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 - My phone and my laptop.

M - What kind of devices are they?

P - I have an antique HP laptop, and an Android Edge phone which I use extensively.

M - How comfortable are you with each

P - I’m very comfortable with my phone since it is my main tool. With the laptop I’m slow. I’ve been out of the tech game for a while, and it takes me a while to remember things, and I have to do a lot of research to accomplish things which I don’t enjoy.

**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 - Usually on my Android through my VA app, or I log in using the web browser.

M - How do you decide which approach?

P - In regards to items I get through the mail, say my glasses, a lot of times I have to go physically to the VA to get assistance for the glasses. For reordering medication, I use the VA app on my android, to renew my subscriptions. If I have questions I will call the VA to talk to a pharmacist. Lately I’ve noticed them using pharmacy technicians. I don’t find them as useful as the actual pharmacist. Use to be the pharmacist would answer the phone directly. Now the technician screens the calls.

P - For example it’s easier for me to call them to refill the prescription when I need something right away.

**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 - Finally after all these years I’ve been able to get a login with ID.me. A few years ago It was like pulling teeth to get in and verify myself on ID.me. At one point they had taken my information I had provided them and given it to another user. Now it seems like a breeze and very quick.

M - What other forms of ID do you have?

P - My Veterans ID card.

M - Which one?

P - The one with my picture on it.

M - The one you use to access health care or something else?

P - It’s the one I use to get health care and into the hospital.

M - Any others?

P - My healthcare ID, ID.me, and I forget the others the govt uses?

M - Anything on your DL or license plate?

P - My DL identifies me as a veteran (Missouri); It is expensive to keep your veteran status on your license plate every year (and so she doesn’t use that).

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

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

P - Yes I did and never saw anything from the VA. So I don’t bother with them. There is always an excuse why it is not available or doesn’t show up so I just don’t bother.

M How did you submit for it?

P I did a kiosk once and never saw reimbursement. I went to the window once and never saw anything from them.

M - Why use the kiosk rather than go online?

P I was in Texas. It was an emergency and I had to use the Kiosk.

**Current discount usage**

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

P - I dine out a lot. I go to IHOP, and other places that are veteran friendly. Places like gas stations, the Flying J is starting to give Vets a 10% discount on gas.

M - Any other retailers?

P - Well a lot of grocery stores around here do not give veteran discounts. Eateries, gas stations, merchandise and department stores are more likely to give discounts as opposed to grocery stores.

M - What about online?  
P - I do mostly Ebay and Amazon. I don’t do anything else online.

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

P - I just had to ask, and word of mouth. Veterans talk to one another.

M - What about the gas discount? How did you learn it was available?   
P I got an email from Flying J telling me they did a military dicount.

M - So other than learning about discounts from other vets, how else do you find out?

P - Women are veterans too website/groups, local information.

**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 - Last week when I filled up with gas.

M - Can you tell me bout it?

P - Flying J is a mile from my house. Now that it’s xmas I have a lot of things I’m doing. I have to drive 8 miles in either direction to get to a city so I need gas often. I knew I would be driving a lot to different places, so after I applied for the discount at Flying J I was so happy.

M - Who did you talk to to get the discount?

P - I got it via the email, and you don’t have to use your Flying J card, you just enter your employee rewards number into the pump and the discount happens immediately.   
M - How did you tell the Flying J you were a vet?

P Through the email, and they verified the information through ID.me. It was a little uncomfortable bc ID.me needed my social security number. I hope they didn’t share my information.

M - Did they give you a form?  
P - The Flying J email asked how I wanted to verify. I chose ID.me instead of Healthy Vet. Then I filled out their form online and had to answer a lot of questions.

M - what came next

P - ID.me redirected me back to the FLying J [with a page verifying I had been approved.]

M - So when you physically go back to the Flying J, what do you do to get the discount?

P - I use my phone number to get the discount. DON’T YOU USE IT hahaha

**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 - Say for instance, IHOP, There are different franchises. I did ask for a vet discount at one not far from me, and I was denied. But a different one up the street, they gave it dto me.  
M - Who did you talk to when you were denied?

P - I just asked the server.  
M - what did they say when you asked about it?

P - They said “we don’t give military discounts at this IHOP.”

**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 - No, can’t think of 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 - Depending on the situation. If I'm at home doing shopping I would like to know… a biz is a biz, it is their prerogative to say “we give discounts” or not. A lot of them want to but don’t. Lowes gives discounts. Home Depot pretends to give discounts.

M - What do you mean “pretends.”

P - When you go to the counter, the associates at the counter will tell you “we give discounts but only on veterans day.” They don’t seem to understand that the discount is not for one day of the year, it’s for every day. Some of my friends have gotten the discount after raising a stink about it. Sometimes they back down and give you the discount.

M - In those cases what is the person asking you for?

P - First I ask “do you give military discounts?” and I take out my card and show them. There are a lot of scams out there.

M - So you show them your health card?

P - It’s not a health card. It is the VA id card (she shows her card - VIC?)

M - At a local restaurant, how would you like to get the discount, like at Applebees?

P - Just by asking the waiter. At Applebees they will just tell you whether you get the discount or not. Some of the Longhorn restaurants will give you the discount. I tell the waiter and she will take the discount out of the final bill.

M - Does she ask for any ID?

P - No. You know, some places just believe you.

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

P - We use word of mouth, emails. American Legion sends out emails for places you can go for a military discount. Or Veteran to Veteran - through word of mouth or veteran email communication.

P - At Lowes they give you their phone number. They have it in their system already (via ID.me or some other pre-application system)

M - What kind of tool would you look for, or want?

P - I don’t think there is one.

M - What about at a restaurant? How do you get it?

P - Depends on who it is. At Dennys I give them my ID card and they will look at it. A lot of people don’t think women are veterans too and you have to prove it.

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

P - I wouldn't look for a tool unless they had a website that would tell me “yeah they are veteran friendly.”

M - What about at a retailer or restaurant? Where would you look for a tool when out?  
P - Typically there is no internet reception, so I wouldn’t look for one.

M - If you could wave a magic wand, what would it look like?

P - Like a Kiosk at the store that would let me verify or look up the stores that provide discounts.

M - What would you call the tool?  
P - “Veteran Friendly Discounts” it would live on a website or a sign on the front of the store.

M - What about once you are already in the store?

P It would be on their website… I just don’t think retailers are going to advertise on their building that it's a veteran friendly retailer. If the VA had a tool on their website that would help you find veteran friendly stores. Some places say they are and are not always (like IHOP). A newsletter would be a good tool.

**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?**

P - Yes.

M - How long have you had it?

P - Quite a while, at least since 2018

M - Experience?

P - Mostly medical, setting up appointments and getting prescriptions.

M - Va just launched veteran status on Mobile, have you seen it

P - No![verified what app she was using - she held up her app icons]

M - What would you expect to see on (mobile status?)

P - I am still in the system, number 1, and that the information I provided them through my DD214 that I was in the Navy.

M - You said you wouldn’t show that to anyone - why?

P - Why would I need to?

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

P - It’s kind of embarrassing to ask for a discount. I’m not comfortable asking for it. I feel like an old lady when I ask for it. When I’m with my navy friends and they ask for their help, I just sit back and watch them make a fool of themselves.

M - What are you friends using to get the discount

P - they are a lot taller and bigger than I am. Haha. They are persistent and very vocal about it. Most of them were in a position where their pay grade was higher than mine. They were in a position to tell people what to do.

M - What tools?

P - They got online and researched before we got there. They purchased their tickets prior to getting there and got the discount. Then we went to the restaurants on the premises and already knew they gave us discounts.

**Other observations**