

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 Analytics data)
- Create a better experience and reduce the burden for applicants

# Research Goals

## **We wanted to better understand:**

- Why some Veterans choose to not apply for health care benefits.
- Why Veterans start the application, but don't complete it.
- Human factors behind the sections that the analytics show high drop-off rates.
- Context, environmental factors, and user behaviors and feelings about the VA Health Care application.
- 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

## 6 Veterans

### 3 POAs

- Gender:
  - Female: 4
  - Male: 5
- Age:
  - 25-34: 3
  - 35-44: 2
  - 55-64: 2
  - 65-74: 1
  - Unknown: 1

# Participants

## 6 Veterans

## 3 POAs

- Has VA Health care:
  - Yes, applied more than 6 months ago: 7
  - Yes, applied less than 6 months ago: 1
  - Doesn't think so/unsure: 1 (This Veteran receives health care through military retirement)

# Key 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. 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). 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.

- *"I file my taxes online, can't it just pull my tax information like the FAFSA does?"*
- *"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.
- The majority of participants expressed that they would like to be able to choose their preferred contact method.
- Participants also expressed an expectation that they would receive an email (if email was provided) that their application had been successfully submitted.

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

After application submission when asked what they expect to happen next:

- *"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."*
- *"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 they wanted plain language explanations.**

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.

- Participants had the least clarity around household information, financial questions and who qualifies as a dependent.
- Some participants expressed concern about security and privacy, especially around uploading their discharge paperwork.

#### **4. Participants noted that questions were hard to understand and they wanted plain language explanations.**

- *"Feels like a lot of government gobbly goop."*
- *"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 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

## Section-specific Findings

# Service History

### 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

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

**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."*

## Service History

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

**The service history page causes confusion for two main reasons:**

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."*
- When asked how they think this information will be used. *"Maybe this will be used to determine my treatment plan?"*

# Household Information

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)

\$

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 (\*Required)

Spouse's date of birth (\*Required)

Month

Day

Year

Date of marriage (\*Required)

Month

Day

Year

Was your dependent permanently and totally disabled before the age of 18? (\*Required)

- ☐ Yes
- ☐ No

If your dependent is between 18 and 23 years of age, did they attend school during the last calendar year?

- ☐ Yes
- ☐ No

Expenses your dependent paid for college, vocational rehabilitation, or training (e.g., tuition, books, materials) (\*Required)

\$

Did your dependent live with you last year? (\*Required)

- ☐ Yes
- ☐ No

Add another Dependent

## 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.**

Many people were just unclear on how to fill out these questions. They weren't always sure where to find this information and they also felt uncertain as to what the questions were asking for. Many also felt trepidation about how the information would be used and its impact on their qualification for health care. Additionally, the dependent section causes confusion as to what qualifies as a dependent and for those that the dependent is their child, the "When did they become your dependent?" question is confusing.

# Household Information

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- *"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)*
- *"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?"*
- In regards to net income: *"Does a house count?"*
- *"Will my financial information impact the health coverage I receive?"*

## Section-specific Findings

# VA Facility

### 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

## 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.**

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.

## VA Facility

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



# Medicaid/ Medicare

## 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

# Medicaid/ Medicare

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

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

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- Most Veterans do not differentiate the nomenclature of the VA benefits and health care, they are all "VA benefits" to them. Additionally there are no distinguishing visual cues.
  - This causes applicants to have uncertainty as to which form they have/will fill out and what benefits will be gained from that application.
- The form progression is unclear. This is due to the inconsistent progress bar advancement and use of same titles on multiple pages.
- The unauthenticated experience is redundant (name, social security number), this led the majority of participants to believe that they had made a mistake.
- 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

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

## Recommendations

### **Provide transparency**

1. Clarify that each question is necessary and 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 progress bar and heading title options to provide clearer progression
3. Mitigate fear of being automatically disqualified

## Recommendations

### Reduce burden

1. Create an information architecture that naturally reflects Veteran heuristics, exploring the following options:
  - a. Order of questions should be chunked according to Veterans' mental model
  - b. Headings on page should be properly labeled for screen reader accessibility
  - c. Explore automatic qualifiers (Veterans who have automatically qualifying factors will not have to fill out the entire form)
  - d. Create dependencies based on input information (ie. only ask service related questions that are date dependent based on applicant's service dates)
2. Rewrite confusing questions in plain language (also improves accessibility)
3. Explore ways to better implement VA Facility locator
4. Explore ways to automatically generate information (eg. from tax filing, other military databases, etc.)
5. Find out if it is possible to eliminate repeated questions for the unauthenticated experience
6. Simplify Introduction page



## Recommendations

### Build trust

1. Clarify how the Veteran will be notified with application status updates
  - a. Explore e-mail validation link
  - b. Explore e-mail confirmation on submission
  - c. Explore preferred contact option
2. Provide security and privacy information within the Military Service and Household Information sections

## Recommendations

### **Improve accessibility**

1. Explore 1 question per page (also reduces burden)
2. Make sure that all button and link treatment and behavior is correct
3. Make sure headings are correctly labeled

Next Steps  
(TBD)