U.S. Department of Veterans Affairs

10-10EZ Short form

Usability research based on disability rating

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Background

With insight from Google Analytics, we first identified that the Military Service and Household Information sections of the 10-10EZ cause health care applicants the most confusion, time, and result in the highest drop-off rates.

We gained further insight into the human aspect of this through the [Discovery Research](#) we conducted in May of this year (2021).

Background

We are now in the process of creating shortened flows that eliminate these two sections for those that we identify to have qualifying criteria either through information we have populated from their profile or through self-reported answers during the application.

As part of an iterative process we began with creating shortened flows for Veterans who have a service-connected disability rating of 50% or higher.

Research Goals

The goals of this user research study are to:

- Determine whether or not the short form flow is usable and understandable when it is pre-populated at start of authenticated application
- Determine whether or not the short form flow is usable and understandable when it is based on a self-reported, service-connected disability pay for a 50% or higher rating
- Determine whether or not the flow and copy set proper expectations for the application experience

As a secondary goal, we will also take special note of any participant feedback to the Introduction page as this has recently been updated.

OCTO-DE goals that this research supports

| 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 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

Method

Research was conducted remotely through task-based sessions via Zoom using the Perigean contract. We talked to **14 Veterans.** All participants had a disability rating of 50% or higher

Each moderated session was approximately 45 minutes long, and we first showed participants one of two UXPin prototypes:

- **4 participants**: V1 Short form based on pre-populated disability rating of 50% or higher at application start
- **6 participants**: V2.1 Short form based on self-reported disability rating of 50% or higher on VA compensation question

We then extended the study to test a second iteration of V2 with updated alert design.

- **4 participants**: V2.2 Short form based on self-reported disability rating of 50% or higher on VA compensation question

(See Appendix for more information on participant demographics)

Key General Findings

1. The updated Introduction page prepared participants with what documents they will need during the application process well

During Discovery research (conducted in May 2021) we found that many participants merely skimmed the Introduction as it was quite long. The majority of the participants in that research study went straight to the "Start the application" button.

- This is a distinct contrast with what we saw in this study that utilized the shortened Introduction and the sign in button that was moved to the bottom.
  - In this study the majority of participants read the entire Introduction page, commenting that it is clear and prepares them well for what they will need in the application.

    "It is self-explanatory I think. This is covering everything I mentioned to you, I found out about one at a time [referring to when they applied in the past], it's nice to have it grouped together so you know what is required."

2. Participants are able to navigate through the *pre-populated* short form easily and without confusion

- Upon seeing the alert that they would receive the short form at application start, the participants quickly understood that they wouldn't have to answer all questions because of their disability rating.

"I like it, knowing I won't need to backtrack on information I provided over the years. I am glad to see that they are keeping record of what they have. If it were me now, I would say it will be a lot easier than I thought."

3. Participants are able to able to navigate through the short form based on *self-reported* information easily and without confusion

- At the end of the application, the participants expressed that the form was quicker and easier than past experience with other health care related applications (VA or not). They felt that the short form set proper expectations.

  "It seems like it was very ordinary. This is exactly how I would expect an application to work. I am used to a lot of health care forms that ask for your whole medical history. This is faster than filling out medical history at the doctor's office."

4. Participants feel that these short form flows are much quicker and easier than they expected

- The majority of participants expressed that the short form met their expectations of being shorter, and they were pleasantly surprised how quickly they were able to complete it.

"I like the short form, it was sweet and quick."

"It was super fast and super easy. I thought I would need to track down all that [documents] , but since I had a login and had a service connected disability, it filled it out for me and I didn't need that."

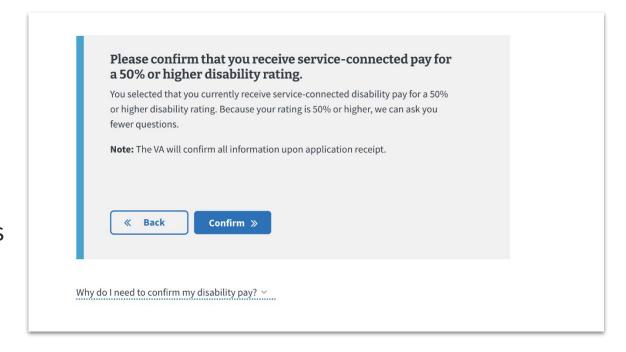*"I thought it was simple and a positive experience. I have had nothing but positive experiences with the VA."*

5. On the review page some participants were confused or had questions as to why they had not been asked for some of the documents listed on the Introduction "Gather your information" section, and some felt that they would have spent unnecessary time looking for those documents before starting

- Because people are now reading the Introduction more thoroughly, they have the expectation that they will be asked for documents related to their military service and income.
- None of the participants expressed that this would keep them from submitting their application, but thought it could cause some worry that their application would be incomplete.

"I would just wonder how to get the records to them and by what method. It is what you would need if applying from scratch."

Key Findings for Version 2

1. Participants moved through the confirmation step without question or confusion

- Almost all of the participants moved through this confirmation step without even noting it.
- A few participants interacted with the more information component.
- One participant noted that this screen seemed to step out of the process, and was a little uncertain why they were asked to confirm, but once they moved to the next step and saw that they were in the short form, then they understood.

Please confirm that you receive service-connected pay for a 50% or higher disability rating.

You selected that you currently receive service-connected disability pay for a 50% or higher disability rating. Because your rating is 50% or higher, we can ask you fewer questions.

Note: The VA will confirm all information upon application receipt.

« Back   Confirm »

Why do I need to confirm my disability pay? ⌄

"This page changed, it's like stepping out of the process...oh I see why you didn't say it was because of the short form before...In case someone put 50% on accident, you don't want them to see there is a short form."

2. Some participants were confused about the step numbers and why the number changed upon entering into the short form
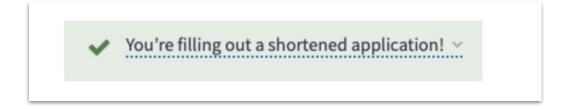
- With this version many participants noticed that the steps changed from "Step 2 of 6" to "Step 3 of 4." They all assumed this was due to the short form, but were not exactly sure. Many also expressed that the steps were unclear because there were so many questions on step 1 and only one question in step 2.

  "Okay then wow we ended up on step three. Well I guess it found that because I have a higher disability it didn't need to go to step 2."

  "Why am I clicking so much to stay on step 1? I have clicked 5 times."

3. Only about half of participants interacted with the "green accordion alert," and this resulted in some uncertainty as to what information was skipped

- Because participants that are shown this variation only have 1-2 questions remaining in the application after being put on the short form track, they have very little time to interact with the green accordion alert before finishing the application. About half of the participants did not notice it and/or did not interact with it.

"I didn't notice [that the alert is clickable] until you pointed it out."

"Maybe that's why I didn't need tax or income. So if I am over 50%, maybe have it note that if you are over 50%…"

So then we iterated...

We updated version 2.1 with a second iteration of the alert design and extended the research study. This design did not require participant interaction, and showed increased awareness of the short form and the sections that would be skipped.

✔ **You're now on step 3 of 4 of our shorter application**

Your service-connected disability rating is 50% or higher. This is one of our eligibility criteria. This means that we don't have to ask you questions about other criteria like income and military service.

4. The majority of participants felt like the alert set proper expectations.

- All participants saw the alert, and felt positively upon seeing that they were on step 3 of 4. They expected that the remaining questions would simply be questions that the VA needs to confirm with them or that were not already on their record.

"Because I am over 50%, I am filling out a shorter application. It will be fewer healthcare questions because if you have 100% then you have provided a lot of information already. I know there are a lot of laws in place regarding eligibility for medical benefits based on ratings. For less than 50% they don't have to give me everything, but since I am over 50 [percent] they are required by law."

"When I saw 3 of 4 I was excited. I don't think it had step of step when I first started it was just step 1 or 2 then changed to step 3 of 4 here."

Additional Findings

1. More than half of variation 2.1 and 2.2 participants had confusion around the "current compensation" question

- Many participants thought that they receive both service-connected pay for a 50% or higher disability rating and VA pension, thus were confused which one to choose. All who felt this confusion did select the 50% or higher disability rating, but thought this should allow for a multi-checkbox.

1. More than half of variation 2.1 and 2.2 participants had confusion around the "current compensation" question

- Many participants thought that the VA pension is for people who retired from the VA. Some participants wondered why they couldn't just disclose their disability rating itself.
- One participant suggested that there should be a link to check their disability rating if they didn't know it.

"Maybe I don't think I understand. If anyone is over 50%, you are getting a check, so if I click this (pointing to receives pay for a disability 50% or higher) aren't I also this (pointing to VA pension)." What would you do? "Choose over 50 [percent], maybe VA pension is for if you worked for the VA. I see where it's different. I realize my thought was wrong. Maybe this VA pension could say this does not include service disability. Just this one needs clarification."

2. The Insurance information "Other coverage" question caused uncertainty for many participants, especially for those who have Tricare (through military retirement)

- Although none of the participants thought this question would stop them from submitting the form, it caused a lot of confusion that could lead to inaccurate input.
- The main confusion was in the policy number and group number fields. The majority of participants that had Tricare expressed that they thought that they would use their Social Security number for this, but were uncertain.

Name of provider (*Required)

Name of policyholder (*Required)

Policy number (either this or the group code is required) (*Required)

Group code (either this or the policy number is required) (*Required)

2. The Insurance information "Other coverage" question caused uncertainty for many participants, especially for those who have Tricare (through military retirement)

- Additionally, many participants did not read the part of the label that specifies that only the policy number or the group code is required. Some said they would just make one up, others said that they might contact the VA for help.
- One participant said that they would just say that they did not have other coverage because they wouldn't want the VA to give them less coverage.

"Policy number, for retirees. I would think that the policy number is my DOD number, so I have to clarify what my policy number would be and I have been using it for a little less than a year."

What would you do?

"I would login online to see if I can find it. If I can find it, great, if not I would put my DOD number. I think it would be good to only have one required. It took me longer to read it, I think it would say this or group number so I thought I could enter it there. I wouldn't have entered that until I entered the policy number. I would fill it out in order instead of reading all of it first."

Other Insights

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- Some participants find the repeated Introduction (upon sign in) redundant and/or confusing
- Some participants think that since the form is digital and that they qualify for the short form that they will be enrolled upon submission of the application
- Many participants expressed that they liked the "Need Help?" section that is at the bottom of each page, especially that it suggests VSOs. Some said that they would utilize it
- The majority of participants thought that they would receive a confirmation of application submission via email

Next steps

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1. Design an alert for the Review page that reminds users what information they were able to skip and why
2. Update the Current compensation question messaging
3. Update the Insurance detail question messaging
4. Consider ways to update the Introduction page so that Veterans who will receive the short form will not spend unnecessary time searching for documents that they won't need
5. Update 10-10EZ question order flows in production
6. Implement the short form for applicants with a disability rating of 50% or higher

In the future

1. Explore alternatives of showing the repeated Introduction on sign in
2. Explore ways to improve the progress bar so that it is more reflective of length and progress
3. Explore other qualifying criteria (Eg. combat status) to expand the short flow experience to more Veterans
4. Ask Prefered contact question, and implement email confirmation and notifications

Questions?

Appendix

Participants (14 total)

14 Veterans

- Gender:
  - Female: 4
  - Male: 10
- Age:
  - 35-44: 4
  - 45-54: 6
  - 65-74: 3
  - Unknown: 1

Marginalized groups we didn't speak with

This study may not meet the needs of the following marginalized Veteran groups:

- Mobile users - *Prototype tool was not optimized for mobile, but 3 participants used a tablet*
- Assistive tech user - *We were unable to include assistive tech users in this study due to prototype tool limitations*
- Expat (living abroad)
- People of color - Recruited for, but unfortunately had many no-shows

10-10EZ Short form based on disability rating- usability

| # of participants | | 14 | | # of AT users | 0 | | # of no shows | 8 |

Category	%	Target	Study	1	2	3	4	5	6	7	8	9	10	11	12	13	1
Veterans		Based on current VA statistics															
Age 55-64+	50.00%	7	4														
Cognitive Disability	50.00%	7	0														
Mobile user	50.00%	7	3														
Rural	25.00%	4	3														
No degree	25.00%	4	3														
Other than honorable	21.00%	3	0														
Immigrant origin	17.00%	3	0														
Women	10.00%	2	4														
Expat (living abroad)	0.40%	1	0														
Race		Based on VA's projected statistics															
Black	15.00%	3	2														
Hispanic	12.00%	2	0														
Biracial	3.90%	1	0														
Asian	3.00%	1	0														
Native	0.30%	1	0														

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	--	--