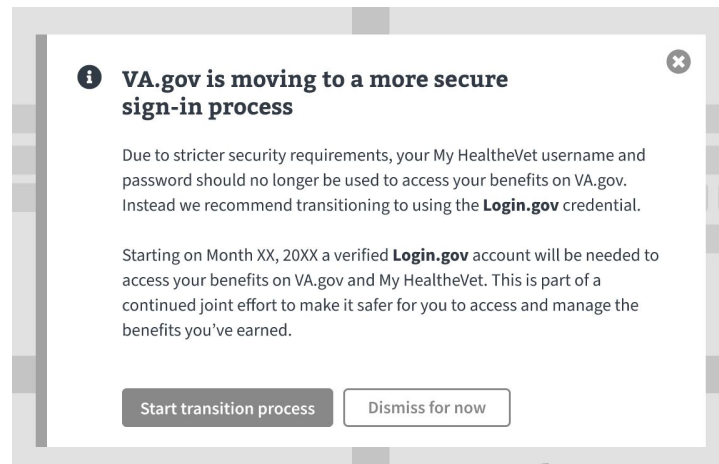
Discovery | Findings-Email and Communication

- 6 Participants were given a task to read an email before transitioning
- Out of the 6 Participants, 2 participants **did not want to receive** an email as a form of communication thinking the emails are **phishing attempts**
- Out of the 6 participants, 4 participants are fine with receiving an email regarding the transition
- **All participants feel that the information in the email is very important**
- **Out of 6 participants, 5 participants were confident** to continue the transition through call to action link
- Out of the 6 Participants, 3 participants **would like to receive a physical mail or letter** that will inform them regarding the inherited proofing transition.
 - **The main concern reflects their need for assurance and security.**

Discovery | Findings- Modal

All participants took their time to scan and read the modal

- 3 Participants initially closed the modal
 - 1 Participant **assumed they have already gone through the inherited proofing process**
 - 1 Participant **wanted to continue** through their original task
 - 1 Participant **would wait until it was necessary to complete the process**
- 1 Participant **expects to see the modal every time they log-in and as they log-out**
- 1 Participant found **the modal confusing to comprehend**, this participant **was able to understand after going to the next page.**



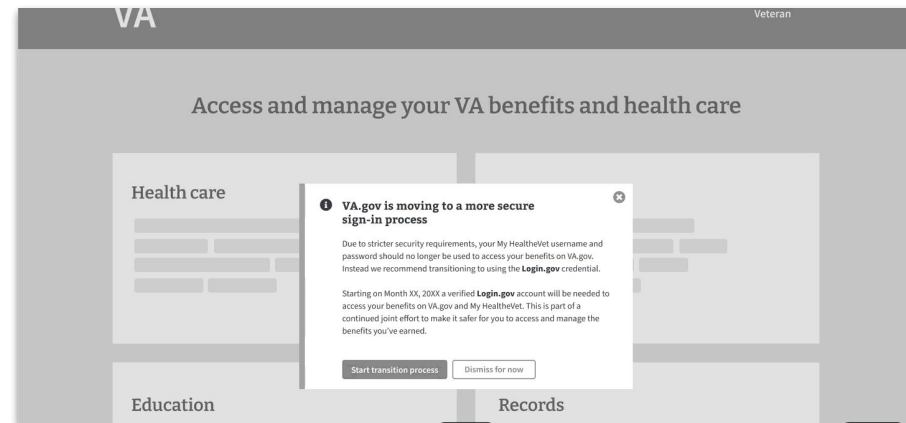
Discovery | Findings-Transition Process

“For me it seems seamless, it’s just putting in my information and validating the account. **It wasn’t hard, it was user friendly.**”

- Participant 12

Discovery | Findings-Transition Process

- Most participants explained that **would** transition out of curiosity and the benefit of more security.
 - 2 of the participants explained they **would not** have proceeded with the transition due to the length of the process and wanting to finish up a pre-existing task
- After reading the consent page and modal most participants felt that the transition process was easy to understand, secure, and informative.



Discovery | Findings-Verifying Identity

- Most participants **did not know who to contact** if they had issues verifying their identity.
 - These participants **would seek out assistance** from a customer support phone number or a "contact us" link.
 - **They attributed issues with verifying their identity to issues with their username and password.**
- **Participants were familiar with verifying their identity with VA.gov** (whether in person or online) however it may have been years since they last uploaded documentation.
- Most participants felt that they needed to verify their identity frequently.
 - These participants **related verifying their identity to logging in with their username and password or authenticating with MFA**

During Login.gov workflow

Discovery | Findings- Login.gov

*“**They want you to put in your email and everything.** It looks like I might have to do it, so I will.”* - Participant 18 at the Login.gov inherited proofing flow

*“If you tell me **I have to do something else I would just give up.**”* - Participant 16 at the start Login.gov sign-in screen

Discovery | Findings- Login.gov

- **All participants** that are able to go through the inherited proofing transition are happy to see that their information is becoming more secure.
 - 1 participant expected that MHV to VA.gov to Login.gov should be more automated.
They expected their MHV to be already verified.
- 2 Participants **are not comfortable** with revealing their Social Security Numbers
- 1 Participant **was frustrated throughout the whole process.** Would not even continue the process if it was not a prototype
- 1 Participant **wanted to read more into the information on the prototype**, but elements were not created, "Ah how is Login.gov going to secure my information"

Discovery | Findings- Login.gov Verifying Phone

When using the phone number to accompany the verification process, it was sometimes confusing or unclear for some users.

- 1 participant mentioned that **they use a company phone and do not use a phone plan with their name**
- 1 participant **was unclear** if their LAN line was usable until the next screen

"What about people who have phone numbers without a phone plan?" - Participant 4 when met with entering their phone number for verification

✓ We have verified your personal information

Enter a phone number with your name on the plan

We'll check this number with phone bill records. This is to help verify your identity; we won't use it to call or text you.

This phone number must....

- be a phone plan associated with your name. You do not need to be the primary account holder.
- not be a virtual phone (such as Google Voice or Skype)
- be a U.S. number

If you set up a phone for two-factor authentication, this can be a different number.

Phone Number

Continue

Discovery | Findings- Login.gov Verifying Address

Most participants who checked the current address during verification mostly scanned through the information.

- 1 participant mentioned that when they had an issue with a previous address. That address was a P.O. box when they were in service years ago.

“It kept giving me 4 choices but one of the addresses were on my credit report and I had to have it removed. That’s the only time I had an issue with verifying my identity.” - Participant 15 concerned when verifying their address previously.

Please verify your information

First name: MICHAEL
Last name: MOTORIST
Date of birth: 04/09/1970

Address: 2345 ANYWHERE ST [Change](#)
City: YOUR CITY
State: NY
Zip Code: 12345

Social Security Number:
[**-*-*]**

☐ Show Social Security number

Continue

[Start over](#)

[Cancel](#)

Discovery | Findings- Login.gov Authentication

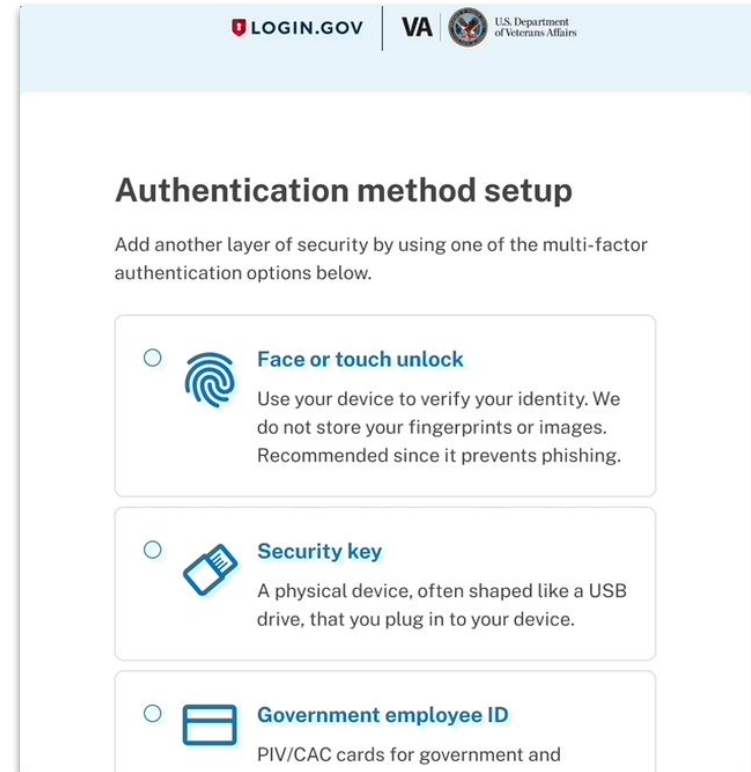
“Why a text message over call?”

*“because I am a millennial. **I think folks in a generation before mine may opt for a phone call** but no one my age or younger would.”* - Participant 19 when asked about their authentication method

Discovery | Findings- Login.gov Authentication

When prompted the first time to get an authentication method, most participants would rather choose text or voice message.

- Compared to the other methods, there is a bit of uncertainty about using face or touch id, phone calls, and other choices.
- Only 1 participant made the choice to continue with Face or Touch ID
- Only 1 participant made the choice to continue with backup-codes



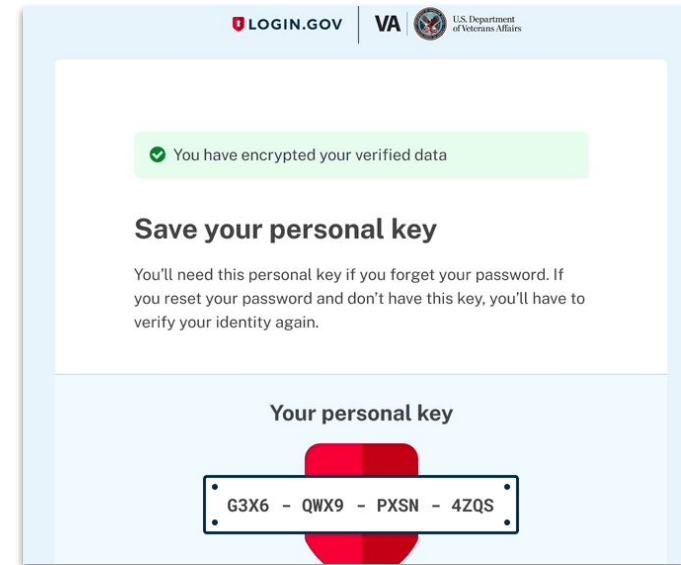
Discovery | Findings- Login.gov Personal Key

“The personal key, would I want to download, print, or copy? I would probably print because I like paper but can I do all three.” - Participant 18 at the personal key screen

Discovery | Findings- Login.gov Authentication

6 participants would rather print the personal key.

- 1 Participant **would copy and store** their personal key to a password manager
- 3 Participants **would download** their personal key
- 1 Participants **would write down** their personal key and keep it in a notebook
- 1 Participants **would download the personal key to a USB storage device**. Then they would **store that USB to a secure safe**.



Additional Findings

Discovery | Additional Findings

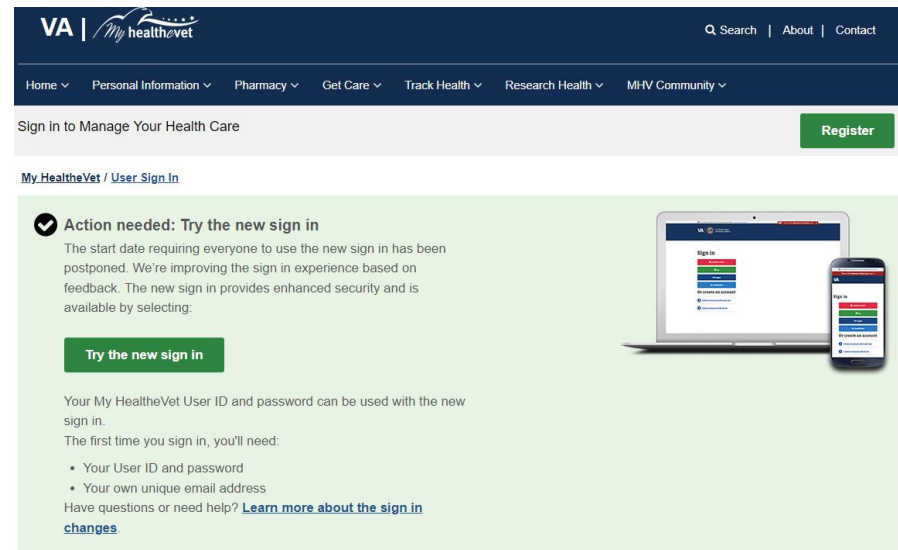
- Most participants **have more than one credential provider**
 - While not used often as the primary account, **most participants already had an ID.ME account.**
 - Most participants typically accessed their **MHV benefits and services via ID.ME or DS Logon.**
 - **2 out of the 12 participants already had Login.gov accounts**
- Participants had a mix of primary tasks that they performed on VA.gov.
 - Including but not limited to sending secure messages, tracking/refilling prescriptions, and checking the status of their claims.
- Generally, most participants **responded positively to their current experience** with VA.gov, noting that **the site is easy to use and informative.**
- Most participants were familiar with signing into other government sites
 - Sentiments around the experience on these sites compared to VA.gov were mixed. Participants compared the ease of use, security, and how long it took to log in

Discovery | Findings- Single Sign-In account

*“It has **advantages** and **drawbacks**. Being able to remember one password and login makes things a lot easier but it also makes everything a lot easier to hack.”* - Participant 14 when asked about their thoughts on a single sign in account to access all government sites

Discovery | Findings-Transition Process

- Most participants normally signed into their MHV account via E-Benefits or the MyHealtheVet portal.
- Some participants confused the Inherited proofing transition process with the “Try new sign in” information banner on the MyHealtheVet portal.
 - These participants believed that they had already completed the transition process as a result



Discovery | Recommendations and Next steps

- We would recommend that there should be additional support for IOS and macOS devices.
 - *"The other day I had a procedure done and stayed in the hospital but **needed to get into my HealthVet to communicate with the provider, but I couldn't.** I am a competent computer user; I have been able to access it on mobile (IOS) before **but had more issues doing it in the past few months.** I just could not do it until last week when I got home. I got in on the Mac. **With a little pain** but I still got there." - Participant 19*
- We would recommend that VA advocates and social workers be informed and educated to better help veterans
- We would also recommend additional resources such as video-tutorials or FAQs to better help veterans