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

*Start recording to the cloud.*

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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? I am comfortable.

## **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 Charlotte, North Carolina.
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. I have a wife and two children. Once gender fluid child and one female daughter. 2 dogs, 3 cats, 7 chickens, and a bunny rabbit.
   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? Oh goodness. I am an outdoor person kayaking, hiking, stand up paddle boarding, art, but I am not good at singing.

*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.

*How often do you go online to access VA benefits and services?* Not as much anymore because everything has leveled out. Once every six months. Ebenefits, MHV, and any other information website. I have even looked into the CFRs (Code of Federal Regulations). I have also viewed VA.gov.

1. So just to start, do you currently receive VA health care benefits? Yes, I have an appointment next week.

#### **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? 1994 maybe.

1b. Have you applied for VA health care benefits more than once? No. I had to transfer those records to different VA hospitals due to moving. The problem here is that I support the VA in IT, so it gets confusing when I was working for and when I was using the VA. Once you apply you don’t have to apply again. I mean you have to transfer your healthcare to other hospitals, but that is not really applying. Sometimes you have to have your DD-214, but that is very rarely when they can not find your records in the system. I worked with Veterans who have vision issues. It was a great job.

#### **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?
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?
5. Who were you with?
6. When you first had this thought, what questions came up for you?
7. What concerns did you have, if any?
8. Did you do anything at that time to start to learn more about applying for health care benefits? What did you do?
9. Did you have any kind of plan for what you would do next?
10. 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 \_\_\_\_\_\_\_\_ ?
5. 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**

1. 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. Yes, I have experienced numerous changes. I was actually surprised that I still qualified making the money I do. When I applied for benefits in ’94, I don’t know if I had a job, so at that point I knew I could get in through income. In Florida I wasn’t married, so it was only my income because I couldn’t get legally married until 2014. I had dependents but they did not qualify.
2. 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?
3. Did your VA health care benefits come up in your mind as a thing you'd want to deal with after this change occurred? Certainly, when moving, but not necessarily when I got married or had children.
4. When did it come up? Just making sure I would be able to access the healthcare, and how would that work with my other health insurance.
5. You have other insurance on top of VA? Yes, I am covered under my wife’s health insurance. We all are. It is a family plan.
6. At that time, what were you thinking? I also thought about how I may not qualify for healthcare benefits. I would have considered my income to see if I would access healthcare in another location. I would have probably just show up to the VA expecting to get care.
7. Is that something you did for your last move? When I got to Charlotte for the VA, I would have thought the same, I think. Again, that was 17 years ago. At the VA if you do not get a primary VA appointment in 2 years than you could get kicked out of the VA system. I think it happens so often that I figured something else may be going on. I was never denied services no matter what I was doing. Like it was not a thing. I thought income could be a problem.
8. What was it that sparked that thought?
9. What was unclear to you at that point? Any questions you had?
10. What concerns did you have?
11. Did you take action at that point to learn more or do anything else as related to this thought? Before I worked at the VA, I worked for the State and I lost services, but all I had to do was fill out a paper and I was back into the system. That was back in 2007. I thought I would be disqualified due to income, but I was not. If you are not attached to a PCP then you used to have to reapply for services sometimes. I knew that I didn’t want to do that because that was attached to how much money I was making. I didn’t want to reapply because I was worried, I would not qualify due to my income. I thought I was going to lose it. but I don’t remember exactly what happened, so I don’t want to talk about it. I can’t remember. I was close to my doctor at the time, and I remember she told me not to do this because you would lose this.
12. What were your thoughts on how that would change your healthcare benefits? I never thought of that. I guess the application form does have dependents on there. I think it may have been my journey to marriage I just didn’t think it would change anything. And by the time that had happened I could have already known that I was good at that point.
13. Some of the changes were done prior to you getting married? Yes.
14. Had you understood the priority group? Yes, I think that is the main thing. When you are attached to children, and they are not supported by all the things in place because you are not legally attached so it is hard to figure out what that would look like on the opposite end of things. It was just a shift in lens.
15. By the time it was legal you had already dealt with those things? Yes.
16. Now that you know, are there other changes that you could go through that would make you look into eligibility? I wouldn’t look at my own eligibility I would look into what my children or my wife may be eligible for. That would be the only time I would look into that. It is a very niche population that is available to. That is not me, but that would be something I would look into if that opened up to me.
17. How would you recommend we inform the Veterans of the impact from changes? One of the things you can do is one of the first introductions into the VA there could be lists of eligibility. Having them thing about that and counsel. In that and I understand we have the booklets that have too much information maybe have that attached to the application. Even for people who have experience with helping others with the VA, it is hard to determine what can be overlooked. Caregivers are burnt out, let’s make it easy.
18. What kind of information would be benefits? Just points of the important part of the application. I am remembering the health insurance piece. Just tell them why do they ask for other health insurances we have. Simple, whether it be in person having that visual for those who can benefit from the visual. Make sure it is on the website for those who are visually impaired.
19. What kind of information? Why are we asking? Why is it important? Have you considered section? Just an extra step.
20. What kind of information like that would be helpful? Do you have live-in parents as dependents? Closest facilities to your location. Let me think about this. Maybe other resources. Actually, probably what happens next once this form is filled out. You will get an appointment kind of thing. Whatever does happen next.
21. Did you have any kind of plan for what you would do next?
22. When if ever did this topic come up again? (repeat as needed)

### **(If p doesn't fit into any cohorts and there wasn't a change, could ask hypothetically...)**

* Suppose that your income changed a lot. What might you need to know about whether that would affect your eligibility for VA health care?
* How would you learn more about that?

### **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?
* Looking back now, what do you wish you had known about \_\_\_\_\_\_\_ (eligibility) that you didn't know back then? That is a great question. My priority group, you don’t have to worry about doing x,y, and z. Barring any kind of updating legislative update. Let me know that if I travel, we will be able to get care. I know there is a listing of the groups but there is not a great explanation of them. It is difficult to understand.
* Did the VA at some point tell you what group? They told me in a letter that was 40 pages long. I saw the group and then I just did more research on it. I wish I would have known my priority group. I had the pleasure of having the inside and outsider POV.

What was more important to understand what that meant to be in group 5? Yes, I had to dig deeper to find out what that means, where that came about, and what I am entitled to. It was never explained to me in a way that was meaningful. It was not meaningful information.

How would you recommend we get that kind of information to Veterans? I would say to have case studies. Take this individual and figuring out what they are eligible for due to their services. When you go to apply, even when you are transferring records, you have to sit in front of the specialist unless you apply online. Ideally, we could do a lot more with the eligibility specialist. They do not have a lot of good information. It could be a lot better than what it is now. QR codes for codes you can access. Right now, the oldest Veterans are the Korean Veterans so you will still need paper information, having it in multiple languages. Having multiple ways for people to access it.

* What, if anything, does the phrase "income limits" mean to you? It means you can only make a certain amount of money before you do not qualify for something. At the time I knew the limits because they published those limits. Working at the VA, I knew I was over the limit. I understood that piece of it.
* Anything else we didn't cover that you'd like to share about health care benefits eligibility? Yes, I think the connection between Regional or how they are set up. If I send someone online to apply for benefits, it gets sent up to the Regional and then gets sent to the local hospital. That is not a good way to handle things. What happened would be you would apply online, you upload it, for me it would go to Atlanta, and no one ever made it to the center for eligibility. If we are going to do this online for enrollment, we want to make sure that they are getting to where they need to be. It goes into a vacuum. Don’t get me started on that. It is not working, or it wasn’t working. If I go online and put in an application for someone to receive care at the VA, they never got an appointment. Nothing ever happened. Yes, the application fell into a blackhole.
* What’s the way around that? Ensuring if we have the open platform and I don’t know how that works. Is it based on where we want to be seen and it is disappointing when you have to go back to the hospital to get this start all over again. It was broken. It had worked for some, but the overall success rate was not good. I encourage a different approach if it is the same way.
* What timeframe are you talking about? I was there 2 years ago. The last time I would have tried it was in 2020. It was for healthcare I would sit on the phone with people to help them get into the system. I would fill it out for them and that is how I was involved.
* How did you resolve it? I would ask them to send me the application and their DD-214 and I would do it myself because I was in the building to deal with it. There are large opportunities to improve the system. Again, not knowing if there was missing information that caused it to clog up but I do not recall not filling out important information. One last thing to think about is having your DD-214 is the best way to get in, but if you do not have access to that, HICS, could pull information about people. Is there a way to upload all individual’s data into the system so you would not have to send individuals to get their records from the NRC.
* Veterans need to provide their DD-214 at some point, that we should be able to pull that information from a military attached facility. Some waiting times are longer than 6 months. Can we make it so that we can pull that information?

## **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*