Instructions to notetakers:

* Take as close to verbatim notes as you can, but also, don’t worry too much about. Unless notes are \*\*really bad\*\*, don’t recommend going back to clean up. This can be done as needed during analysis phase. Just try to get as much as possible during the session then take a breather until the next.
* Indicate in bold when moderator speaks.
* Give initials M for moderator and P for participant.
* Note the time of the interview
* Title the notes using the following format: 2023-12-time-P(#)-device-gender-age.md
* Indicate in (\_italics\_) when you’re describing a behavior. E.g., “umm, I think I should do this (\_clicks on sign in button\_).”

**Current VA benefits usage**

**1. What kinds of devices do you use? How comfortable are you with each one?**

P - iPad, MBpro, PC, iPhone; Very comfortable with Mac products. I read instruction manuals. Most comfortable with the iPhone. I carry it more than the others. Always looking for shortcuts. I watch a lot of videos about the capabilities of the iPhone.

M - Compared to the laptop?

P More with iPhone. I use the laptop for documents and watching videos.

**2. How do you currently access VA benefits and services? What do you do digitally and what do you do in person? How do you decide what to do?**

P - All computer (online). I go on MyhealtheVet, Va.gov.

M how decide

P - Let’s say I need to decide to do “x” I go online and search how to do it. If I’m doing it on paper I keep track of things in my notebook. In person, I’m not very good, I don’t have a lot of patience. I have to meditate and get up early enough to get ready to deal with them.

**3. What veteran IDs do you currently have? Which have you had in the past, post - service? Tell me about how you use them.**

* **What do they use when?**
* **For what?**
* **What makes them pick a specific card?**
* **How do they describe each card, its purpose and use?**

P - I have the brown one and the red white and blue one. The brown is if you receive 100% and allows you to get on base to go into the commissary or any of the activities that take place.

M - Does the brown card let you access healthcare or the base?

P - Both.

M - What’s the red white and blue card?

P - Strictly for Health. Some VAs have the Kiosk that read the barcode and let you check in. I also use it in the store if they need verification for a discount.

M - That sounds like the Healthcare card? And you use it to access discounts in stores.

P - Yes Mmmhmm.

M - Anything on your license plate?

On my license plate yes.

**4. Have you ever submitted for travel reimbursement from the VA?**

* **How (Online? Kiosk? Mail?)**
* **Why did they pick online/mail/kiosk?**

P - I do it online. The one in Huston doesn’t really work very well. When I get there I slip the paperwork in the box they provide for people who don’t want to deal with them. Anywhere from 60-90 days you’ll receive a check.   
I prefer online so you can track it.

M - And why doesn't it work to go in person in Houston?

P - Each time I’ve gone in and submitted it I’ll wait 90 days and nothing happens. So I want to track it online.

**Current discount usage**

**5. What retailers or retail categories would you say you shop at regularly?**

P - The grocery store but you know they don’t give a discount. Bookstores. Michaels and Hobby Lobby and some of the smaller knitting stores. And Home Depot. Online everything. I just don’t like being around people and I recognize that and when online shopping started I just started shopping that way.

M - What categories do you shop online vs in store?

P - Books in store, and Home Deppot in store?

M - What about online?

P - Herbs, exercise material, clothing, the latest As seen on tv fad. And plants. I love African Violets. I have a green thumb. [Shows plants]

M - So you shop at nurseries in person?

P - Oh yes.

**6. Historically, how have you learned about veteran specific discount programs? Where have you learned about them?**

P - My friendly Google. If I walk into a store I’ll just ask, I have no problem asking. Even at a restaurant I will ask. But mainly online, I’ll search [store name]+veterans discount.

**7. When was the last time you successfully used a veteran specific discount at a retailer or non-VA healthcare facility?**

* **Why did you want to use it?**
* **Where were you? What was it for?**
* **How did you access the discount?**
* **Probe for:** 
  + **Did they have to validate?**
  + **Who was validating their status?**
  + **Did that person say what they were looking for?**
  + **What did they use to validate?**
* **Did you plan to use the discount before you went shopping?**

P - Today. I was in Michaels. I had to stop in and get some little tacky things to put up pictures.

M - Did you plan to go there and use the discount ahead of time?

P - I knew they offered one but I wasn’t going there for the discount. But it’s 15% so that’s a lot.

M - What made you decide to use it?

P - She was taking a long time so I figured if she was going to be so slow she could take the time to figure out if they had a discount?

M - Explain the process. How did you get the discount?

P - You ask, and they want to see your ID and half the time they have no idea how to use it so they have to call the manager. And then they find the discount code. I don’t always ask bc 15% for 5 dollars isn’t always worth it, but If they are really slow I figure they need to learn a new skill so I’ll ask for it. Haha.  
M - What card do you typically use?

P - The red white and blue one (VHIC).

M - Do they give any indication of what they were looking for on the card?

P - It seems they know they need to ask to see something but they don’t always know what they are looking for.

M - What about the (VHIC) card that works so well?

P - The color helps but they’ve also seen it a number of times so it is more recognizable. People automatically put it together in their head. Like the SSN card. They just know what it looks like more often.

M - So you showed the card but she had to call over the manager. The manager comes over, what happens next?

P - The manager comes over, the clerk says “she has a military ID”. They look at me. The manager doesn't look at my card. Then the manager pulls out a sheet he scanned. Like a sheet of barcodes. It had like 7 of them and I assume it had things like the senior discount or AARP and it was like the 5th one down and they scanned the barcode. It was laminated 8.5x11.

**8. Have you ever tried to use a veteran specific discount at a retailer but been denied??**

* **Tell me about this experience.**
* **Where were you? What discount were you trying to access?**
* **Who denied the discount? (Cashier, manager, etc.)**
* **What reason were you given for the denial?**

P - When you say “been denied” you mean you asked for it and they can’t give it to you?

M - Yes.

P - Home Depot does that. They’ve denied me. They keep track of how much of a discount they can give you. And it starts over every year in January.

**9. Have you ever wanted to use a veteran specific discount but \*\*NOT\*\* been able to do so? Any experience in line with what we have discussed that we have not covered?**

P - Yes, in NYC at McCormick and Schmidt. It was the day before Veterans Day. They typically give vets a free meal the day before. I didn’t know that and I went down there on Veterans day. So I told the waiter I was military and he didn’t say anything about free meals the day before. The meal came. And when the bill came it had the full charge, and I said “I’m a veteran” and the waiter didn’t know about the day-before meals but called over the manager and he said “No” that was yesterday. So I’ll never go there again.

M - Can you think of another example?

P - The Dollar Tree does it sometimes but it’s usually because they only have one person in the store and they don’t always know how. SO if they don’t know, they have no one else to ask so they say “I’m sorry I can’t.”

M - Anything else?

P - I just wish there was one site that had it all. I ask at hotels. In Santa Fe I asked for a discount and got one.

**Desired usage**

**10. We have talked about how you currently use and access veteran discounts, but if it were up to you, how would you like to access veteran specific discounts? Tell me how you would use and access these discounts.**

P - I don’t mind doing it this way, the way it is now. Sometimes it would be nice to have it on your phone and have it connect. Sort of like I have my credit card now. I like having the app and not having to have my card on me.

M - You mentioned your phone - what would that look like?

P - Maybe just like my ID with my barcode or something. It would be nice to be able to flash your phone and have a number come up or a barcode. I’ll come up with a better answer after I get off the phone. haha.

M - So you said barcode and less information.

P - Other than my name, I don’t like my personal information on anything. People are crazy. The less information the better.

M - So your name, barcode, anything else?

P - I’m sure the crest would be on there. Something to validate it and not everyone could copy it. Some kind of trademark or watermark.

M - Why those things?

P - A lot of people say they are veterans who aren’t. People abuse it and America’s reaction is to take something away when it has a problem like that. If too many people are going around flashing it that aren’t real, then the stores would just pull the discount and nobody would have it.

M - Anything else?

P - Branch of service. Not the rank. People take pride in that. Sometimes if they don't offer a discount, the clerk will say “My cousin was in the army” and you get to talking and they whisper “I can give you a different discount.”

M - So where would it live on your phone?

P - The same place as my credit card lives. My Apple Wallet.

M - What about the wallet that appeals to you?

P - Say I’m out walking, which I do every day. I pull over and throw my wallet in the trunk and keep my phone with me. Then I use my apple wallet to pay for coffee. Then I only have two things to carry.

M - How would you use it?

P - The same way. I’d just ask if they had discounts. Maybe they’d even work at those kiosks they paid so much money for. Just not having to carry around a physical wallet for this would be much easier.

M - What would you call it?

P - A “VAllet!” Hahah. Vets love their phones.   
M - What do you like about that?

P - I like that it has VA in it. So we’d call it the VAllet and people would know it was specifically for the VA.

**11. Where would you expect to find these tools? Where would you like to access them? What would you call them?**

M - Where would you look for it?

P - I Google everything or Chat GPT. Then I’d call the VA number. Then it would be in a VA newsletter.

M - Where else?

P - I’d go to VA.gov or ask Chat GPT 4 to find it for me. Ebenefits.gov. Then search on VA.gov. If the search didn’t turn up anything I’d probably give up because I've already used everything above. I’d come back in a few months and check all those again.

way to make sure the right person is getting this tool.

**12. What would you expect to find around or associated with these tools?**

M - What kind of page content would you expect to see?

P - A two sentence description with the Apple and Android icons that took you to the app store.

M - What else? What other information would be associated with the “VAllet?”

P - An identification page if someone had lost their ID. A 1-800 number for the IT team, b/c a lot of vets are not savvy on the computer so they could get help. The usual stuff about cookie preferences, and subscribe/unsubscribe.

M - You mentioned something about your information on that page.

P - It would be something like IDme where they ask for a validation code so you can prove that it’s really you. B/c anyone could go get this VAllet and I expect to see some

**Time permitting**

**13. Do you have the VA Health and Benefits mobile app?**

* **If yes: When did you notice it? Have you used it? What has your experience with it been like?**

P - Yes. Ebenefits has been out for about 6 years. This newest one is about 8 months old or something? Definitely this year.

M - Describes it. Is that the one you have?

P - Yep!

M - Have you seen veteran status? Describes it What would you expect to find theer

P - Something asking for my SSN to verify.

M - How would you be able to use something like this?

P - A lot of time I just take a picture of my ID and have to upload it and wait a day or whatever and they validate it that way. I usually put in my last 4 of my SSN and my last name and it validates that way too.

M - Can you log in and pull it up?

[attempts to pull up the app but it’s unclear what she’s looking at and doesn’t find the nametag or proof of service link. We suspect she saved a web icon to her home screen and didn’t actually have the app on her phone.]

M - If you could see this, what would you expect to find on this page?

P - I’d expect to see that I could print out a letter that showed my benefits and my dates of service, and a 1-800 number and the usual “We love you” and the veterans pact act and yada yada. It should count for discounts as well. It’s a legal letter. But I couldn’t carry it in my wallet because it’s sheet of paper like 8.5x11 and it will probably have a little too much information on it.

M - If this existed do you think you would use it?

P - Yes. I would use it all the time. Sometimes a store will not offer a discount and I like to write letters and I’ll write a store to give feedback to a retailer that didn’t offer a military discount and include this letter rather than using my DD214. But I’d still redact some information. I’d also use it at the DMV. They will not take my blue card. They wanted my DD214 for my DL, but they took the blue card for my License plate. I’d use it in place of my DD214.

**14. Anything else you would like to share about your experience accessing veteran specific discounts that we have not covered?**

P - It would be nice if they had an ongoing list of discounts or discounters. A listing on their website or on the app. Constantly having it updated every 30 days. Additional info on where to get discounts.

**Other observations**