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 - I have a mac, a couple PCs. I’m on an iPhone 10. We have an iPad somewhere.As I’m aging, I’m becoming more uncomfortable. We also have an Alexa. Ai and me? Mmm-mm. She talks a lot at night (husband is up late and Alexa got used to responding to him at night). There is a lot of things I don’t read into or don’t understand. On my phone I like to take pictures but I don’t try when it comes to music and other features. I’m 61.

**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 by phone cuz I’m a boomer. I go online but it doesn’t respond well. Recently I got married, changed my name, uploaded documents and half my records are in this name, and half in my old name and prescriptions don’t always come to my house. It takes time to update.

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

P - Depends on how serious it is. If I have to upload documents, online doesn’t always work. Sometimes they need my marriage documents. Well, my marriage cert is 2 pages and they only provided space for 1 page. [further explains how online doesn’t always provide space for her situation and how the upload process is really frustrating].

P - when something gets rejected I always try to call, and I’ll ask for an email address, and then they see what i’m talking about [re: marriage certificate and name changes, address changes] All the actual details are on the second page. They say “hey send it to this email address” so usually I end up having to make phone contact with someone.

**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 a VHIC, my retired army ID (CAT card?). There are different places you go that they give you something that says you are a veteran. Like at Lowes they have a way to enter your information and it keeps the information so you don’t have to pull out your ID all the time. Home Depot also. I’ve got a lot of those.

M - Do you have your status on your DL or License Plate?

P My drivers license says it, and my license plate also says veteran.

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

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

P - I have. It’s very difficult. I don’t even know if I get it anymore. I had an eye appointment and it was a long ways away. So I fill out all the paper work on site but have to constantly watch my bank account b/c I have no idea if I’m going to get it or not.

P - They used to have the kiosks and it worked. But somehow we did away with those and are back to paper and you hand the paper to them at the clinic and they say they will send it in but you never know.

**Current discount usage**

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

P - Lowes and Home Depot. I go to Walmart. I moved into a new house (husband’s home) and there are a lot of adjustments to make. I just need more space. I built my house so when I moved in here we needed to make more adjustments [talks about drapes and windows and shelves closets etc] I don’t need Bambi to watch me dress. Hahah.

M - What categories online or in the store?

P - I’m a bargain shopper. So I shop a lot for fresh food. I don’t do a lot of clothes shopping.

M - Where online do you shop?

T - I buy some clothes from Sheen and Temu. I also shop at places like Old Navy and Gap, and I have three sisters and they have kids so I buy there and they ship to them. Amazon and Walmart.com. Usual places.

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

P - I look them up. I’ll ask if I’m at a retailer where I normally don’t shop. I went to Home Goods (or Home Store?) with a neighbor and I only wanted one or two things and I asked if they did a discount and they said “yes we do” so I bought [paid for] all my friends stuff too. A lot of veterans are too shy to ask, but I served 20 some years, I’ll ask.

M - Any other ways you learn about discounts?

P You can go online. I go to Vet Tix and they tell you all the places you can get discounts. On veterans day the lists get put online or promoted. Other stores always have them.

**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 - We go to Publix. We go to Vet Tix all the time. We just went to see A Christmas Carol and that theater gives discounts to veterans. I took my girlfriends and it was lovely.

M - What caused you to ask at the last store?

P - It seemed like a nice store and the girl at the counter was chatty so I just asked. I ask a lot. Staying on a budget is important to me.

M - What was the process like?

P - I asked and she said “yes,” and asked to see my military ID (retiree ID) and she looked at it and rang it right up with no problem.

M - Did the cashier indicate anything specific she was looking for?

P- She just looked at me, looked at the ID and said “ok.”

M - Did you plan on using a discount ahead of time?

P - No, I was just there with my girlfriend. |I wasn’t planning on it.

**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. I have tried. I was also told I wasn’t a veteran. We went to a restaurant [Logans] and it said there was a reduced price for military. The waitress said that the veteran had to be there. I said, “I’m the veteran.” I showed her my ID and I was already upset. I was there with the Georgia Military veterans probably a month before that! But still she was like “No it has to be the veteran not the spouse.” But then looked at it, and then turned away to another server. It was like she didn’t know what to look for. They looked at it and was like, “Yeah give her the discount. What’s wrong with you?” So she took the bill back and applied the discount. She might have been confused because she already did the bill or didn’t want to change it. [talked about female veterans getting together] It was hurtful. It hurt me. I haven’t had it happen a lot. I was at Marshalls and I asked them and they said “No.” Other places have told me “no” but that place was really frustrating.

M - What card did you show her?

P - I showed my retiree ID. It’s always behind my DL in my wallet. It used to be easier to recognize the cards. The blue and white used to be the retiree card, the medical card was a peachy color. Reservists were red and white. Now it’s harder for folks to recognize the card. When I go out for Veterans Day, I use my VHIC card, b/c people are looking for it and recognize it very fast. They’ve seen it all day.

M - So at Logans did she give you any indication what she was looking for

P - No, she never said. They never say anything out loud, but she acted like [shrugs shoulders] and looked to someone else to see if it was legit.

**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 - Hmm it really works out well most of the time. If you are unaware of the policy, maybe not. Sometimes you go to a store and they have a lot of flags or stickers up you get the sense that they probably have a discount. When we were dating we went to the fireworks stand, I was surprised to see they had a huge discount. We paid less than half and gave you a credit voucher. My husband was like “Maaaan you gotta come with me all the time.” We went out to eat on that extra money. Now he has his own ID b/c we we’re married.

**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.**

I would like to not have to upload my credentials everywhere. I use ID.me and once you get in there you can use it at a lot of places. But you get a little leary b/c there are so many breeches out there and before you know it there's a breach and your information is out there. You keep getting these letters saying “you are in a breach.”

M - It sounds like it bothers you to go through IDme.

P - There are just so many places where you have to upload your information. They all require you to upload your veteran credentials. So where does it go? I wish there was a plainly digital version that you could just send to someone that didn’t require all your life information - where you were born, where you lived etc -

M - And what would be on that plain digital form?

P - Just your picture, your full name. The middle name is what makes all the difference. [talks about how many others had the same name as her but middle was different] So including the middle name, and some other piece - **not your ssn** - I don’t know if it should be the year you were born, or current address or zipcode that specified it was you. But some other piece of info that said it was you.

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

P - I would say “Military Verification ID.” And all it’s good for is online shopping or a 10% discount in a store and if they needed your info they could verify similar to IDme.

M - Where would you look for it?

P - I’m a searcher, so I’d search and look for it. All I need is them to take in my credentials, and then issue the ID electronically. You would keep it in the wallet on your phone i’m guessing.

M - You said you’d look online, like google? Anywhere else?

P - Google, and you’d hope all our military sites would point you towards it.

M - Any particular VA sites?

P - Just VA.gov. They have enough real estate they should be able to add “shopping” so it’s easy to find.

M - You said a wallet on your phone. Tell me more about that.

P - I use the apple wallet and put my tickets in there. The wallet holds three or four tickets and you just pull them up even if you don’t have wifi. I also have an apple cash card so I don't have to use the real ones (debit cards). I just use the digital one.

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

M - What else would you see there in this digital wallet?

P - We have so many of these cards. Tri care, VHIC, etc.. if you had a way to put them all together. If they all talked to each other. I would like to have my VHIC card digital but you have to keep updating your picture. It shouldn’t be that hard to issue a real card and a digital card.

M - How do you think about the difference between a physical card and a digital card?

P - I haven’t worried about a physical card, but hackers can shut down a school or hospital and hold your service hostage. Now I’m moving forward but not in fear. My skills are going backwards but their skills [the hackers] are going that way. Now we are out of the digital age and into the AI age. No system is going to be fool proof if it requires one of us to do keystrokes.

M - (reflects back original question)

P - Yes, I would like it, and I think it would work for us overall, but we gotta close those backdoors. Even physical copies. (Inaudible place) was flooded years ago, so all those records were destroyed.

[she describes again some kind of digital verification where you show your phone which verifies you in a store.]

**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 - No I don’t use it. I only have 30% disability (other than being a psycho haha). I get very little from that. They send my creams and that’s about all i need.

M - It sounds like you feel like you don’t have enough to do that would require using the app.

P - Right it’s just another app on my phone I have a lot already.

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

P - No, we are in Georgia and it is a military forward state. It’s not really a problem here. We are taxed on things but other states have that as well.

**Other observations**