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

*Start recording to the cloud.*

*Click Live Transcript and* **Enable**.

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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, that is fine.

## **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? In Virginia.
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. Just me by myself.
   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? Photography, I’ll be getting a puppy soon, and cooking great meals with people. I make a really mean pot roast. My son has taken over the Chef.

*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.

Once every six months because I am getting benefits now, so I am not looking for too much now, but for the future. I am not receiving any benefits. I think I am enrolled.

1. So just to start, do you currently receive VA health care 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? Maybe 2011.

1b. Have you applied for VA health care benefits more than once? I think that one time. I had two different situations I had to deal with, but I only had to enroll once. One was for lab testing but the other one I did receive healthcare. I also got an annual physical, but I don’t think that is considered care. I am on Medicare and Tricare for Life, so I do not use the VA healthcare benefits. A new VA is being built so I may switch over, but I am stable with my Medicare. I don’t know if I am still enrolled because I am using the other insurance.

How long do you think it has been since you used the VA healthcare? Maybe 2013ish. About 9 years.

Did you used to live closer, or did you just drive? The only time I used the VA healthcare is when I live within 15 minutes before then I didn’t use it because it did not offer me the care I needed. It was just easier for me to use my Tricare.

Are you still using Tricare and Medicare? Yes, those two work together.

You are getting along without using the VA piece because you are covered by everything? Yes, especially since I pay for Medicare. I get to pick whatever care I want. I only picked VA healthcare that was located near me. Once of my situations was a telehealth appointment. I went to the clinic, and they plugged me into a Zoom meeting. I had to go to a VA clinic to be connected because they would not allow me to do it from home. I also had to physically check in to be treated. It is just more convenient for me to pick the care providers that I want. I just have more confidence being able to pick who I want through Medicare.

#### **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.

### **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? It was after I had retired. I think I got information sent to me to get my free annual physical. That is what got me engaging with the local clinic here. Got some lab work done because of the physical. I don’t remember. Two miles away is the clinic I went to. It is still there and has been expanded. The small clinic could only do physicals and telehealth appointments.
2. Were you receiving other VA benefits at the time? Which benefits? Not at that time. I did not go on the GI Bill until the Fall of 2019. I have had a home loan for decades and I am 100% disabled. I got that as soon as I retired in 2008. It wasn’t until I moved closer to the clinic and was encouraged by other Veterans to use the clinic because it was free. I also had a close friend in Florida that use a clinic in Tampa who was receiving great care, but he is driving an hour there just to get seen. He is the one who signed me up there. I am not really sure where I am enrolled at. I went to the clinic before I was enrolled. I am not sure how well that went. I don’t think it went through the first time. I think it was done all internal. I think I just had to bring in my driver’s license.
3. What sparked the idea that you might want to apply for VA health benefits?
4. Where were you?
5. Who were you with?
6. When you first had this thought, what questions came up for you? I wanted to know what kind of services I could get in Richmond, if there were any costs, I found out I could take a bus there, but I run a bed and breakfast and I couldn’t do that. I had to drive and when you must drive an hour away it just couldn’t happen when you are running a business. The kind of care and the distance you would have to drive. I am sure they provide quality care, but I was encouraged to find a female Veteran therapist for PTSD. That is why I had to do the telehealth appointment. After talking to a bunch of people that is what they suggested. I went to the VA for that because I thought I would be able to find that, but neither one of the ones I had ever been in the military, and they just pushed me off telling me I was fine, and I am not. I was disheartened at first when they told me I was fine, but I am not the same as I was before combat. I want to get back to that normal. I would try the VA again, but it will have to be after I am done with school.
7. Do you think there will be a big process to get connect? I don’t think so but having to change your password is difficult.
8. What concerns did you have, if any?
9. Did you do anything at that time to start to learn more about applying for health care benefits? What did you do?
10. Did you have any kind of plan for what you would do next?
11. 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? I was 100% disabled and a Veteran with 30 years of service so I knew I was. I also knew there was a geographical issue to where you could receive care. I was not sure if it is by time or distance. After so long I didn’t want to fool with it. I am just busy.
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 \_\_\_\_\_\_\_\_ ? I think I have always known it was free. I knew if I had to do anything it would just show a DD-214 and scan a copy of my retired ID card. Something as simple as that.
5. Was it as simple as you thought it would be? I applied down in Florida I filled out a form and showed them my ID. It was simple and they took care of everything from there. I don’t remember it being online, so I did not have a login. They inputted into the system for me.
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? It would have been easier if the VA would have pushed an email to me and encouraged me to sign up for healthcare. I didn’t know to sign up for healthcare until I was walking out of his appointment and say something about signing up for healthcare. I never thought about signing up because I had Tricare. I didn’t think I needed anything. A gentleman really pushed me to go get help through the VA for my PTSD. It was a combat Veteran taking care another combat Veteran. Even if you don’t think you have an issue you do. Just go get checked out. Yeah, that was years before I applied in Florida. It may have been in 2006 when I was still on active duty. I applied for disability before I got off active duty through the DAV. They were very helpful.
* Looking back now, what do you wish you had known about \_\_\_\_\_\_\_ (eligibility) that you didn't know back then? I guess costs and the rules about the locations. I know they were changing at the time about where you could get VA care and if they would approve for me to get care out in the civilian world. It has just changed a lot through time, and I don’t have the time to keep up with it. I also do not trust people to give me the correct information. Call multiple times and take an average.
* What, if anything, does the phrase "income limits" mean to you? It means you either make too much or you make too little. They have never asked me that, but I was already 100% disabled so that changes things for me.
* Do you know what a means test? No, I have heard about its years ago, but I could not tell you the meaning.
* Anything else we didn't cover that you'd like to share about health care benefits eligibility? Just keeping it simple or have some kind of system you’d be able to plug information in and they would give you the correct information . I am not desperate enough to deal with all that stuff.
* Is there some more information, but not too much information that would have been helpful to you? For me to have used the VA healthcare it would be handier if I could have been able to plug in my miles and driving distance and they would tell me if I had to drive to Richmond or get care out in the community because the person could not tell me for sure. I know the federal law was changing and the VA could not afford to pay private providers. It is not worth the hassle to change to the VA and then they change the rules and laws and it messes me up.

## **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*