

# Mobile Debt Portal: Overpayments and Copayments

September 2025

Mobile Feature Support Team

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# Background

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Veterans have two primary types of financial obligations from the VA:

- **Benefit overpayments:** Occur when a Veteran receives more compensation than they are entitled to. Examples include a dependent change from a divorce and dropping a class after the benefits have already been paid.
- **Medical copayments:** An amount owed for specific healthcare services or prescriptions, part of the VA health insurance.

Veterans currently manage their debt on VA.gov, but the existing app lacks this functionality. We are introducing a new feature to the mobile app to allow Veterans to view and manage their debts directly from their devices.

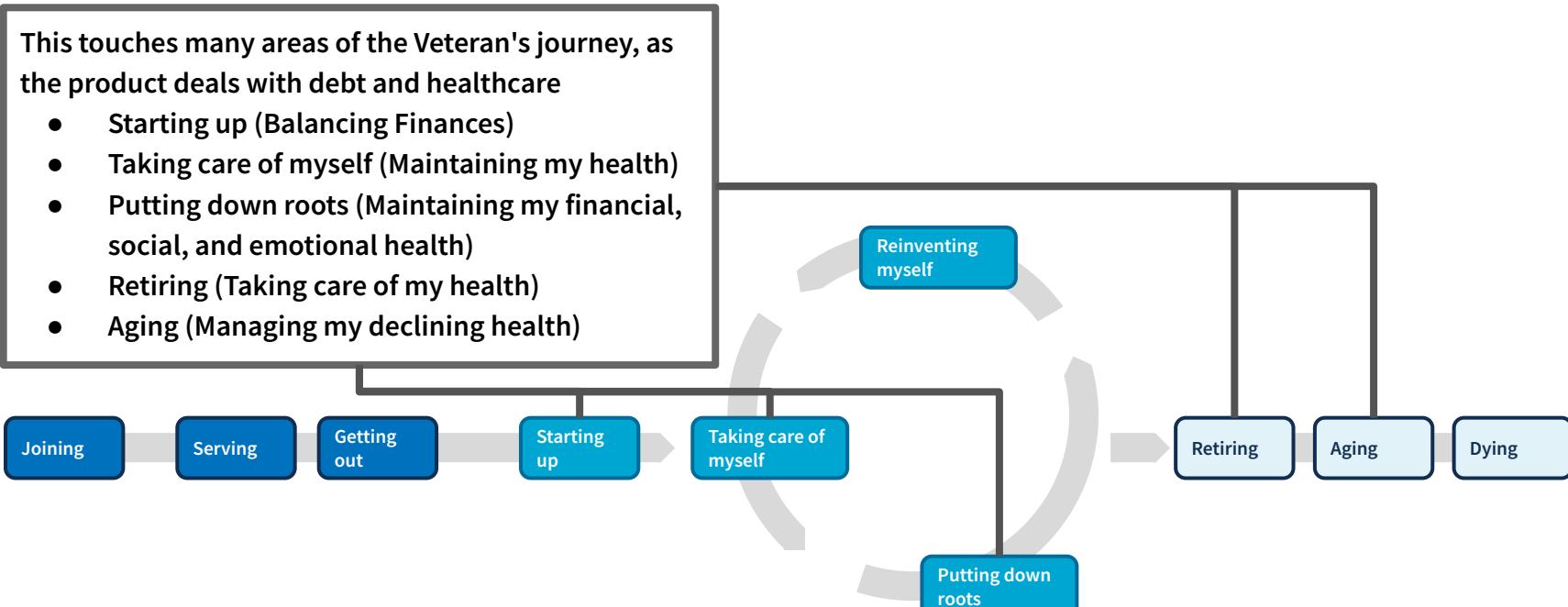
This project is in collaboration with the Financial Management team, who oversees the website's debt portal.



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# How this research maps to the Veteran journey

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For a fully detailed Veteran journey, go to [Veteran Journey Map.pdf](#)

Serving and separation

Living civilian life

Retiring and aging



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# FY 25 OCTO goals supported

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Supported

Not supported

**Improve satisfaction with our web and mobile products by 5 points.**

We have reduced the total time Veterans spend waiting for a response from our digital experiences by 50%, towards a goal of less than 4 seconds per transaction.

**100% of transactions received via our digital experiences are either processed correctly or we have notified the user of an error.**

100% of authentications to our systems and tools (both Veteran-facing and internal) occur using a secure credential.

We have reduced the total error rates in our platforms by 50% compared to Q4 2024, towards a goal less than 1% per endpoint.

100% of VA employees have access to a valuable Generative AI tool to help with their work.

Each of our platforms\* and tools increase the number of non-OCTO built capabilities or non-OCTO users by 50%. (\*excluding mobile)



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# Most applicable law

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Which law supports this work the most?

[21st Century Integrated Digital Experience Act \(2018\)](#)

How is this work related to the law?

Identifies Veterans' needs for clear communication, mobile-friendly access, and digitized documents, aligning with the law's mandates for user-centered, modern, and efficient digital services.

What part of the law relates to this work?

- Public-facing digital services are modern and mobile-friendly
- Websites and digital services provide consistent, intuitive experiences
- Content is written in plain language
- Agencies digitize paper-based processes
- Customer experience is prioritized



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# Participant Demographics

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Findings do not include the perspectives of the following underserved Veteran groups:

- No degree
- Other than honorable
- Immigrant origin
- Expat (living abroad)
- Assistive technology users

Veterans Whose Perspectives Were Underrepresented:

- Ages 55+
- Cognitive disability
- Black or African American

Mobile Debt Portal: Overpayments and Copayments																			
final # of participants	12		# of AT users						0	# of no shows				4					
Category	%	Target	Study	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16
<b>Veterans</b>														Based on current VA statistics					
Age 55-64+	50.00%	6	3	0	1	0	0	0	0	0	0	0	0	1	1	N	0		
Cognitive Disability	50.00%	6	3	0	N	0	1	0	0	0	0	0	0	1	1				
Mobile user	50.00%	6	12	N	1	N	N	1	1	1	1	1	1	1	1	1	N	1	
Rural	25.00%	3	3	0	1	N	0	1	0	0	0	0	0	0	1	0	N	0	
No degree	25.00%	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other than honorable	21.00%	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Immigrant origin	17.00%	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Women	10.00%	2	3	N	0	N	N	0	0	0	0	0	0	1	1	0	0	1	
Expat (living abroad)	0.40%	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Race</b>														Based on VA's projected statistics					
Black or African American	15.00%	2	1	0	0	0	0	0	1	0	0	0	0	0	0	0	N	0	
Hispanic, Latino, or Spanish origin	12.00%	2	2	N	0	0	0	0	1	0	0	0	0	1	0	0	0	0	
Biracial	3.90%	1	1	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	
Asian	3.00%	1	2	0	0	0	N	0	0	0	1	0	0	0	0	0	0	1	
Native Hawaiian or other Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
First Nations (Canada)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Native, American Indian or Alaska Native	0.30%	1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	
<b>LGBTQ+</b>														LGBTQ+ Veterans are 5 times as likely to have PTSD					
Member of the LGBTQ+ community	--%	1	2	0	0	N	0	1	1	0	0	0	0	0	0	0	0	0	
Gay, lesbian, or bisexual	--%	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Transgender	--%	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nonbinary, gender fluid, gender queer, Two-Spirit (Indigenous only), or another gender beyond man or woman	--%	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Assistive Tech (AT)</b>														Ask an a11y specialist to help you complete this. Targets are for a general AT stu					
Beginner AT User	50.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Experienced AT User	50.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Desktop Screen Reader (SR)	20.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Mobile Screen Reader (SR)	20.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Magnification/Zoom	20.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Speech Input Tech (Siri, Dragon)	20.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Hearing Aids	20.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Sighted Keyboard	10.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Captions	--%	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Switch Device	--%	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Braille Reader	--%	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

[Participant Tracker table in research report \(expand\)](#)



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# Research Goals and Questions

Mobile Debt Portal: Overpayments and Copayments | September 2025

1. Understand how users become aware of and locate information about money they owe in the app.
2. Assess how well users understand and interpret their copay and overpayment information in the app.
3. Identify what actions users want to take regarding money owed and evaluate how easily they can find guidance in the app.
4. Evaluate the experience of completing actions outside the app.
5. Prioritize features for the minimum viable product (MVP) that will handle overpayments and copayments in the app.



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# Research Goals and Questions

Mobile Debt Portal: Overpayments and Copayments | September 2025

**Goal 1: Understand how users become aware of and locate information about money they owe in the app.**

- What prompts users to check on or take action regarding money they owe to the VA (in general, not specific to mobile)?
- How do users expect to be notified or informed about new bills or debts (in general, not specific to mobile)?
- Can users successfully locate the section of the app with information about money owed?

**Goal 2: Assess how well users understand and interpret their copay and overpayment information in the app.**

- Is the overview of money owed (copays and overpayments) clear, complete, and useful?
- Can users access and make sense of detailed information for each item?
- Do users feel confident they understand what they owe and why?
- Do users find access to downloadable PDF copay statements helpful, and would they use this feature?



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# Research Goals and Questions

Mobile Debt Portal: Overpayments and Copayments | September 2025

**Goal 3: Identify what actions users want to take regarding money owed and evaluate how easily they can find guidance in the app.**

- What types of actions (e.g., pay, request financial help, dispute a charge) do users expect to take in the app?
- How do users expect to complete each of these actions?
- Can users find clear, actionable guidance on how to proceed with each option?

**Goal 4: Evaluate the experience of completing actions outside the app.**

- How do users feel about having no option to pay their debt or bills through the app?
- How do users feel about leaving the app to pay through pay.va.gov or pay.gov?
- Are users comfortable navigating to a new site and copying/pasting information from the app to complete a payment?
- How do users feel about being redirected to VA.gov to complete actions like requesting help or disputing a debt?



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# Research Goals and Questions

Mobile Debt Portal: Overpayments and Copayments | September 2025

**Goal 5:** Prioritize features for the minimum viable product (MVP) that will handle overpayments and copayments in the app.

- Would users prefer the experiences of leaving the app to pay via pay.va.gov / pay.gov OR having no option to pay from the app at all?
- Would users prefer the experience of leaving the app to read help documentation OR seeing help documentation directly in the app?



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# Methodology

Mobile Debt Portal: Overpayments and Copayments | September 2025

Usability testing of high-fidelity prototypes over Zoom

- 12 Veterans with experience with benefits overpayments and/or medical copays

The prototype simulated the MVP debt portal for viewing copays and overpayments, and the experience of leaving the app to pay in a web browser.

- Half the participants saw the overpayment flow, and the other half saw the copayment flow. Depending on time, some saw both.
- They saw a version without payment links first, then a second version with links.



We asked users to download the Figma mobile app so that we could accurately simulate leaving the app for an external browser and to ensure no design elements were cropped.



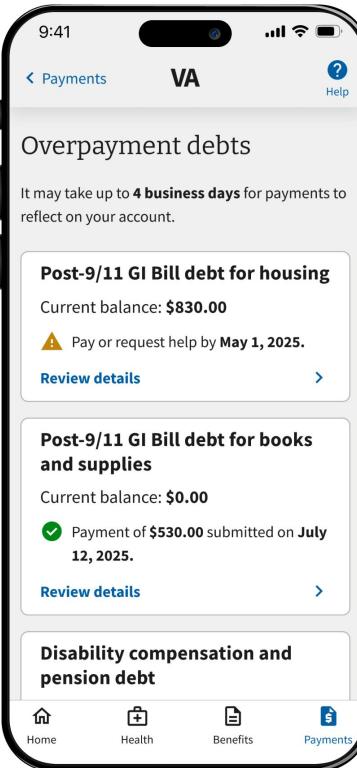
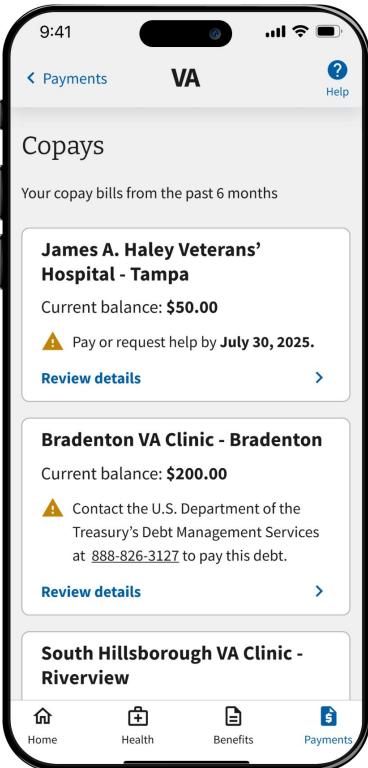
Note on Accessibility: Due to prototype limitations, this study did not include testing with users of assistive technologies. Design files were reviewed by accessibility specialists.



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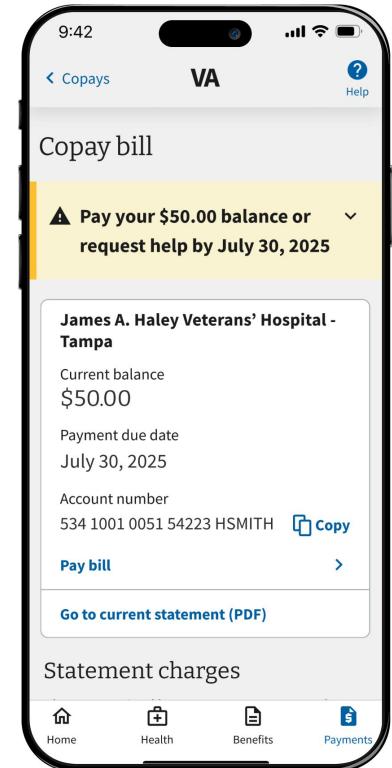
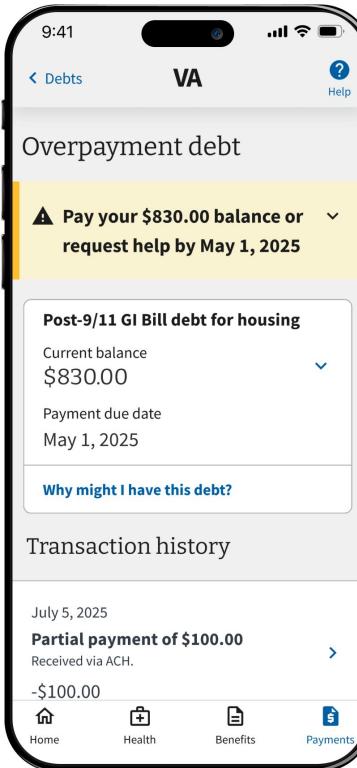
# Prototype

[left] Overpayment flow / [right] Copayment flow



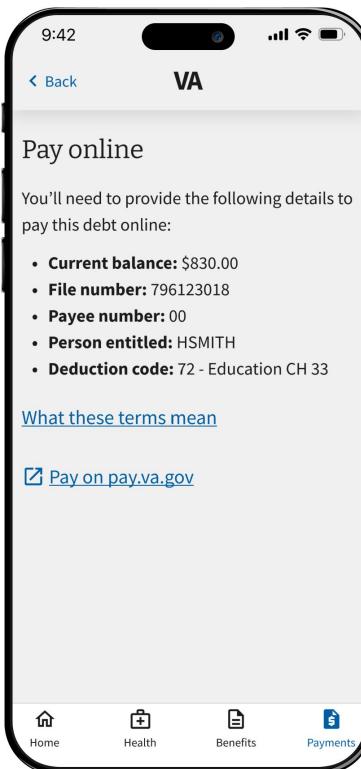
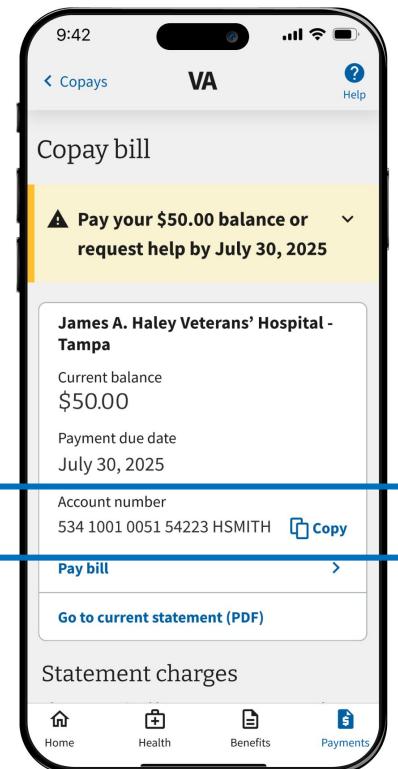
[Figma link without payment](#) / [Figma link with payment](#)

[left] No payment links and [right] with payment links



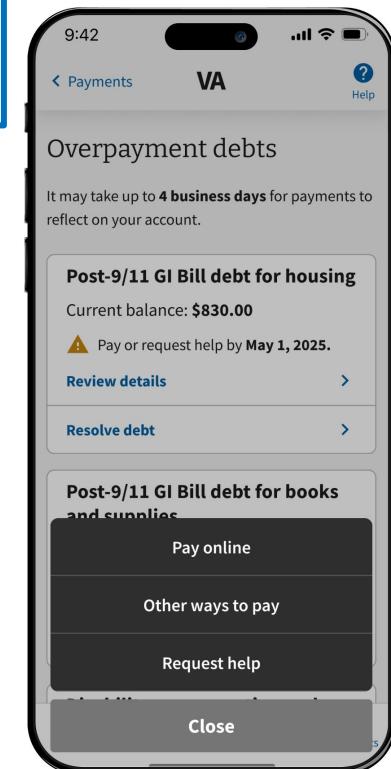
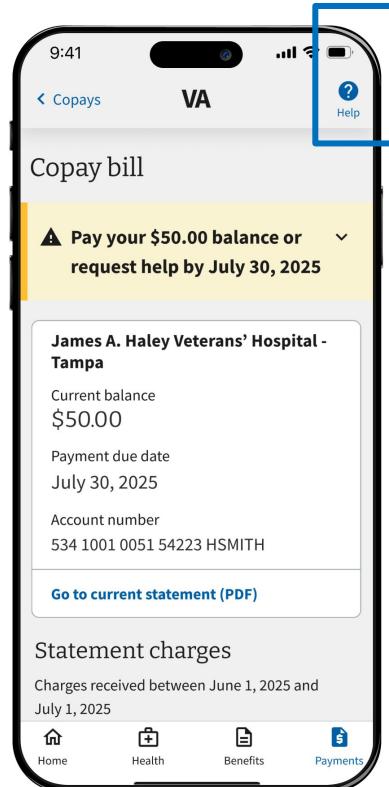
# Prototype

Required info for making payments



[Figma link without payment](#) / [Figma link with payment](#)

Help option: [left] corner vs [right] resolve menu



# Key Findings and Recommendations



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# Key Finding #1

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Despite their frustrations with the payment process on mobile, participants preferred having this option over a version that only allowed viewing debt and bills.



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# Key Finding #1

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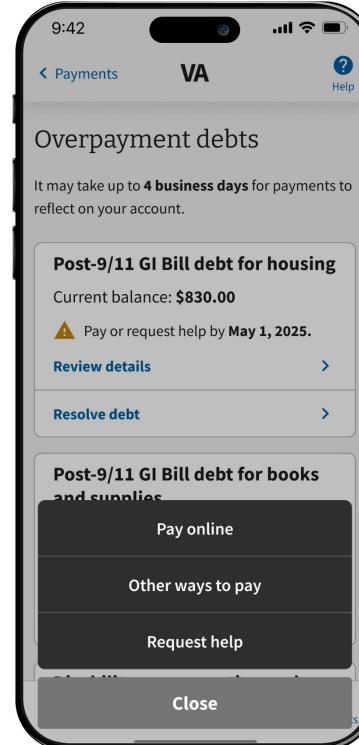
10 of 11 said they would use the app without a payment option, those same participants preferred the version that allowed them to make payments.

No one is thrilled that they can't pay in the app and/or that their information is not auto-filled, but appreciate that they at least have the option to pay.

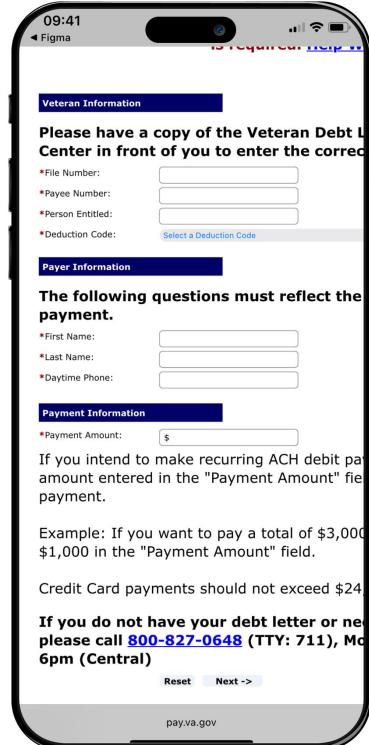
*"This is now one-stop shopping! And I love that." - P2*

**Recommendation:** Proceed with the MVP version to include links to payment sites.

Status: design updated



resolve menu



pay.va.gov



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# Key Finding #2

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Navigation and labels need to be intuitive to prevent confusion.



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# Key Finding #2

Mobile Debt Portal: Overpayments and Copayments | September 2025

Users had mixed initial assumptions on where to find money they owed, with an almost-even split among:

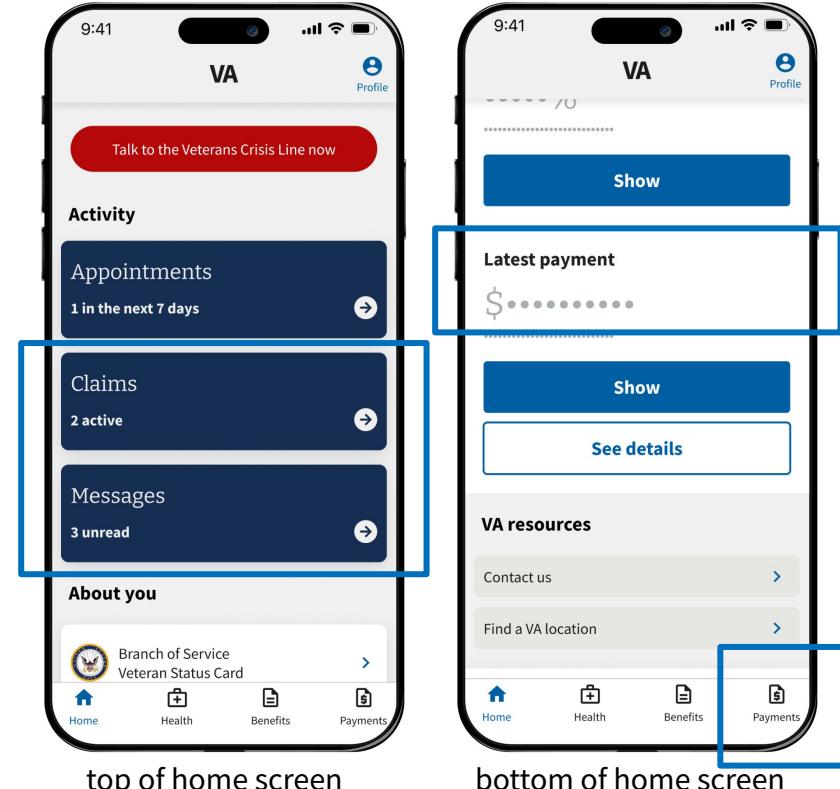
- Payments tab (3 out of 12) [*actual location*]
- Messages or Claims shortcuts (4 out of 12)
- Latest Payment link (4 out of 12)

7 of 11 agreed "Payments" was the most fitting name.

- 3 of 11 thought of "Payments" as money owed to them, but most were fine with the name after a brief explanation.

**Recommendation:** Keep the name of “Payments” on the tab for now. Possibly explore other options later.

Status: no action



# Key Finding #3

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Participants have a need for clear, actionable options when searching for help with their debt or bills.



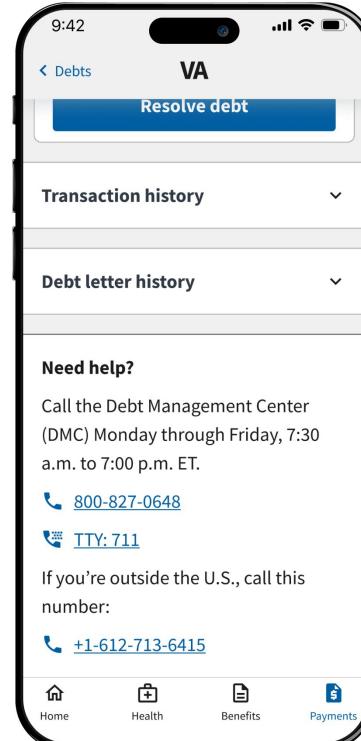
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# Key Finding #3

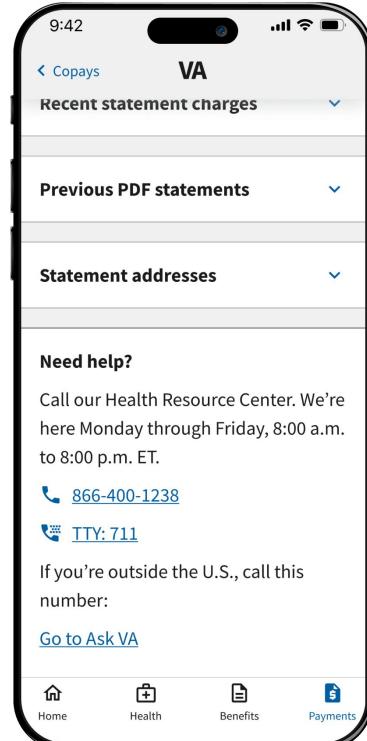
Mobile Debt Portal: Overpayments and Copayments | September 2025

Most participants (9 out of 11) search for a phone number within the app when they have questions about their debt and bills.

**Recommendation:** Prominently display a phone number, as Veterans often bypass help menus in search of a way to speak directly with someone.



new design: overpay



new design: copay

Status: design updated to include contact info prominently



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# Key Finding #3

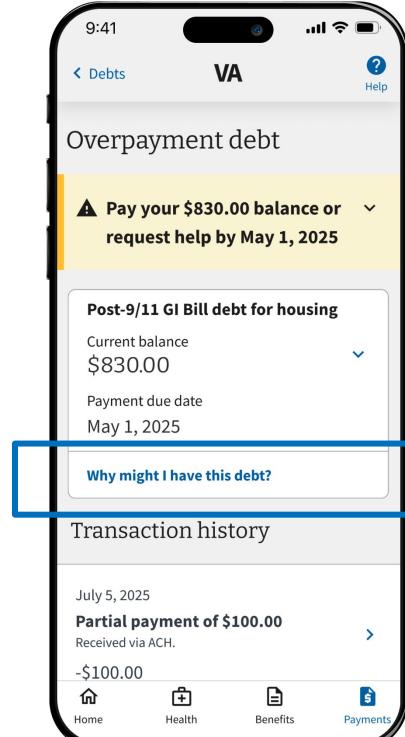
Mobile Debt Portal: Overpayments and Copayments | September 2025

The “Why might I have this debt” button proved unhelpful, as 4 out of 5 found the information too general and expected a more direct, personalized explanation.

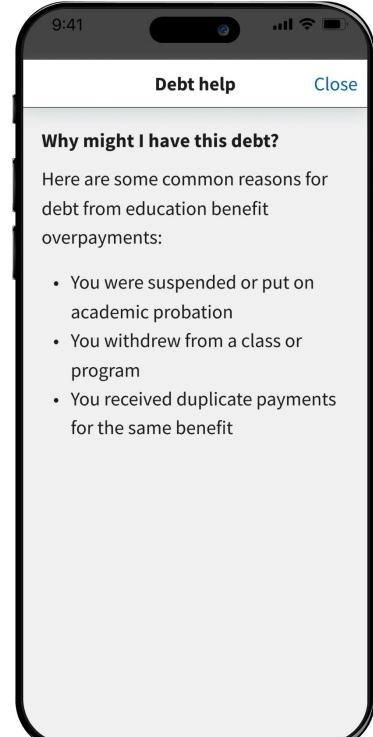
*“Well, that just sounds like some generic information that's not specific to me. I would want to know exactly how this came to be.” - P11*

**Recommendation:** Clarify why a debt exists. Add easy and actionable ways for users to learn why they have a particular debt, moving away from the generic explanation.

Status: consider for v2. Research needed on what is technically possible for personalization. Each type of debt has their own set of reasons.



button highlighted



drawer of info



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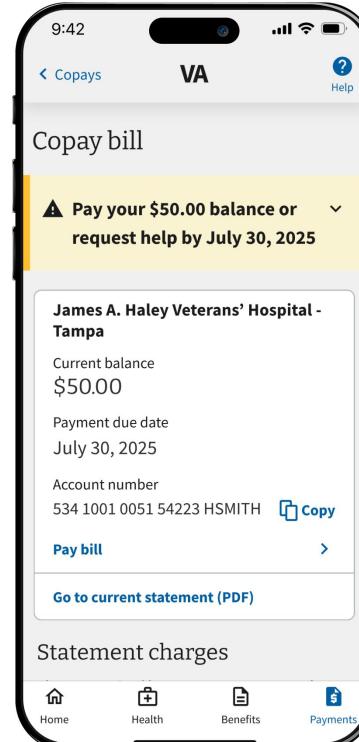
# Key Finding #3

Mobile Debt Portal: Overpayments and Copayments | September 2025

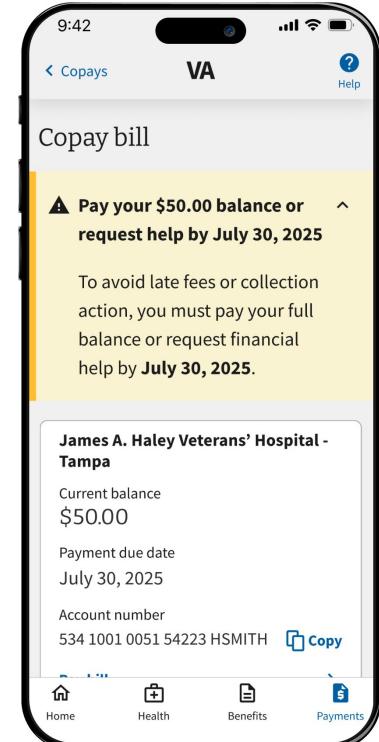
Most participants (7 out of 11) did not open the yellow notification accordion that indicated to users they must pay or request help by a particular date.

- Of those who did, all 4 were looking for additional information on taking those actions, which they did not find.

*"This part that says, "pay or request help" is useless. If I'm going to open this up, I want it to give me those two options: either pay it, or one-click button that takes me to someone who can help with a payment plan." - P11*



accordion closed



accordion open

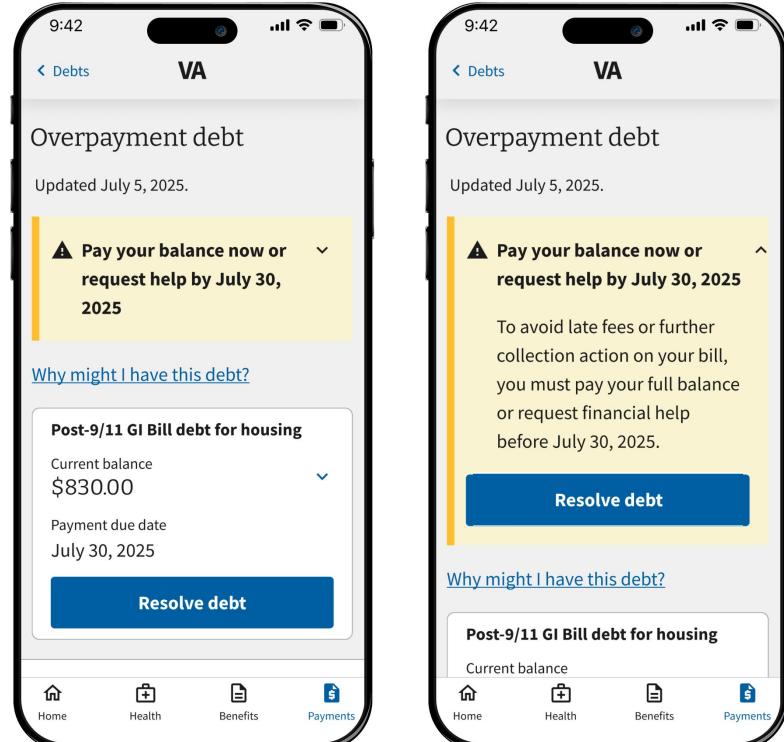


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# Key Finding #3

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**Recommendation:** Re-evaluate the alert accordion on the details page. Either make it clearly expandable with valuable content inside or replace it with a simple banner.



accordion closed

accordion open

Status: design updated to include action items



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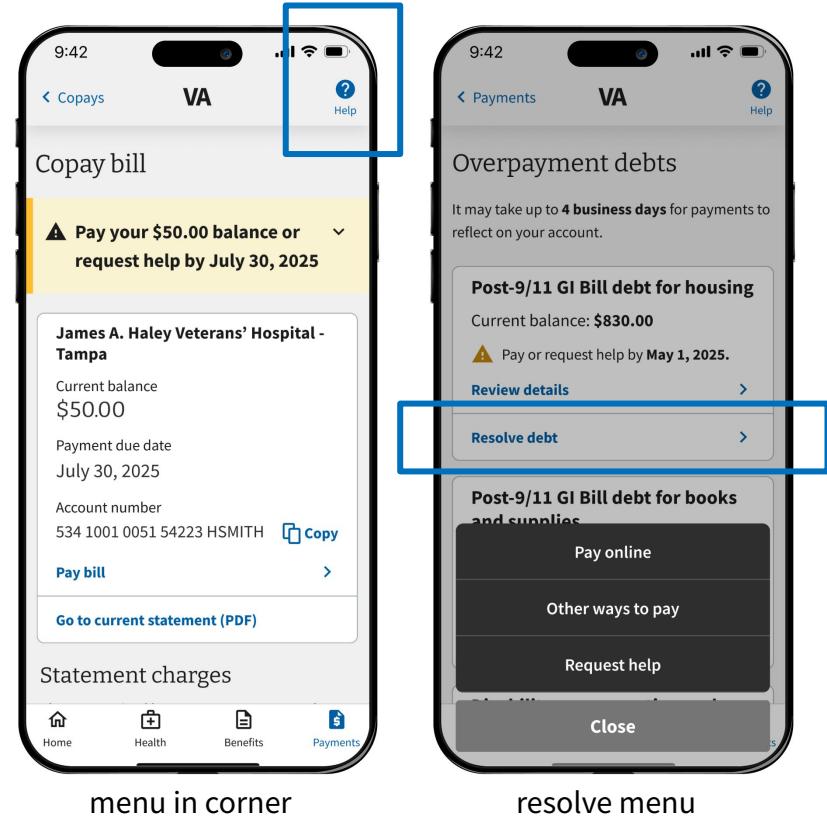
# Key Finding #3

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We tested two locations of help topics: a help menu in the corner, and under a resolve button.

The Help menu was not easily discoverable, with many users (4 out of 5) not noticing it or only finding it after a long search.

*"[viewing Help menu] That's something I wouldn't have noticed before you told me." - P14*



menu in corner

resolve menu

Status: design updated to put all help options under the Resolve menu



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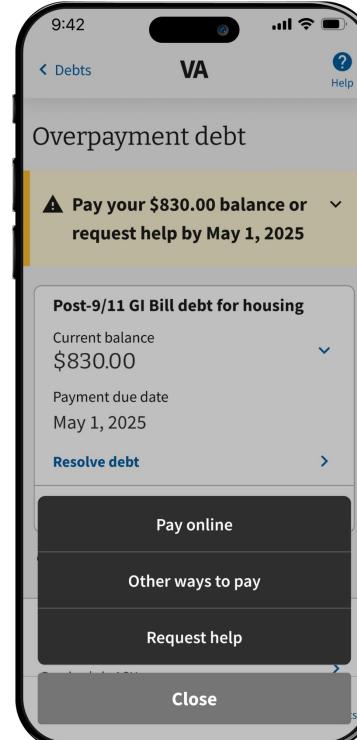
# Key Finding #3

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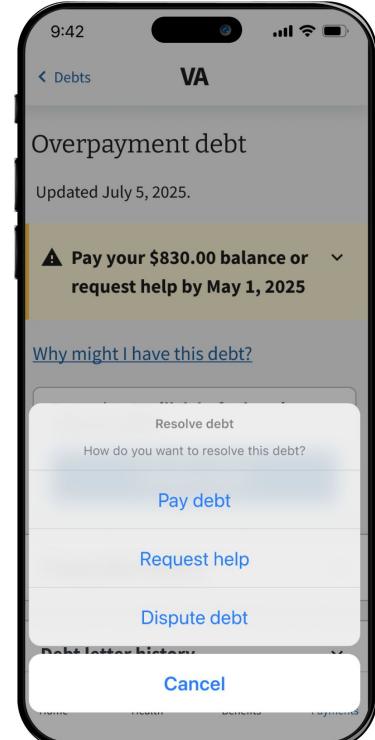
Everyone discovered help options under Resolve.

Some wanted the direct options immediately visible under Resolve (e.g. “dispute debt”) instead of hidden behind another click.

**Recommendation:** Surface non-payment options.



old design



new design

Status: design updated to pull Dispute debt into the Resolve menu



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# Key Finding #4

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Key payment information must be surfaced and easy to retain



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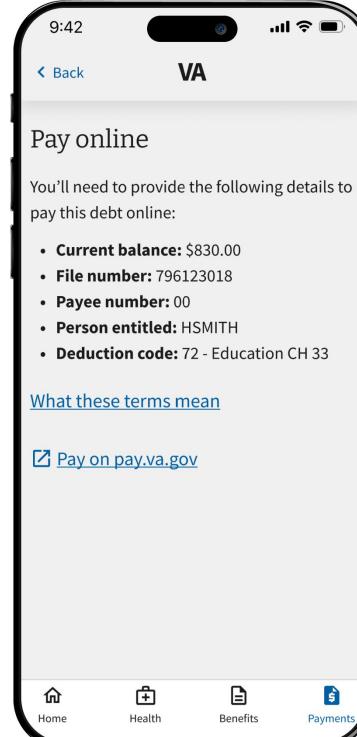
# Key Finding #4

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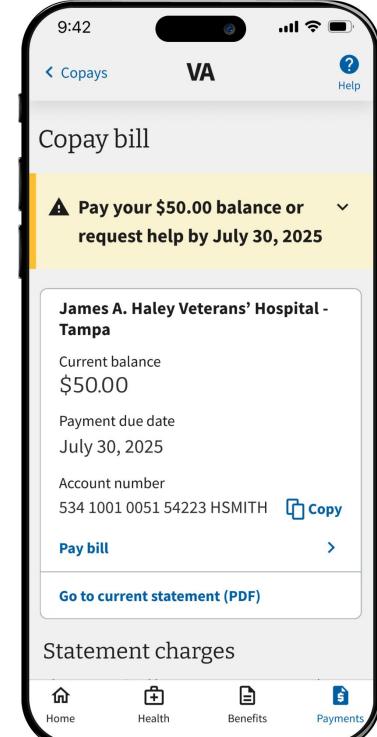
Most are not noticing the required payment information in the app (e.g. account number, payee number) they will need for the payment portals.

- 5 of 7 missed it in the overpayment flow
- All 10 missed it entirely in the copayment flow

*"It says you'll need to provide these details. But, I think I'm not really fully grasping that I need to write everything down, or that I'm going to need to toggle back and forth in the digital age." - P11*



overpayment details



copay details



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# Key Finding #4

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Users don't expect to have to save the information before going to the payment portals.

The difficult app-to-portal handoff led to a strong desire for in-app automation.

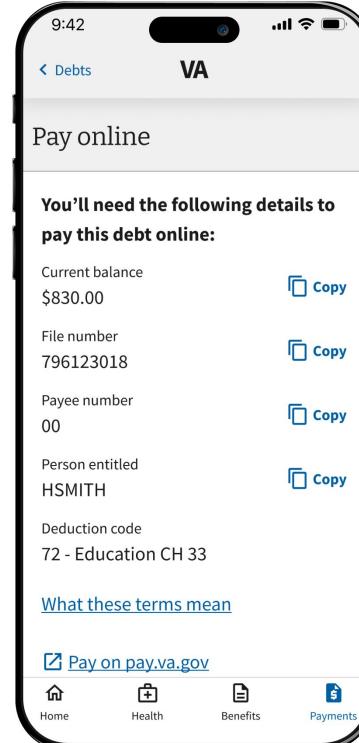
- All 10 participants in the copay flow would use the copy-and-paste function of the account number.

## Recommendations:

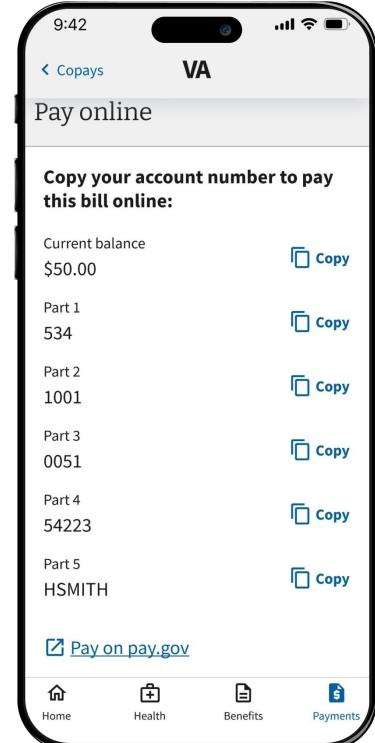
Make it very clear that the user needs to save the payment details before they are redirected.

Enable copy-and-paste functions for payment details.

Status: design updated



new overpayment



new copay



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# Key Finding #5

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Digital statements and documents are a core need for users.



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# Key Finding #5

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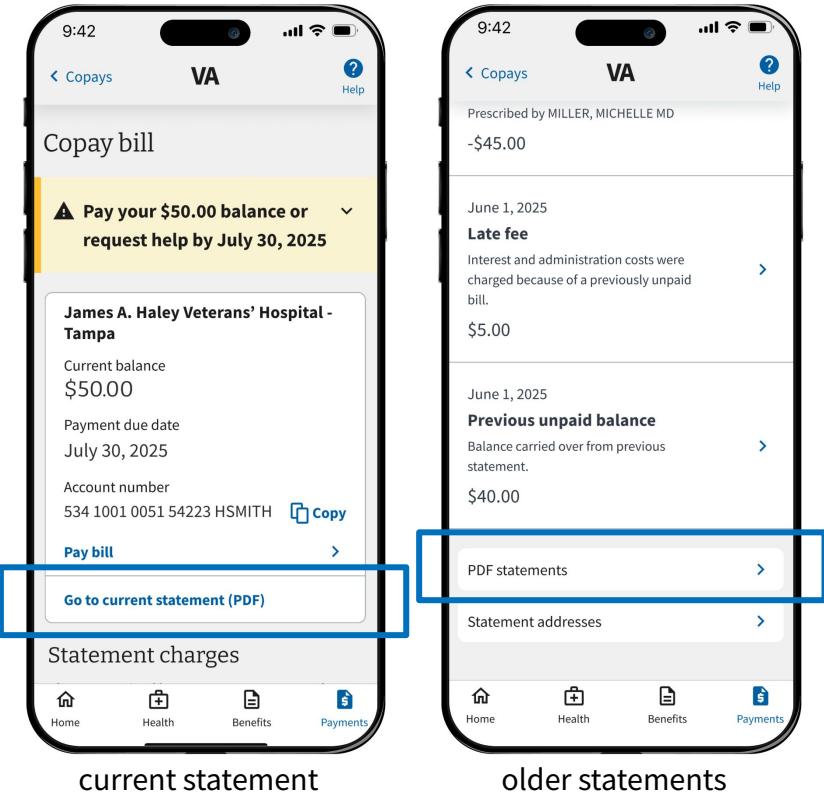
The PDF statements in the copay experience were highly valued by all 11 participants.

- 5 would use them for verifying charges
- 4 would save them for future reference

*[would you look at the statement within the app?] "Yeah, if I lost the letter or something. Just to verify that the info is correct." - P16*

Participants found older statements difficult to locate: only 2 out of 6 were able to find them.

- Clearer labels suggested: “older” or “previous”
- They noted the excessive scrolling to find them



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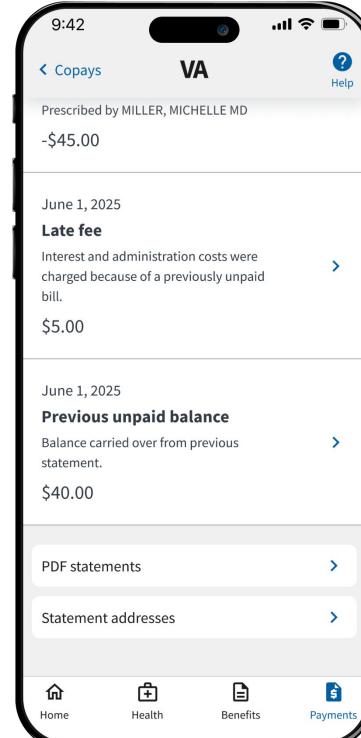
# Key Finding #5

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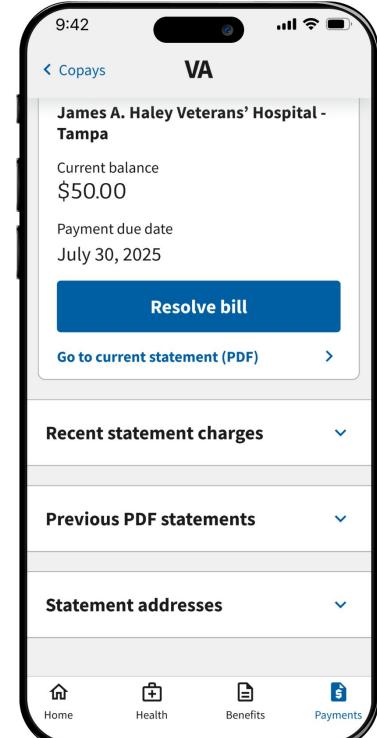
## Recommendations:

Make older PDF statements easier to find. The current structure requires much scrolling and is not clearly labeled.

Look into making the PDFs as accessible as possible for all users. Everyone found the PDF statements useful, so we need to make sure they can be read by all users.



old design



new design

Status: design updated for older statements / accessibility is on roadmap as future initiative



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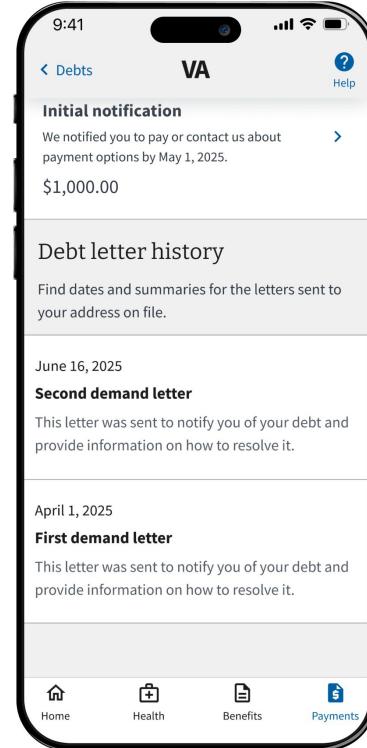
# Key Finding #5

Mobile Debt Portal: Overpayments and Copayments | September 2025

In the overpayment flow, all participants found the debt letters useful. Cited reasons being:

- Knowing if they're approaching a deadline
- Understanding a debt in case they had missed a physical letter.

*"I like that it also tells you when the 1st and 2nd letters were sent, because sometimes I miss a letter. But it tells me: oh, we submitted months ago." - P16*



debt letter history



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# Key Finding #5

Mobile Debt Portal: Overpayments and Copayments | September 2025

6 of 8 had a strong expectation that they should be able to view these documents directly in the app.

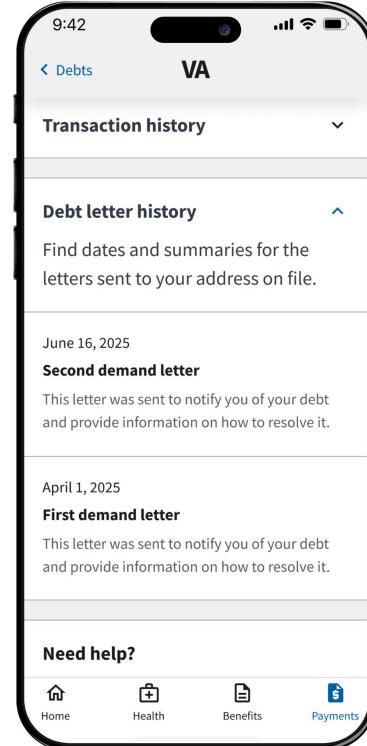
*"If this had the letters, I would expect to click on it and view the letters." - P12*

## Recommendations:

Provide access to debt letters.

If that's not possible, provide a clear explanation for why they can not be read in the app.

Status: consider for v2. Research needed into PII blocking the debt letters, and what explanatory text is allowed to be written.



debt letter history



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# Key Finding #6

Mobile Debt Portal: Overpayments and Copayments | September 2025

Separation of current and resolved debt is beneficial for clarity.



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# Key Finding #6

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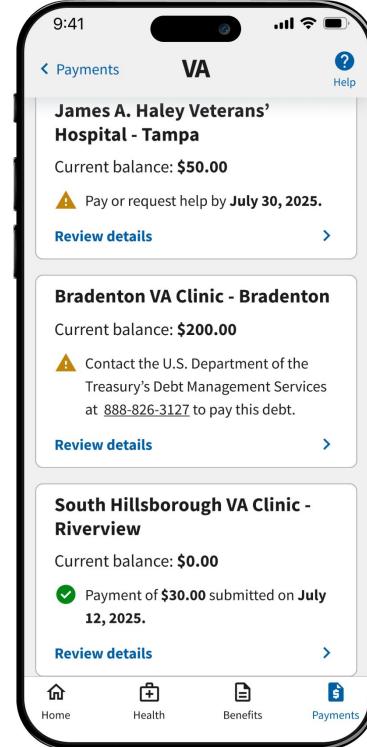
3 out of 5 did not want to see resolved debt alongside current, as they expected the page to only show outstanding actionable items.

*"If it's already paid off, it should be under payment history. When I click on these, I would think that these are outstanding." - P9*

2 out of 5 were content with having the resolved and open debts together, but only if there was a clear distinction between them.

**Recommendation:** Provide a space for users to view resolved debt, and remove resolved debt from the current list of outstanding debts and bills.

Status: consider for v2. Not currently technically feasible.



copay bill list



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# Key Finding #7

Mobile Debt Portal: Overpayments and Copayments | September 2025

Users want a clear, centralized way to manage debt and bills.



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# Key Finding #7

Mobile Debt Portal: Overpayments and Copayments | September 2025

The overall structure of the Payments page is clear to 9 of 12 users.

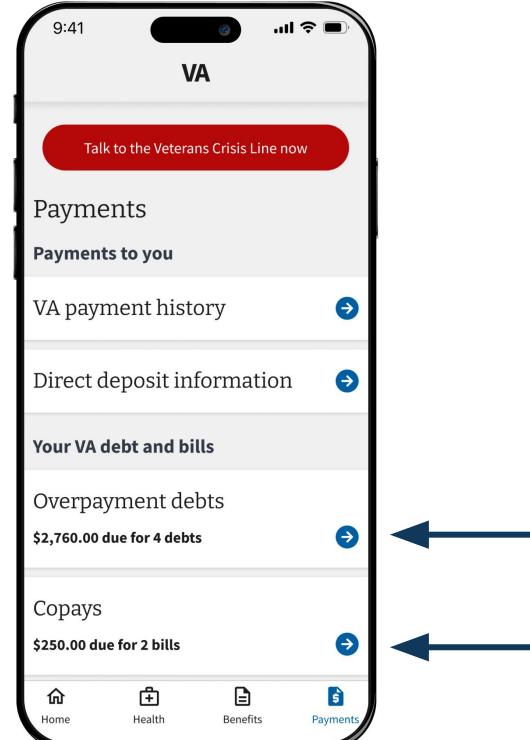
- 3 of 12 were confused by the “Payments to you” section.  
(note: none of them currently receive benefits)

The details provided under the "Copays" and "Overpayments" titles included the total amount due and the quantity of debts and bills. Impressions of this information were mixed among users.

- 5 out of 9 were satisfied with the details
- 4 of 9 wanted more specifics, such as due dates and/or type of debt (e.g. medical, school, home loan) displayed up front

**Recommendation:** Add due dates for bills and debts on the Payments page to help users manage their finances at a glance.

Status: consider for v2



Payments screen



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# Key Finding #7

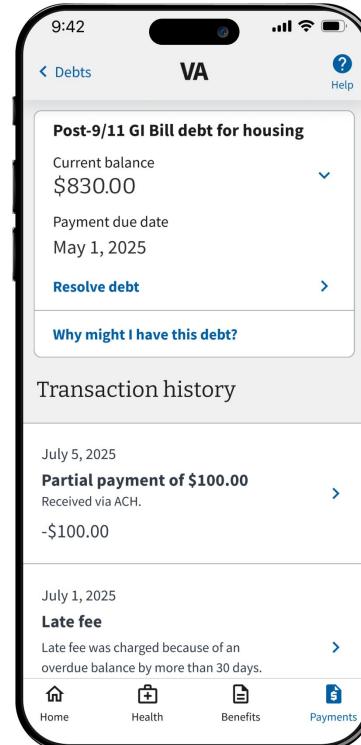
Mobile Debt Portal: Overpayments and Copayments | September 2025

The overpayment pages tested very well.

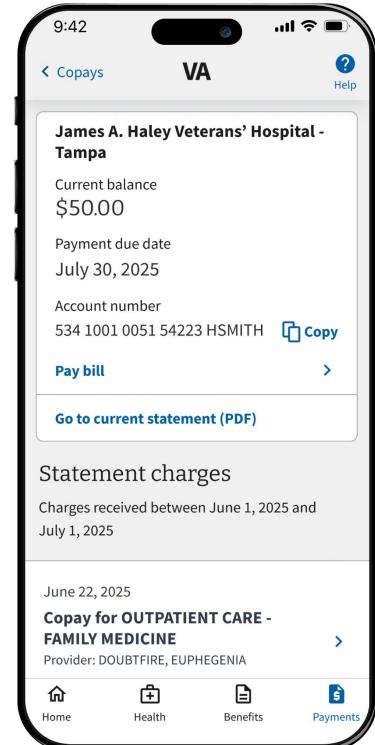
The copay pages were confusing to many.

- 5 out of 11 were confused by the bill structure, not realizing it was a monthly statement.
- 2 out of 11 were also confused by the grouping of locations together.

*"I just want to see right now, like what the breakdown of the \$50 is like. I would say, separate these actual balances from the payments already received so that it's clear that's exactly my balance. - P9*



overpay details



copay details

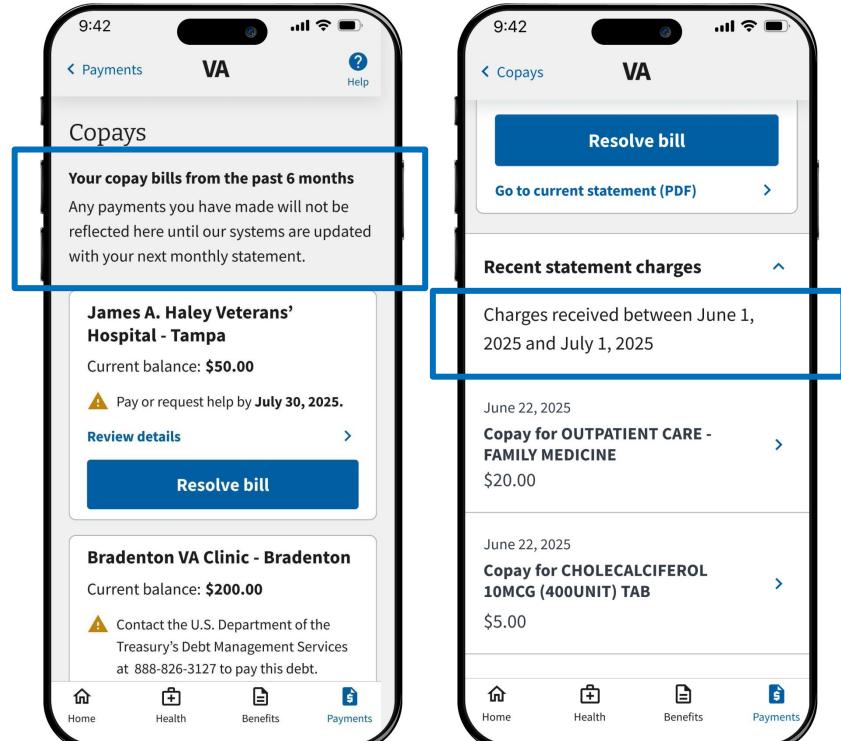


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# Key Finding #7

Mobile Debt Portal: Overpayments and Copayments | September 2025

**Recommendation:** Clarify the structure of the copay statements. Until we are able to provide real-time transactions, make it clear that the copay details are in statement form and may not be up to date.



new design

Status: design updated



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# Further Research Needed

Mobile Debt Portal: Overpayments and Copayments | September 2025



## Assistive technology users

Due to prototype limitations, we couldn't test with users of assistive technologies. We plan to do so once the feature is built into the app.



## Notifications

Investigate how users want to be notified of new debts, new bills, and payments required.



## Labels (optional)

Exploring alternative naming options for “Payments” that are more encompassing of both money owed to and from the VA.



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# Research Documents

Mobile Debt Portal: Overpayments and Copayments | September 2025

## Prototype

- no payment links (used in testing)
- with payment links (used in testing)
- updated designs after testing

Research report

Product Brief

Research plan

Conversation guide

Interview transcripts

Interview notes

Mural board

User flow

Comparative analysis report on naming conventions

\* This presentation includes icons by The Noun Project.



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# Thank you!

Mobile Feature Support Team

Researcher: Emily DeWan | Designers: Natasha Huckleberry and Thomas Michaud



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