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 - CCTV, laptop computer with extra monitor with zoom tech (screen enlarger and reader), iphone wth VO sometimes. SOmetimes it talks too much, or talks on its own. Haha. For portable I have a clover book. Like a CCTV but portable. You can put a page on it and it will read to you, or you can zoom across the street to see things. You can also use it like a mirror.

M - How comfortable are you with these?

P - Pretty comfortable. I was supposed to get trained on my iPhone but during covid my trainer was really worried about covid and canceled. I was supposed to get trained but that all got pushed back and I’m still in line.

**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 - Myhealthevet.

M - How do you decide what to do online v in person?

P - Normally I try to do it online b/c if I was to write it out I’d nobody would be able to read it. (Wife chimes in to remind him - she is assisting off camera). On Travel, I have to have the screen big enough to see and find what I’m looking for.

**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 - VA ID card.

M- Card to access health care?

P - The one I use for identification.

M - So you use it to get healthcare?

P- Well I use it at Lowes or Home Depot.

M - Other types?

P - Says on my North Carolina state ID card that I’m a veteran. I have VFW and DAV cards.

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

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

P - They don’t have the kiosks anymore. We go to Salsbury, NC, and you used to drive and deliver the paperwork. Then they had the kiosks. And now they want you to do it online and it feels near impossible. The last 5-6 appointments I’ve had, they aren’t on the travel page. [They liked the kiosks and were frustrated they disappeared]

**Current discount usage**

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

P - Lowes Home Depot, Walmart, Sams Club, Academy Sports, sometimes we might go to a specialty hardware store. Restaurants.

M - Do you shop online?

P - I don’t do any shopping online. If I need to I have my wife click the buttons.

M - Your wife does the online shopping then?

P - I mostly tell her “no you’re not getting that.”

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

P - Veteran benefits newsletter, military.com, some is word of mouth. Once in a while you’ll see a commercial on tv that promotes something for veterans. I hear from veteran friends.

**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 - Home Depot. They have an app they put on your phone that makes it easier. They had fraud and they need to know who you are. I needed to get some wood. I was building something. We knew we would get the discount ahead of time so chose to go there.

M - Why do you like that process?

P - They have smart checkers [employees] and they will help you when you pull out the phone. It was much easier when you just had to show your card. But they talked about fraud and had to put an app on your phone. It was a struggle getting the app on there but the assistant manager came out and helped get it on my phone and set it up.

M - What about restaurants?

P - Yeah, at Arby’s.

M - Why there?

P - I wore a hat and they saw that and asked me if I was a veteran. So they asked if they had my ID and I showed them that. It was the cashier who asked. She took our order first and then asked if I was a vet and applied for the discount when she rang us up. I used my VHIC. She just looked at me and looked at the picture on the card.

**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 - Yeah Lowes. They’ve taken a lot of discounts off stuff, used to be on anything you bought, but they’ve taken a lot of things off. You go to the counter and they take the discount off some things but not everything. Seems like it’s always changing what gets taken off. Other than that, nothing that i can recall.

M - [to wife] what about you?

Wife - No he’s always with me. Never been denied. [funny old married jokes ensued]

**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 - We went to a wedding and stopped at a hotel and they said they couldn’t give the discounts because they were short staffed and only using half the rooms.

P - We got discounts on our phones, and Dish Network. We had to send in our DD214 when we went through the process of switching to Dish. In the questions about why we were switching one of the questions was were we Military. They requested the DD214 and told us to black out our SSN for security since it was getting uploaded.

P - Navy Federal bank needed a DD214 or a picture of my VA ID card.

**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 - A list of places that offered discounts.   
Wife - If the VA had something like his card that just had his status without all his other info.

P - I don’t need another card though.

Wife - Or even an app on your phone that if you were traveling and you entered a zipcode and it gave you a list of places that offered veteran discounts.

Wife - He carries a wallet. The more cards you put in it the more cards you put in the fatter it gets, you can’t sit on it. He used to drive truck and if he had all that in his wallet and sat on it all day he wouldn’t be able to walk the next day.

M - Other than your wallet what else do you carry with you?

P - Jackknife, magnifier, flashlight, phone is on a case on my belt.

M - Do you usually have the phone on you?

P - If I go someplace I always have it with me. If I’m in the house I don’t need to be married to it.

Wife - If he loses me in the store, which happens, I’ll go one direction and he’ll go another, so we use the phone to find each other. He’s usually in an electric cart and I’m walking

P - Lots of times when I go into a store I’ve got a monocular and she’ll say “I’ll be on aisle 17,” so I’ll use my monocular to find aisle 17. But then I get there and she’s gone. Haha.

Wife - I’ve got a smaller iPhone. He’s got an iPhone 11 pro so it’s a good size.

M - Anything else about your phone you like?

P - I like VO. l can tell my phone to “go to voicemail” or something.

M - Do you use any other voice assistance or tech on your phone?

P - I’ll ask Siri questions once in a while. I stay active in my shop. I know a lot of guys with low vision and use their phone to read to them or do more. I don’t need my phone in my shop. Can’t hear it anyway.

M - What about the digital wallet app or anything else

P - I use Seeing AI (app), you can point it at something and it will read what your camera is looking at. It’s got money recognition. You can read a book with it, or read a road sign. You can point it at someone and it will tell you how old they are. I’m NOT USING THAT ONE. haha.

M - Sounds like a sophisticated app. How was it to learn how to use that app?

P - Relatively easy.

Wife - There are little icons across the bottom and if you touch one it will tell you what each one means. It gives you some clues on how to use it and what to use it for.

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

P - Something easy. “Veterans Discounts.” Can’t get easier than that.

Wife - For me, you’d pull up the app, and it would have different categories depending on what you were looking for you select that icon, then you’d enter your zipcode and it would give you a list within a ten mile radius or whatever. Say you chose the gas station you’d want to go to and it gave you directions and it gave you a QR code or something that you’d get scanned to verify.

M - So would you feel comfortable using something on your phone or using a QR code?

P - [Wife is, he is not. They solutioned for a bit. He distrusts QR codes but admitted he didn’t know how they work.]

Wife - If it wasn’t a QR code on the veteran discount app, it could just be the verbiage “Offers 10% veteran discount” then you could go in and just show them what the app said and show your ID.”

**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?**

P - Nope. Don’t have it.

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

Wife - If you didn’t use a QR code what would make it easy for you?

P - Showing my card is as easy as it gets. The hard part is just knowing where you can get the discount.

**Other observations**