

VA



U.S. Department
of Veterans Affairs

10-10EZ

Discovery Research

Background

The 10-10EZ (health care application) was one of the first forms to go digital on VA.gov. The purpose of this research was to discover ways to:

- Improve qualified submission rate
- Reduce drop-offs at key sections (based on [Google Analytics](#) data)
- Create a better experience and reduce the burden for applicants

Google Analytics drop-offs

Time Period: January 2020 - December 2020

Highest drop off points

1. Annual income
2. Service information
3. Spouse information
4. General insurance information

Start the
form:
856,155
(100%)

Finish the
form:
100,484
(11.74%)

Form Section	% that exit the form	# that exit the form
Introduction	82.96%	710,231
Personal Information	2.66%	3,930
Birth Information	0.90%	1,302
Demographic Information	0.34%	479
Address	0.68%	966
Contact Information	0.56%	794
Service Information	8.35%	11,876
VA Benefits - Basic Information	1.73%	2,281
Financial Disclosure	5.35%	6,997
Spouse	9.77%	12,209
Child	0.01%	7
Annual Income	9.93%	11,503
Deductible Expenses	2.95%	3,108
Medicare	1.55%	1,594
Insurance- General	6.14%	6,280
VA Facility	3.55%	3,436
Review and Submit	5.34%	5,064
Submit Application	--	--

Research Goals

We wanted to better understand:

- Why Veterans start the application, but don't complete it.
- Context, environmental factors, and user behaviors and feelings about the sections that the Google Analytics show high drop-off rates and the VA health care application in general.
- The application's general usability and the users' understanding of the content and why they must provide the information that it asks for.

Method

We conducted 1 pilot + 8 participant remote task-based sessions via Zoom using the Perigean contract.

Each moderated session was approximately 1 hour long, in which we asked participants to talk about their health care application **unauthenticated** experience while asking them to complete a 10-10EZ.

Participants (9 total)

6 Veterans (1 pilot + 5 participants)

- Gender:
 - Female: 1
 - Male: 5
- Age:
 - 35-44: 2
 - 55-64: 2
 - 65-74: 1
 - Unknown: 1

3 Power of Attorney (POA)

- Gender:
 - Female: 3
 - Male: 0
- Age:
 - 25-34: 2
 - 35-44: 1

Participants (9 total)

6 Veterans (1 pilot + 5 participants)

Has VA health care:

- Yes, applied less than 6 months ago: 1
- Yes, applied more than 5 years ago: 1
- Yes, not sure when applied (more than 1 year): 2
- Thinks yes/unsure: 1
- Thinks no/unsure: 1

3 Power of Attorney (POA) answering on behalf of spouse

Has VA health care:

- Yes, not sure when applied (more than 1 year): 3

Key General Findings

General Findings

1. Participants feel that the VA should already have much of the information that the VA health care application requests.

Many participants said that they felt frustration that they had to provide similar information for various VA applications.

Note: This research was conducted unauthenticated, thus participants didn't have the experience of having some pre-filled fields that an authenticated applicant would have.

- Many participants believe that the VA should automatically be able to populate most of the information that is asked in the application (linking to taxes and military service history).

"I file my taxes online, can't it just pull my tax information like the FAFSA does?"

General Findings

1. Participants feel that the VA should already have much of the information that the VA health care application requests.

- Some POAs find the questions about service history particularly difficult to find the answers to, especially when the Veteran has cognitive/PTSD/TBI- related injuries that hinder their memory of service dates, paperwork location, and desire to discuss topics.

"Why do I have to fill out the military service history and upload a DD214, doesn't the VA already have this information...from the military?"

2. Participants want more transparency on why questions are asked and how that will affect their eligibility.

The majority of participants worried that their answers to some questions could automatically disqualify them from receiving health care benefits.

- This concern was mainly around military service history, current VA compensation, and financial disclosure.
- Many participants said that they would be more likely to complete the application if they knew why the information was being requested and how it could help them get VA health care.

"We are focused on the end result, 'do we qualify?' so it would help us to understand how this information is used."

"What does my spouse's income have to do with my VA health care? I'm applying for me, not them. This is too nosy, I would say that I am not married." (participant is married)"

3. Participants were unsure how they will receive updates on their application status.

The application does not require email and/or phone number, and doesn't ask for a preferred contact method. Participants were therefore uncertain how they would be contacted about the status of their application.

- Many participants who volunteered their email and/or phone number had expectations that these would be used to contact them regarding their application status, but felt uncertain since these fields were not required.
- Participants also expressed an expectation that they would receive an email (if email was provided) that their application had been successfully submitted.

"I would like to receive an email rather than mail [like previous experience], but I didn't input an email because it's not required and it didn't say communication could be through this."

3. Participants were unsure how they will receive updates on their application status.

- The majority of participants expressed that they would like to be able to choose their preferred contact method.

"I wish they let me choose my preferred contact- I don't know if it will come by phone, email, etc...I expect notification of receipt, when it's under review, timeline updates, if they need anything..."

4. Participants noted that questions were hard to understand and expressed desire for clearer directions, examples, and explanation of how the information is used to determine health care eligibility.

The application's language is not written plainly and does not provide any explanation on how to answer questions. Participants want to know why and how the information is used.

- Some questions need to be rewritten in plain language.
- Some questions need further explanation or examples on how to answer the questions.
- Participants had the least clarity around household information, financial questions and who qualifies as a dependent. *(Further details in section-specific findings of this readout)*

"Feels like a lot of government gobbly goop."

4. Participants noted that questions were hard to understand and expressed desire for clearer directions, examples, and explanation of how the information is used to determine health care eligibility.

- Participants want to know why and how the information is used.
- Some participants expressed concern about security and privacy, especially around uploading their discharge paperwork.

"I would like to know how all this information is used and what security measures are taken. My husband is really concerned about security, he wouldn't upload his DD214."

5. Participants only want to answer questions that are relevant to them and their situation.

Participants were frustrated by having to answer seemingly irrelevant questions.

- They also were frustrated by having to fill in information that felt nonsensical, such as when biological children became dependents or providing income for adult children.

"The dependent section is so long, I have three kids, can't I just click something so they have the same last name? Also 'when did they become your dependent?' Isn't this the same as their birthdate? And if they don't fall in the 18-24 range, then why is it asking if I paid for school and their income?"

Section-Specific Findings

Service History

Section-specific Findings

Service History

Participants didn't understand how the Service History section choices were organized, thus causing confusion when choosing answers and fear of ineligibility.

Step 2 of 6: Military Service

Service history

Check all that apply to you.

- ☐ Purple Heart award recipient
- ☐ Former Prisoner of War
- ☐ Served in combat theater of operations after November 11, 1998
- ☐ Discharged or retired from the military for a disability incurred in the line of duty
- ☐ Served in Southwest Asia during the Gulf War between August 2, 1990, and Nov 11, 1998
- ☐ Served in Vietnam between January 9, 1962, and May 7, 1975
- ☐ Exposed to radiation while in the military
- ☐ Received nose/throat radium treatments while in the military
- ☐ Served on active duty at least 30 days at Camp Lejeune from January 1, 1953, through December 31, 1987

Service History

The service history page causes confusion for two main reasons:

1. Many participants believe that if none of the service history list applies to them that they could be disqualified from VA health care.

*On service history page "Since none of these apply to me, I would be worried this would disqualify me."
When asked if it would deter from finishing form "It might, yes."*

2. The information architecture of this page also causes categorization confusion. Most participants wonder what the list (category) is and how it will be used. Some participants wonder why there are not more recent events/situations listed.

"What do these have to do with health care?"

"These seem outdated. I'm looking for something having to do with Iraq."

Household Information

Section-specific Findings

Household Information

Participants felt the household information section (includes financial disclosure information) was the hardest part of the application. They were uncertain how to find the requested information, unclear what the questions were asking, and how their responses would impact their application.

Step 4 of 6: Household Information

Spouse's information

Please fill this out to the best of your knowledge. The more accurate your responses, the faster we can process your application.

Spouse's first name **(*Required)**

Spouse's middle name

Spouse's last name **(*Required)**

Spouse's suffix

Spouse's Social Security number

Spouse's date of birth

Month Day Year

Date of marriage **(*Required)**

Month Day Year

Step 4 of 6: Household Information

Annual income

Please fill this section out to the best of your knowledge. Provide the previous calendar year's gross annual income for you, your spouse, and your dependents.

Gross annual income: This income is from employment only, and doesn't include income from your farm, ranch, property, or business. When you calculate your gross annual income, include your wages, bonuses, tips, severance pay, and other accrued benefits. Include your dependent's income information if it could have been used to pay your household expenses.

Net income: This is the income from your farm, ranch, property, or business.

Other income: This includes retirement and pension income; Social Security Retirement and Social Security Disability income; compensation benefits such as VA disability, unemployment, Workers, and black lung; cash gifts; interest and dividends, including tax exempt earnings and distributions from Individual Retirement Accounts (IRAs) or annuities.

Veteran's gross annual income from employment **(*Required)**

\$

Veteran's net income from your farm, ranch, property or business **(*Required)**

\$

Veteran's other income amount **(*Required)**

\$

Household Information

Many people were just unclear on how to fill out these questions. Many participants felt:

- Uncertain where to obtain this information.

"Oh geeze. Oh jesus....Now I need to call my tax man...It should say what box to refer to on my tax form or just let me upload it." (In regards to financial disclosure and dependents information)

- Uncertain as to what the questions was asking for.

In regards to net income: "Does a house count?"

Household Information

- Concern about how the information would be used and its impact on their qualification for health care.

"Will my financial information impact the health coverage I receive?"

- The dependent section causes confusion as to what qualifies as a dependent.
 - For those that the dependent is their child, the "When did they become your dependent?" question is confusing.

"What is a dependent defined? My spouse? I also finance my spouse's parents, but they live in the Philippines, do they count or do I have to go by the IRS definition?"

VA Facility

Section-specific Findings

VA Facility

It was difficult for participants that live in states with many facilities to find their preferred facility.

Additionally, participants in this study only noticed the "Find locations with the VA Facility Locator" after the participant had already looked through the drop-down menu, thus it was a delayed help for them.

Step 5 of 6: Insurance Information

VA Facility

☐ I'm enrolling to get minimum essential coverage under the Affordable Care Act.

[Learn more about minimum essential coverage.](#) ▼

Select your preferred VA medical facility

State (*Required)

Center or clinic (*Required)

OR [Find locations with the VA Facility Locator](#)

If you're looking for medical care outside the continental U.S. or Guam, you'll need to sign up for our Foreign Medical Program. [Learn more about the Foreign Medical Program.](#)

You can also visit [Veterans Living Abroad.](#)

Do you want VA to contact you to schedule your first appointment?

☐ Yes

☐ No

Section-specific Findings

VA Facility

- For Veterans that live in a state with many facilities, selecting a VA medical facility took time and caused some confusion.
 - The list is not in alphabetical order thus participants had to read each one in order to make their selection.
- Many participants expressed that they were not sure which one to choose, especially those who don't regularly visit a VA center or clinic.
- The "Find locations with the VA Facility Locator" (when noticed) was noticed after the participant had already looked through the drop-down menu, thus it was a delayed help for them.

Participant looked through drop-down VA center or clinic menu: *"I guess I would have to Google that."*
Closes list *"Oh there is a 'Find locations with VA Facility Locator' I see now. That would be helpful."*

Medicaid/ Medicare

Section-specific Findings

Medicaid/ Medicare

Participants did not get enough information from the Medicaid and Medicare related questions to confidently provide answers.

Step 5 of 6: Insurance Information

Are you eligible for Medicaid? (*Required)

[Learn more about Medicaid. ▾](#)

☐ Yes

☐ No

Are you enrolled in Medicare Part A (hospital insurance)?
(*Required)

[Learn more about Medicare Part A insurance. ▾](#)

☐ Yes

☐ No

Section-specific Findings

Medicaid/ Medicare

Many participants did not know if they qualified for Medicaid or Medicare (even when reading the more information component). Some wished they could answer, "I don't know," some said they would have to stop and do research. Additionally, one participant faced confusion with the design, and thought that the more information component was the question itself.

“I wish I could answer 'I don't know' because if I put 'no' then I would think it would be on my record and I would be disqualified from getting it, but I don't know if I am.”

Additional Insights

Additional Insights

- The majority of participants felt that the application's usability was fine.
- Most Veterans do not differentiate between VA benefits and VA health care, they see it all as applying for "VA benefits."
 - This causes applicants to have uncertainty as to which form they have/will fill out and what benefits will be gained from each specific application.
- In the beginning (for unauthenticated user), the application checks to see if the Veteran has already applied, to the user the pages appear to be duplicates (name, social security number) and this led the majority of participants to believe that they had made a mistake.
- The form progression is unclear. This is due to the inconsistent progress bar advancement and use of same titles on multiple pages.
- People appreciate the more information component, but it also can create confusion depending on its placement- sometimes people don't see it, think it is the question, or don't automatically seek it out when they need more information about a question.
- Some participants found the way that the page advances from one to the next jarring and were unsure if their information input had been accepted.

Recommendations

Recommendation Goals

- Provide transparency
- Reduce burden
- Build trust
- Improve accessibility

Recommendations

Business considerations

1. Clarify that each question is necessary.
 - a. Be able to answer how it is used to determine VA health care eligibility, providing explanations for questions that the research and analytics show to be the most troublesome for applicants.
2. Explore automatic qualifiers (Veterans who have automatically qualifying factors will not have to fill out the entire form).
3. Clarify how the Veteran will be notified with application status updates
 - a. E-mail verification link (user receives an e-mail and must confirm receipt before continuing with application)
 - b. E-mail confirmation on submission
 - c. Implement preferred contact option

Recommendations

Content considerations

1. Simplify Introduction page
2. Rewrite questions that research shows are the most confusing in plain language
 - a. Include notes that the question (where research showed concerns) won't automatically disqualify an applicant
 - b. Provide examples or detailed instructions how to find the information (where applicable)
3. Provide security and privacy information within the Military Service and Household Information sections

Recommendations

Design considerations

1. Explore 1 question per page
2. Create an information architecture that naturally reflects Veteran heuristics by exploring the following options:
 - a. Order of questions should be chunked according to Veterans' mental model (further research needed).
 - b. Create dependencies based on input information (eg. only ask service related questions that are date dependent based on applicant's service dates).
3. Explore ways to better implement VA Facility locator.
4. Explore progress bar and heading title options to provide clearer progression.

Technical considerations

1. Work to improve the initial (seemingly repeated) questions in the unauthenticated experience while still ensuring that the user's information is checked for already submitted applications in the background.
2. Explore ways to automatically generate information (eg. from tax filing, other military databases, etc.)
3. Improve accessibility from a technical aspect.
 - a. Make sure that all button and link treatment and behavior is correct.
 - b. Headings on page should be properly labeled for screen reader accessibility.