# **Veteran Status Research - P2**

12:30pm ET

## **Current VA benefits usage**

M: Thanks again for your time we really appreciate it. I’m going to start recording. *Repeats recording consent.*.

M: To start off, can you tell me about what kinds of devices you use?

P: Laptop, desktop and two cell phones. I’m currently using my laptop

M: How comfortable are you with each of them?

P: Extremely

M: which would you say you’re most comfortable with?

P: The desktop. It has a big ol’ screen and nice sounds to it.

M: 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: I just randomly pick one. I try to use. The new go in mentions. Sometimes I use ID.me, sometimes login.gvo, sometimes MHV, sometimes DS Logon.

M: Ok. What do you do online and what do you in person?

P: As far as VA is concerned or just anything?

M: As far as VA is concerned. With accessing your benefits, what do you prefer to do online or in person?

P: I guess I would say online. I don’t d much in person. Or actually, yes I did, I had to get a new VA card. But I prefer to do it online

M: What makes you say that?

P: …. Try to do something online and it signed back in and it kicked me out. And I signed in and kicked me out. And then I have to try a different browser just to stay logged in.

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

P: Basic. *reaches for something, maybe a wallet?* *Looks down* *Shows ID to screen*

M: I can’t see why that is. Is that a VIC card or the health card?

P: The health card

ML: Do you have any other forms of veteran identical Alton?

P: No mam

M: Was that the ID you had to get in person?

P: Yes

M:L Do you have any other types of veteran ID like on your drivers license or on your license plate?

P: ON my licensee plate and on my drivers license.

M: *confirms what participant has just said*

M: Have you ever submitted for travel reimbursement from the VA?

P: I tried but they told me I was 5 miles too close.

M: How did you submit? Online?

P: No, I had to go in person and do some paperwork. [missed it] They told me I was too close.

M: …. Why’d you choose paper?

P: That’s all they had to offer at the time.

## **Current discount usage**

M: What retailers or retail categories would you say you shop at regularly?

P: I normally don’t shop to be honest with you. I go to the gas station and get gas.

M: What about in your household?

P: Sometimes I might shop for household furniture. Let me correct that a little bit. Every now and then if I think I need a new pair of tennis shoes I’ll go shopping. It depends on who has the best price.

M: In your household, do you know what stores you’re regularly shopping at? Like grocery stores, grocery stores, hardware, etc.

P: Yes, we mostly go to Krogers. I go to Ace Hardware, Home Depot, and Lowes.

M: Who is the primary shopper in your house?

P: .. my wife, without a doubt

M: Historically, how have you learned about veteran specific discount programs? Where have you learned about them?

P: Every now and then I do get a newsletter, and I look at that. I also notice that there’s a place online you can go in and shop.

M: You said you get a newsletter. Who sends that out?

P: I don’t recall

M: Is it’ a physical newsletter?

P: No it’s electronic

M: Is it an email or some other kind of communication?

p: IU get an email

M: and you said sometimes you see something online or in store. You said you learn about them from your newsletter, but how else do you learn about them?

P: Some of the things I’ve seen after reviewing it I say I really don’t sneed that. What am I going to do with that. There have been a couple things that I might have wanted, but for some reason I chose not to. I kind of thing the prices are - they say it’s a discount but I don’t really see that as a discount. Like the sneakers. Sometimes you can get them on sale for less than the price they show in the newsletter.

M: Where else do you learn about discounts? Like on those sneakers?

P: If there was a veteran discount?

M: Yes. If there was a veteran specific discount on sneakers where eo you think they’d learn about that?

P: *Thinking* I think that’s my only choice. Sometimes there are restaurants that say they give veteran discounts, I see that.

M: How do you learn about that?

P: I just ask them. I pretty much just tell them I want my veteran’s discount. I’d say 80% of the time they say yes. 20% they say they don’t do a veterans discount

M: So you ask them

P: No, I tell them. I want my discount. And they say either yes or no. 80% of the time it’s a yes.

M: *confirms what participant just said about restaurants*

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

P: *pauses, thinking* Any kind of retailer? I use it for restaurants.

M: What restaurant was it?

P: *thinking* It’ll come to me in a minute.

M: Was it a local place, or a chain?

P: It was a chain. Applebees.

M: What made you decide to try to use the discount?

P: If I go in, I tell them I want my discount.

M: What was the discount for?

P: I believe it had to have been lunch

M: And how did you access it. When you said “I want my veteran discount” who were you talking to?

P: Probably the waiter or the waitress.

M: Do you remember if they validated you are a veteran in any way? Did they check?

P: I showed them my card. They didn’t have to ask. Sometimes I have my hat on, my Veteran’s cap, and they say I don’t have to show that [the id]

M: So sometimes if you have your cap on you don’t have to show the card? They trust the card?

P: They trust the card.

M: Do you remember what ID you showed?

P: They just accepted it without the ID I didn’t have to show it.

M: Have they ever asked for the ID in the past?

P: It al depends on who is there.

M: Did the waiter or waitress say anything about what they are looking for to confirm you are a veteran?

P: They didn’t. It appeared to me that they were looking t the right side of the card, but I don’t know what they were looking for.

M: Did you plan to use the discount when you went to that Applebee’s?

P: It wasn’t a plan, it’s just something I do. It’s more of a habit.

M: Thank you so much I appreciate how patient you’re being and your thoughtfulness with your answers.

M: Have you ever tried to use a veteran specific discount at a retailer but been denied?

P: Yes. At the hardware store.

M: Can you tell me which store?

P: It doesn’t matter. A Lowe’s, Home Depot, or Ace. They all say they don’t give a discount on those particular items

M: So it wasn’t a local mom and pop hardware it was a larger retailer.

P: That’s correct

M: Do you remember when this was?

P: Within the last 30 days. Oh shoot! It was last week! *laughs*

M: So you were at Home Depot, Lowes, ace, similar hardware store and you wanted to buy what was it, do you recall?

P: A refrigerator

M: So you wanted to buy this refrigerator and you wanted to ask for this veteran discount. Do you remember who you spoke to?

P: It appears to be the supervisor of that department. I don’t ant to conclude but he’s the only one there and he’s been there for a while

M: So it was the shift supervisor

P: Yes, they were very knowledgable

M: [notetaker missed it]

P: You know what we used to work at Home Depot together. And he noticed it but I didn’t.

M: So you knew him?

P: No, I didn’t. Not at the time I was making the purchase. But after I made the purchase I made the connection.

M: So you’re at Home Depot, you want to buy this refrigerator, and you find this supervisor

P: No, he was already there. Salesman, supervisor, all in one.

M: [notetaker Missed it.]

P: You know me, I said I want my Home Depot discount! I didn’t ask a question. That’s a statement.

M: Right. And what did he say back?

P: At Home Depot, we aren’t allowed to give discounts on appliances. He went on to say Home Depot felt like they were losing too much money giving discounts on appliances

M: 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, I tried to show an ID once and they told me I had to download an app

M: So you went to Lowe’s and you wanted to use the discount and they said you couldn’t use your ID anymore and you have to download the app. And you couldn’t use your discount?

P: Not initially. I went and sat down and downloaded the app and came back. One other thing, I was at a hotel once and I wanted to use my VA discount. And they said you’ll probably get more if you use AAA.

M: Oh, ok. So in that case the hotel recommended you use another program.

P: That’s correct.

M: Did you end up using AAA or your Veteran discount?

P: AAA. And it ended up being the same.

## **Desired usage**

M: 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: Access them by zip code.

M: Access them by zip code?

P: Or a range of zip codes. I don’t know where you are, but I’d hate to be in LA and the discounts are [on the other end of town]

M: What do you mean by that?

P: Show me al discounts available within 10 miles of me. Just give me a list and I’ll review it, and I’ll see if there’s anything there I’m interested in.

M: So you’d like to see how many veteran discounts are available to me within 10 miles, or something

P: Yes, unless it’s online shopping and you’re just going to mail it to me. But if I have to go in person, then yes.

M: If there was a discount on sneakers 3 miles away from you, how would you like to access the discount if you’re aware of it?

P: Go in and show them my VA card. Or wear my cap.

M: So you’d want to go in and show your card or wear your cap. Why do you like those methods?

P: I don’t think I have another option. Correct me if I’m wrong but is there another option?

M: We’ll get to that part! There is. So you’d like to use your card. In this case, where is your card?

P: Oh, I need to clarify that. One time I got my veteran’s discount by showing them my drivers license.

M: Where is your card?

P: In the front of my wallet.

M: So you’d like to use a physical card?

P: I hadn’t thought about that. I’ve never thought about using. Virtual card. That’s a good idea *laughs* I’m glad I thought of it.

M: What would you think of a virtual card?

P: It’d be a good primary or secondary. Sometimes I don’t have my VA card. That would be great. Then I could take my VA card out of my wallet : M:. Where would you expect to find these tools? Where would you like to access them? What would you call them?

P: I’ve seen it online, veteran discounts. In fact I have browsed that a few times.

M: Do you remember where [you saw those]?

P: I think I found them under, I have to say, *thinking* My VA. dov. But I doubt it. It was the one that started with a D *comes around to say DS Logon*

M: And where would you look for the tool that would help you access that discount?

P: *thinking. Long pause* Hopefully I wouldn’t need one. I haven’t thought that far either. I guess I would open my phone up and say here it is. I guess I’d download it or they’d send you a voucher or whatever you want to call it.

M: And these tools that would help you access veteran specific discounts, what would you call them?

P: *long pause* We’ve got to come back to that one. That sounds a little creative here.

M: What would you expect to find around or associated with these tools?

P: Information about other discounts.

M: Any other information you’d expect to find?

P: How many times I’ve used it. The dollar amounts I’ve saved. *thinking* A photograph of Alicia Keys.

M: So you’d expect to find information around usage and what you’ve used int he past. Any other information you’d expect to find?

P: Maybe some kind of help, …. [missed it]

M: Would you expect to see any information about you there?

P: I hadn’t thought about it, but I don’t think that’d be necessary. But then again, how would they know it was accurate? There would have to be something there… I guess the name would be OK. No preference.

M: Do you have the VA Health and Benefits mobile app?

P: You know I loaded it down, back in the early days, and it didn’t work that well for me, and I haven’t tried that since. I had a hard time using it. They had it in a bundle where I could download a few things, and I opened it but thought it wasn’t really want I wanted. Do you know what I’m talking about? That list where you download the whole word. You can see your benefits, appointments, discounts, etc

M: Ok, so it sounds like you downloaded it but haven’t really used it?

P: Yes, that’s right

M: Lastly, I want to come back that question - what would you call these tools?

P: I could say DoD Discounts, *laughs* but I wouldn’t say that. *Laughs* It was hard enough being part of it.

M: And what would you call the tool that helps you access that discount once you’re aware of it and you’re in store. There are no wrong answers

P: Military discount. Make it all inclusive.

M: Ok. So you’d call that tool Military discount.

P: Correct. Not Veteran discount, not active duty.

M: So you say military discount, make it al inclusive. What makes you say that?

P: Because some places only do active duty. And that’s a bummer.

M: Ok, great, thank you so much, you’ve been so helpful and I really appreciate your patiences and thoughtfulness in these answers.

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

P: I think we might want to take a look at … [describes 2FA]..phone isn’t charged.

M: Can you tell me more about it?

P: Sometimes, not so much with the discounts, but I’m trying to go in and look at my appointments or something. And then, I said shoot, my phone is downstairs int he car. I have to go downstair and get my phone, I have to power it on, or .

M: I think you’re describing two factor authorization

P: One time, it kept me in a loop. I had to keep entering it in. Liz, thanks for correcting that.

M: *missed it*

P: If I’m doing it from the same desktop, in my case I have 4. Why is it that it can’t store [multiple devices for me]? Have you not thought of that before?

M: *describes security concerns*

P: I don’t agree with you. It seems like you should be able to take all my devices and send me something and verify that is your device, I’ve seen it once, by other companies. I think you can table them up and they’ve all been verified. *throws hands up* Anyway.

M: It sounds like that login process of getting into the website is [missed it]

P: yes that’s correct

M: *wraps session*

## **Other observations**

Notetaker observation: it kind of felt like they was reaching for examples, like veteran discounts aren't a big or significant part of their life.