**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? Not a problem.

## **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? Powder Springs, Georgia, 18 miles west from Atlanta.
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 one wife and that is it.
   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? I enjoy golf, but I do not get to do that a lot. I do a lot fundraising. We help young mothers get the items they need to help raise their child.

*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?* I would say once a month, and sometimes more often to help other Veterans find things they may need. I spend a lot of time helping others finding information on the VA websites.

What websites do you use? Typically, I just log onto their VA.gov and they will have subplaces to go to find things or finding a specific doctor. I just surf through to find the information I am looking for.

1. So just to start, do you currently receive VA health care benefits? No, the only thing I do is go for vaccinations. I am eligible but I have Medicare that covers everything. I went there for dental because it is free. It is too far from me to drive. It is a 45-mile drive and the wait is 2 ½ hours.
2. In order to use the dental care, did you not have to sign up for healthcare benefits? I guess it is, but to get the dental it was easy to get me into dental. It was not difficult. I just put in my date and my DD-214.
3. Is that where the dental office is too? Yes ma’am.
4. You wanted to do dental because Medicare does not cover it? Medicare does not cover no dental unless you pay extra for it to cover dental.

#### **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? I want to say January or February of this year.

Before that were you going to a private dental office? When I retired my private dental insurance went away. When that happened, I just went to the VA to get the dental.

Your whole situation changed when you retired 2 years ago? Yes.

How long ago were you eligible for Medicare? I have been eligible, but I did not apply for it until 3 years ago when I was working part time. I was going to a dentist for a routine cleaning, and she told me that I needed to get something done and it was going to cost me $1,100. I applied and within 2 weeks I go the work done. It was completely free except for parking.

Have you been back to see any other doctors? No.

An appointment with the VA means within a day they will see you. I think a fair thing to say is that they are understaffed. A lot of doctors are just part time doctors, and they are just understaffed. You just have to accept it. I always tell people you better bring a book because you are going to be waiting.

1b. Have you applied for VA health care benefits more than once? I have done other things like getting a free physical and lab work that I have done in the past. I found out you can do a lot of things you can get a lot of things done when you just asked.

Have you had more than one physical? I have had two. I did that in Spring after the dental work. I was taking someone else over there and while I was there, I got the PA to conduct my physical. She did all the things and did my blood work. I would only got there if something was going to cost me a lot of money.

When you got the free physical (the first), did you have to sign up for healthcare? They really simplified it, and it is not like it was not like if you were going to get surgery. I know the government was really hitting the VA hard because of all the Veterans calling to file issues with them to get fixed. I have never met a woman who is going to help you when you are yelling and screaming at her.

#### **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 a gentleman in my American Legion who does all the research. He has sent out a list of everything that we could get with a bunch of shortcuts to get through the process. You can get frustrated when going through it without any knowledge. He is the one who made it easy for the rest of us. He was teaching us how to get around the roadblocks. There are many cases where you will have to ask multiple times to get the answers. He just shows us who you want to talk to get the stuff you want to do done.
2. Were his tips strictly for VA healthcare? Yes, he focuses on anything people may be able to get through the VA.
3. Is he the reason you were able to get the free physical? Yes, absolutely. You just have to tell people what they want to hear.
4. When is the first time you applied? A couple months prior to that because the gentleman at the American Legion. I would not have done it if it weren’t for him. There are a bunch of things we are entitled to that we don’t know about.
5. Have you experienced any changes since you have received benefits? No, all my children are grown.
6. Were you receiving other VA benefits at the time? Which benefits?
7. What sparked the idea that you might want to apply for VA health benefits?
8. Where were you?
9. Who were you with?
10. When you first had this thought, what questions came up for you?
11. What concerns did you have, if any?
12. Did you do anything at that time to start to learn more about applying for health care benefits? What did you do?
13. Did you have any kind of plan for what you would do next?
14. 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? I know that if you were in combat that you are eligible. There are many individuals who were there that on paper they were never there. If you were in the Navy that if you were too far off the coast that you would not be eligible. He taught us how to get around it. If the average person would accept if they were not eligible. He will always find a way to make you eligible even if the VA says no. The thing is if I run into a problem, I can call the Major and he will help me. He will tell him who he is and get the help that you need.
2. You believe that you are entitled to these benefits? Absolutely. There are people today that have issues getting education benefits. I am at the point where I never had issues with the GI Bill. That is how I got my first house—with a VA loan.
3. All these examples are people helping you get around the system. Yes, because they should not have said no in the first place. It should not have to get to the point where we have to get professional people involved to help us get around the system. I had no idea how to get my crown if it weren’t for him, and I would not have pushed it if they told me no because I would have not known to.
4. If yes, how did it come up?
5. Where were you?
6. Who were you with?
7. What questions/concerns did you have?
8. 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)

### **(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? First of all, it should be straightforward. If you go to vote sometimes and read it three times and you still have no idea what they are saying. That is how the application process is. The questions should be very simple. Spelling out in simple English what you are entitled to. It should be clear cut. You can read some of the questions and answer them wrong without knowing you are. Having knowledgeable people to talk to. I can understand and accept with understaffed, but you should still be able to get an answer or a callback within 24 hours. Even if you can not give me an answer just let me know that you are working on it. Those are the main things I would change. I would have a board in place that would tell me that can review what I am in entitled to a benefit.
* Looking back now, what do you wish you had known about \_\_\_\_\_\_\_ (eligibility) that you didn't know back then? I would say I wish I knew by being able to learn how to jump through the hoops that all the things I paid out of pocket for I could have just gone to the VA to get done for free. There are no free services at any law firm. If I had a more serious situation health crisis, I would have reached out to anyone I could. Whenever there is someone,
* there is someone who needs help, I will do what I can do to help them.
* Do you have ideas on how the VA can help with that? I think there should be an exit program where you would sit down with me and tell them based on their time in the service, they would tell them what they are eligible for. That is what I would like to be done. Here is what you are eligible for. I think that would be a helpful program. I know that has been suggested. Many of your Veterans are not very educated individuals and they may not understand, so them telling them in a way that anyone would be able to understand. A website should be designed for the dumbest person who would be viewing it.
* What, if anything, does the phrase "income limits" mean to you? I think income limits mean you have to say within your budget. This is the most money you will have for this position. If I have a $50,000 income you cannot spend $60,000.
* Were you ever asked your income? I am sure I was, but I do not remember how it was asked. I don’t remember it being asked. I know for state Medicaid it was asked to get additional services.
* Anything else we didn't cover that you'd like to share about health care benefits eligibility? Thank you for doing what you are doing, and I hope you are successful. I wish you the best.

## **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*