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 - iPad, iPhone, Mac. Not a PC person anymore. I have Kindle and Fire tablets. I’m pretty comfortable with them. I like the iPhone and iPad. I have an Android but not a huge Android fan. (Apple) Easy to use and apps are interchangeable.

M - Do you use a lot of apps?

P - Not really. I used to teach tablets and phones, but now I basically check my email and read.

M - Where do you check your email?

P - Either on my Computer or iPad.

**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 - I go to the clinic here locally. Or I do video or telephone calls.

**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?**

M - How do you decide between online vs physical visits vs using mail?

P - I notice I get my reminders two days after the fact. Not sure what happened. I prefer in person visits for the most part mainly because it gets me out of the house. I use phone and video too.

P - I have my VA card. I belong to the WAC vets so I have that. I got screwed out of my retirement so all I have is the VHIC. I have stickers on my car and on my license plate. I don't’ have it on my DL because I didn't have my DD214 when I got it and I didn’t know about it.

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

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

P - I used to. At the time I used to go in and I’d go downstairs and do it there [at VA].

M - So it sounds lik eyou don’t use it any more.

P - (starts to describes problem with the process - unclear)

M - Was the problem in the kiosk or online?

P - It was on the computer. I got to step three and it locked me out and I could not get any further with it.

**Current discount usage**

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

P - Amazon and Costco. I probably should own stock in Amazon.

M - What about online vs in person?

P - I rarely go into the stores anymore. You know Costco goes right to your house. I’m using those 4-arm crutches so I can’t manage crowds and wrangling bags and boxes. It’s easier if I get it delivered and then I only have to worry about getting it into the house. Clothes are more of a crap shoot now and they closed the two [physical] stores I like.

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

P - Usually the WAC vets group sends out information. Some discount stuff I just don’t bother with bc you have to deal with people and standing in line. We have a ZOom WAC group out of Phoenix and I learn about things in discussion within that group.

**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 - It was online. Trying to think where it was. It’s been awhile. I used to do it to get the haircut on Veterans day but its a hassle and if you aren’t there by 9am in the morning you miss the coupon. If I get a discount I use it. Sometimes I can get stuff online when I’m using a discount?

M - What about in store?

P - I think I used it at the restaurant. Might have been the senior discount. Either Olive Garden or Applebees.

M - Did you plan to use it before you went?

P - Usually I don’t think about it. With gray hair they usually just give it to you.

M - So how do you get the discount when you are there?

P - Usually they just automatically put it on there. If they don’t then I ask them for it. If I’m wearing a veterans t-shirt, this is a navy town and they are more likely to give active duty discounts rather than to veterans.

M - Any place ask you to show ID?

P - There was only time that I had to prove I was a vet. Most of us know if you wear a hat then you don’t have to prove anything. I think at the car dealership, once I showed them my VHIC card they wrote it down and I didn’t have to show it again.

M - What were they looking for specifically?

P - Just proof you were a veteran. The one time I did encounter where they wouldn’t accept it, they said I needed a retiree card or to be active duty. I said “it’s supposed to be a veteran discount” and they said, “only active duty.”

**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. It’s been so long ago. I just don’t remember the details. Probably 10 or 15 years ago.

M - Do you remember where you were?

P - I was out with a bunch of friends so maybe a restaurant. Sorry I just don’t remember.

**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 - Yeah i think there was a major purchase or something, but the senior discount was better than the veteran discount. I think it was electronic. I do know it's harder to get a discount online than in person. At one point I got enrolled in IDme and I’ve used that before. It was a hassle to get it initially but that was a while ago. That has come up when I’ve ordered stuff online. So I have used IDme to get online discounts. Maybe for some camping stuff.

**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 - Now that they accept a VA card, that makes it a lot easier. So outside of that and IDme, which I see popping up more often, I can’t think of anything more.

M - Can you remember your experience with those?

P - I haven’t had any problems. Before They wouldn’t accept the ID card. They’d say “without the retiree card you can’t get a discount.”

M - Anything you would change about the process?

P - The only thing I’m not happy about is that I can’t log in with MyHealtheVet. Now they redirect you to the main page and you have to log in 3 or 4 times to get where you want to go.

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

P - Well I probably wouldn’t actively look for it. MOst of the time its really not worth it.

M say one of your WAC friends says there’s this thing go look for it.

P - Probably just online, or at the retailer you are looking for. Often they have that information posted. Or it is word of mouth. We keep each other in the loop.

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

P - Well I have seen it on some of the emails I get from the VA. But what I’ve noticed is that a lot of the discounts don’t apply here because we don’t have those chains or stores.

M - Sounds like they aren’t always applicable, but if they were what else …?

P - If I were going to use it, I’d make sure to ask if you get a veterans or senior discount, I’d use it. But as a rule I just don’t pay attention to it anymore.

M - What would you call it?

P - I’d want it to be easily identifiable. Like “Veterans Discount.”

M - And what does this tool look like?

P - If I had a card or something that said I was eligible that would be handy but that would just be one more card. When you are a woman they don’t always think you are a veteran. At Lowes some idiot said the veterans parking space was not for me and I used some choice 4 letter words and said I could go home and get my dd214. He said “oh sorry.” It’s always the men that don’t think you are a veteran.

P - I’d rather have a physical copy, an identity card or something like that. If it’s on my phone it gets lost somehow and you have to go through all these motions screens to find things and it’s a pain in the ass to do. A physical card is just easier.

M- Anything else?

P - If you are identified as a vet then the card would have all that information on there and that should be all you need.

M - What info should be there?

P - It should have your name on it, even your photo, like a VA card. Not your personal info, just your name, your branch of service and maybe even the era you were in (which can be discriminatory at times). That should be good enough. Maybe your honorable discharge.

**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 - I have a bunch of them on my phone. I do have it.

M - Do you ever use it?

P - I did use it once, but it didn’t like my sign in. Usually it’s the MyHealtheVet I use to log in.

M - Can you open it?

P [Tries to sign in] Ok I’m in. It wants to send me a code (2fa). I hate that. It’s an extra step I don’t care for. [waits for code - It redirects her to the VA website and she gets frustrated. Her dates of service are incorrect]. Now I went to them about this and they said “If you aren’t having any problems accessing things with the VA, then don’t worry about it” which makes no sense. [Tries to open the nametag and it doesn’t work] I have to go up to profile.

M - You may be on an older version of the app.

P - I just did update so it should have been automatic. The other VA apps do that.

M - Do you remember when you updated?

P - I just did an update to the system about 4 days ago.

M - I’m sorry that isn’t working for you.

P - This is why I don’t use apps. They don’t work and the screen is too small.

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

**Other observations**