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 - A kindle fire tablet, a Samsung smart phone. That’s primarily it.

M - Anything else?

P - I have another reader. A Kindle reader. I’m comfortable with all of them depending on the circumstances. I use the Fire and phone. I use both devices for streaming. 50/50. I had a laptop but it’s gone the way of the dodo. It’s extinct. I don't use it because it’s gotten clunky. They are expensive and I haven’t bought a new one.

**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 - Mostly through my phone. The android is easier than the fire. Fire doesn’t let certain apps on it.

M - How do you think about online vs in person or paper when accessing the VA.

P - Give me an example of a benefit - when I think of benefits I think of medical, or tickets to events, or free things that come up during holidays.

M - say you want to get health care or go to a doctor

P I use my mobile phone through MyHealtheVet

M Travel?

P Yes. There is a barcode you scan and go through a process and I used the website. The time before that I went to the clinic itself.

M Website?

P You get a QR code at the travel office. There are flyers all over at the VA. You can access it through myhealthevet travel claims …. It asks you to find your appointment.

M You said you used paper

P yes you actually walk into the travel office and - lost this part

M Paper vs online?

P I puse Travel all the time and I couldn’t get to the Marion VA so I was at home it was convenient and I thought I could walk through it pretty easily. The instructions were simple. Which is not always the case with the VA websites. Bless their hearts that they are there for us and they’ve become so technologically advanced, but there are those of us of a certain age that don’t have an easy time with it. This particular event with Travel, the instructions were very very very clear. And other times the instruction part just gets ignored.

**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 - Of course my VHIC and I applied for the free VIC through veterans of administration. It just identifies that I served, branch and years of service.

M - What do you use VIC for?

P - Restaurant or movies, I use that card. If I go to the store - because I’m female a lot of times people want proof. It’s nice to take $15 off a movie ticket.

M why VIC an dnot healthcard

P Healtcare card use to have my SSN and DOB on it and I didn’t want to show that. Now it doesn’t show that but it used to. The VIC doesn’t have that much.

M anything else?

P My drivers license. I showed my VIC card and they put in on my DL for free.

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

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

**Current discount usage**

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

P - Lowes, until recently we had JCPenny. BedBath and Beyond. Most retailers in the area. Restaurants, the chains, TGIF, Applebees, and some mom and pop stores. I do locally shop.

M what do you buy online vs instore

P ONline and instore are the same items. I’m a big amazon shopper. I buy my apparel in person and online. I shop toiletries and vitamin supplements. The VA provides my meds, so sometimes I go to the pharmacy, but I use the MyHealtheVet app al ot and they send my meds to me. I use it to communicate with my HCP and get my records.

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

P - I belong to the American Legion. And The Disabled american vets. Also the VA has a newsletter that I opted into. The Marion VA is pretty awesome and they post everything. They hold events like a fair where they provide information about this that and the other. There are also social workers who help provide resources. I’m a member of a program called Vet Tix and they provide donated tickets to events - sporting events, circuses, concerts - they identify your area and tell you what is in your area.

M - are the newsletters physical?

P Digital. I’m not big on paper. As much as possible I want to reduce paper. It’s a waste. You read it and guess what you do? You put it in the trash. It’s a waste of paper, postage, trees. I try to go electronic as much as possible.

**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 - Probably three days ago. I went to a restaurant and with my credit card I give them my VA ID and the discount showed up on my check. It’s that easy.

M which restaurant

P - A Mexican restaurant. I gave them my VIC card with my debit card.

M so you didn’t know about the discount and you put it out their to see what would happen?

M which card?

P My VIC

M Why that one

P Once again it just says tha tI”m a veteran and it has the seal and the secretary's name. They don’t need to know that I’m getting health care. It’s nobody’s business.

M So who are you talking to

P the waitstaff.

M Did they look at the card?

P It was in the check folder. They took it and when they came back athey said “thank you for your service.”

M is that the process typically

P no on V day they you just tell them and they take your word for it. Because I’m female and I’m with a group of ladies I have to pull the card out and they accept it.

M so in those cases you think the VIC card has been helpful?

P Absolutely. Sometimes they become apologetic when I show them the card if they doubted me.

**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 - Yes. Its beenover a year. I was in California when it happened. I was flabbergasted. A major retailer advertised they had the discount and when I went there they didn’t honor the discount. I left my stuff there.

M - Which store?

P - A Dunkin Donuts. I said “Seriously? You advertise it in commercials.” He said “we don’t do that here.”

M so yuou go there because you knew about it

P It was in teh paper

M so you go to the counter

P I said it was veterans day and I wanted to use the veterans day discount, I had the paper showing the ad. He said We don’t do that and that was it. It was “exit stage right.” So we don’t go there anymore. My understanding is that it had nothing to do with whether I was a vet or not, it had to do with the fact that they just didn’t honor their own policy.

**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?**

M any other times

P Uh no. There has been times when I ask for a discount and they say no and I’ll ask if they honor a senior discount and they’ll say yes. Mom and Pop shops will typically honor senior discounts.

M anything we haven’t covered.

P Not really. I’m an advocate. One I didn't bring up is called Team Red White and Blue that tries to connect veterans who are transitioning from active duty to normal civilian life. A lot of us don’t have the opportunity to jump into a gym … describes service… They send you this cool t-shirt. If you don't find out about events from other resources they are always providing resources so veterans know what is going on.

**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 - Bc I am a little more tech savvy that many people my age, I don’t mind getting that info through email or facebook pages. For other people, having something in writing would be a bit more compatible for them. If there was a way to make a phone call to them and help connect them to those services or discounts in your area and let them know.

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

P - A veterans newsletter. For me electronic is fine but for others through the mail. WE have a large homeless population. If they had a place to collect mail. Some VA are large enough to offer this. If they offered free phones with 200 minutes, just enough to know what services were offered. A library is another way. A lot of people use libraries.

M - you mentioned electronic tools. Talk more about that.

P - Kiosks were helpful. Those could be a way. It could be providing information on a loop. A kiosk would be a great way.

M would you ever look for a tool on your phone?

P - I would yes. I mentioned Letters. If it was a third party app I would use it. If it accessed my personal information.

M what makes you say third party

P - Bureaucracy for one. They can be very clunky and slow. 3rd parties tend to be a little more cutting edge and move faster at keeping things up to date.

M - If you had a magic wand, what would this tool on your phone look like for you. Look like and what would you call it?

P - Firstly, it would be bug free. The vA apps are full of bugs and not very user friendly. They need to be user friendly. I’m not a designer but colorful would be helpful. Something that would catch your attention. Free would be in the language. Very very user friendly on Android devices. The VA is very Apple friendly. On Android the apps are very clunky. Many of us over 50 are using android.

M - What would user friendly look like?

P - Tutorials that are audible and visual. Not just written language. I have some vision issues. I can’t read and a lot of people don’t know how to make their device read to them. So a cartoon tutorial showing where to put your finger and things like that. Once you get to it, the menu needs to be very very user friendly. Categories need to be clear and detailed. What restaurants are offering free meals. What warming centers are open or are veteran friendly and they’d know I may have special needs or PTSD. A place to submit your information to be included in the process. The community needs to feel like they are helping build these resources.

M - Anything else that would help them access these services.

P - Something like Doordash. Pop-ups that put these announcements in your face to make it super easy to find and act on these discounts.

M - So you could pull up the app in the restaurant and the vet taps the discount pop-up and it gets applied to their bill.

P - Sure. [describes IDme] And something like IDme could be used to verify. In our town there are Mental Health facilities that provide free mental health services to veterans. The university provides free dental care for veterans. A lot of people don’t know that. These kinds of things would be great to be included in this app.

M - what would you call it?

P - “What’s happening veteran?” Something cute but not too cute, b/c you know, veterans.

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

**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 been with it been like?**

No. I go to MyHealtheVet on my phone. VA apps are very clunky on android.

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

Short answer No. I want to say I like that you are doing this type of surveying. I think that it’s good that you will get a wide range of answers from different people.

**Other observations**