**Conversation Guide for Discovery Interviews, Income Limits App, October 2022**

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* **I have started recording**. I'd like to confirm: Are you comfortable if I record my screen and the audio as we talk today? Yes.

## **Warm-up Questions - 5 minutes**

Before we jump into talking about VA health care benefits, I have a few questions to get to know you a bit more.

1. Where do you live? I live in Salisbury, Maryland just south of Delaware.
2. Would you mind if I ask who is part of your household right now? I don't need to know names or anything that you feel uncomfortable sharing. My Bride and we have a girl that lives here while attending her Senior year in college.
   1. *(If sense hesitation)* Knowing how many dependents you have can help us better understand your needs around healthcare. You don't need to tell us their names or even your relationship with them.
3. What do you like to do for fun? Golf, play with my grandchildren, sight see, drive around, and chased my bride around once in a while.

*Note: We discussed possibly changing these questions to be more applicable to the VA, i.e. "What do you like about being part of the veteran community?" I think that's probably fine, though having thought more about it at this point, I do like the more general, open nature of these questions. I believe they open the conversation trying to see the participant in a more holistic way. Will participants think it's strange that we ask questions that touch their personal life, outside of their status as a veteran? I would think no, and that these types of more general questions open the door for them to share things outside of what they see as specifically part of their experiences as a veteran.*

## **Guided Storytelling - 40 minutes**

*Note about the following questions: Moderator is not expected to ask all questions as written below. These questions are more like guidelines to help the moderator if they're unsure what to ask next, or unsure how to phrase a question. Overall, this time should be used to get participant to explain their process of applying for health care benefits to see if, when, how, etc. eligibility comes into the picture.*

Great to know a little bit more about you! Let's now turn towards talking about health care benefits.

I spend an hour every two weeks going online to research on VA.gov, Veteran associations, and homepages where Veterans have gathered and get or give some advice. I work a few days a week as a drug runner, and I golf 3 times a week. I go to a lot of baseball and softball games for my grandchildren.

1. So just to start, do you currently receive VA health care benefits? Yes, again I have Medicare, Tricare, and VA benefits.

#### **If yes, ask 1a-1b. If no, skip to guide for Cohort 1 and Cohort 2.**

1a. When did you first apply for health care benefits? Probably around 12 years ago when I started having issues with my health.

1b. Have you applied for VA health care benefits more than once? About 2 years ago I applied for a scooter because I have issues with walking. They were not going to give me a heavy duty one because of the vehicle I was driving, but they did because I ended up buying a trailer. I did have a charger problem and they turned it over to the people that supply the parts to the scooter. They gave me a new charger. It is an open invitation for me, and I feel comfortable but because I have Tricare and Medicare the VA charges for some of my visits. I got a VA card and when I call them up they ask me for my name and last 4 and they find me.

#### **If yes, ask 2a-2c. If no, skip to 3.**

2a. How many other times did you apply for health care benefits?

2b. What was it that caused you to apply more than once?

2c. When was the most recent time you applied?

1. Since applying (that most recent time), have you experienced a change that might affect your benefits, such as number of dependents or amount of income?

#### **If yes, ask 3a-3b. If no, skip ahead to guide for Cohort 1 and Cohort 2.**

3a. What exactly was the change?

3b. When was that?

#### **After 3b, skip ahead to guide for Cohort 3**

## **For Cohort 1 and Cohort 2**

### **Cohort 1: Get a detailed story of the full application process**

Cohort 1: For the rest of our conversation, we're going to talk about what that experience was like for you. I always feel welcome. I think the Baltimore VA staff is a little stressed out and they are not as user-friendly as the small-town VA.

### **Cohort 2: Get a detailed sense of thought process, questions and concerns**

Cohort 2: Let's turn now to talking about your thought process around VA health benefits.

1. To start, when did you first start thinking about applying for VA health benefits? The stroke was handled strictly through my heart people. I heard they had sleep apnea help through the VA and that is the first time I had heard of that. Previously I had heard that the VA was not doing anything for their Veterans. I went up there to see how they would respond to my complaint to see if our VA was doing any good. I interviewed 7 or 8 Vets that were there, and I got good responses that were there. I dropped it from there because I had other insurances. I knew VA was available and that they would be supportive if I had an issue. I am not sure I don’t quite remember. I think I was in the system, but I had never used it. Yes, those were just random people I was chatting with in the waiting room. I felt like I could add some additional pressure. I didn’t feel like I didn’t need to because every one of them had stated they were getting the support. It was not at the Cambridge location. I remember now I had some teeth problems, and I was looking for implants and at that time they would not send you out for teeth problems. That is how I got into the VA through the dental problems. I had to make an effort to get into the system.
2. Were you receiving other VA benefits at the time? Which benefits?
3. What sparked the idea that you might want to apply for VA health benefits?
4. Where were you? I apply for it in person. They asked for my DD-214 and a bunch of questions. They made me feel comfortable, but in Baltimore I always felt like I was a number not “Jim”.
5. Who were you with? I was working with a VA dentist. They were nice enough and took all my x rays. I was told I was going to be dropped from physical therapy if I did not show up to my appointment which I stated to them I was going on the video appointment.
6. Where you concerned that you would not be eligible? No, I knew I was I was just worried about getting set up within the VA. Dental from Tricare is not good. VA dental is good because it is free. The free part was good.
7. Was the VA dental care good? Yes, they knew what they were doing. It was like a professional dentist office. You get there on time and you wait for the doctor. Tricare dental is not that good. I knew that the VA had to established who I was to get into the system. I knew that the healthcare through the VA was free for everything. I am 100% disabled due to Agent Orange.
8. When you first had this thought, what questions came up for you?
9. What concerns did you have, if any?
10. Did you do anything at that time to start to learn more about applying for health care benefits? What did you do?
11. Did you have any kind of plan for what you would do next?
12. What did you do next? OR: What happened next? (Repeat as needed)

### **On topic of eligibility: (continue for Cohort 1 and 2)**

I'm curious to hear more about \_\_\_\_\_\_\_\_\_ (eligibility - use participant's term if possible):

1. How did the topic of \_\_\_\_\_\_\_\_\_ come up in this process?
2. At that point, what did you know or assume about \_\_\_\_\_\_\_ ?
3. How did you get that information?
4. What questions/concerns did you have about \_\_\_\_\_\_\_\_ ? The thing I had about the dental was the question of getting a local dentist to do the job and the VA just pick up the cost. At that time the VA was not able to do that, but it has now changed from what I have heard. It was in the VA is Baltimore.
5. Did you have any concerns or questions? No, I knew they could do the implants once I talked to my dentist. My dentist was a VA employee inside the VA office in Baltimore. I knew I had a dental problem, and the Tricare dental process does not cover all the cost so I knew if I went to the VA, it would be free. I had heard from a fellow that they had good dental care.
6. Where did you go (or, who did you go to) to address those questions/concerns?

### **If doesn't come up naturally: (continue for Cohort 1 and 2)**

1. Did the thought of whether or not you'd be eligible for health care benefits come up during this application process?
2. If yes, how did it come up?
3. Where were you?
4. Who were you with?
5. What questions/concerns did you have?
6. Where did you go to learn more?

## **For Cohort 3**

### **Get a detailed story of the change and aftermath**

For the rest of our conversation we're going to talk about \_\_\_\_\_\_\_ (the change) in the context of your VA health care benefits. To reiterate, I do not care at all whether or not a change was reported. I don't really even know the rules around reporting a change. I'm just here to learn about how you think about the change in context of your benefits.

1. To start, after \_\_\_\_\_\_ (the change), what types of logistical tasks were you thinking about that you'd have to deal with as part of this change?
2. Did your VA health care benefits come up in your mind as a thing you'd want to deal with after this change occurred?
3. When did it come up?
4. At that time, what were you thinking?
5. What was it that sparked that thought?
6. What was unclear to you at that point? Any questions you had?
7. What concerns did you have?
8. Did you take action at that point to learn more or do anything else as related to this thought?
9. Did you have any kind of plan for what you would do next?
10. When if ever did this topic come up again? (repeat as needed)

### **Things to watch for:**

* Does participant demonstrate awareness of eligibility as part of benefits application process?
* What words or phrases does participant use to talk about eligibility/income limits?
* What type of emotional experience is associated with eligibility?

## **Concluding questions - 10 minutes**

* What if anything would have made the health care benefits application process easier for you? I don’t think it could have been easier, but it could have been friendlier, but there is nothing you can do about it because that is an individual’s personality. That happens now when you go to Walmart. I have always had good luck with the support they want to provide. The person I was working with was friendly, but they were in a hurry.
* Looking back now, what do you wish you had known about \_\_\_\_\_\_\_ (eligibility) that you didn't know back then? Not really because I was eligible, I knew how to get through the process, I had all supporting documents, and I had everything that I needed. I knew anytime you dealt with those people they would ask you if you were eligible and I knew that my DD-214 would show that I was. I don’t know if everyone going there would know to bring that. I had a lot of responsibilities in the military, so I knew what I needed.
* Do you know if anyone you know had issues with signing up for benefits? I don’t recall at anytime that they did not get the information or the outcome they were seeking even if it did take some extra time. I have a son who has had some issues getting it because he got a less than honorable discharge. Not a dishonorable discharge it was just a general discharge. That is the only thing I know because he is an adult, and he can deal with that himself.
* What, if anything, does the phrase "income limits" mean to you? I don’t know, and I don’t care. They have never asked me about my income. It makes sense they would, but I have never had that be an issue or been asked that I can remember.
* Have you been receiving disability by the time you received healthcare? No. About 10 years ago I went to a conference, and they helped me realize that I have issues regarding Agent Orange. 6 weeks later I received one huge check and after that I received a monthly check. My attitude is I must make it on my own, but if they want to send me a nice big check that is fine with me. They have also given my granddaughter money while she is in school. My experience was better than I had anticipated. I still have Medicare and Tricare. Tricare because I am retired, Medicare because I am old, and VA because I served. They know if they submit it to the VA they will pay and then send on to the other two insurances to cover the rest. I really have not seen a bill in years. My bride still works for the county after 35 years.
* Anything else we didn't cover that you'd like to share about health care benefits eligibility? Not really. I think that they are trying. If you go to the Baltimore VA, there is a bunch of homeless Veterans that are sitting around trying to stay warm or cool during the summer. I don’t know if there is something we could do to help them. You can go to any town, and you see homeless all over the damn place. We have a 6 bedroom, 3 story home, with 2 car garage. I just don’t get it.

## **Thank You and Closing - 2 minutes**

Well we really appreciate you taking the time to share your thoughts with us today. Your feedback is so helpful to us as we continue to learn about Veterans so we can improve the tools and services that we provide.

If you know any other Veterans who might be willing to participate in a future research session like this one, you can pass along the web link that you'll receive in your email from our team.

Thank you so much again, and I hope that you enjoy the rest of your day!

*In the Transcript window, click****Save Transcript****, open in Finder and then save*

*End meeting for all*