Veterans' understanding of program information and eligibility requirements for the Veterans Independence Program and Disability Benefits webpages on veterans.gc.ca

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Prepared for Veterans Affairs Canada by Nanos Research

January 2024

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Executive summary

A. Background and objectives

Veterans Affairs Canada (VAC) retained Nanos Research to conduct focus groups among non-client Veterans and non-client family members and caregivers of Veterans in the form of online focus groups¹. The purpose of the research was to allow VAC to assess the understanding and perceptions of non-client Veterans, their families and caregivers regarding web content for two of VAC's most used programs and services. The study also seeks to identify—in terms of program information and eligibility criteria—possible barriers for new and potential clients.

The specific research objectives were:

- To understand the level of clarity Veterans have around the information on the VAC website regarding the top two most used VAC programs (<u>Veterans Independence Program</u> and <u>Disability Benefits</u>);
- To clarify participants' understanding of the information presented to them for the two previously mentioned programs;
- To identify any barriers—perceived by participants within the information about these programs contained on the VAC web pages they were presented; and,
- To improve existing methods of outreach and communication to non-client Veterans, their families and caregivers who may benefit from VAC programs and services but who are aware they are eligible.

The overall objective of the research was to help inform VAC's decisions on how to reach, communicate with and better inform the entire Veteran community in Canada.

B. Methodology

Nanos conducted 10 online focus groups among Canadians who have served in the Canadian military, their families and caregivers, 18 years of age and older, who have not received benefits in the past or present. The focus groups were held between 5-13 December 2023. Two (2) of the groups were conducted in French and eight (8) were conducted in English.

The configuration of the groups were:

Non-client Veterans

- 2 groups with Veterans from Western Canada (ENG)
- 2 groups with Veterans from Atlantic Canada (ENG)
- 2 groups with Veterans from Ontario (ENG)
- 1 group with Veterans from Quebec (FR)

Family Members/Caregivers

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¹Non-client refers to those who have not accessed any VAC services

- 2 groups with family members/caregivers (ENG)
- 1 group with family members/caregivers (FR)

Across all groups, 83 participants were recruited and 63 attended. Participants received a \$100 honorarium. Focus group sessions were about 90 minutes in duration.

Participants were **not** shown the web content prior to the focus groups. Prior to discussing a web page, the moderator showed participants the web page via screenshare. They were then sent the web link via the group chat and given five (5) minutes to review the content prior before discussing as a group. This process was repeated for the web content shown in Modules B and C.

Focus group research is qualitative and directional in nature and must not be used to estimate the numeric proportion—or number of individuals in the population—who hold a particular opinion. The focus group research allows VAC to gauge the views and gather in-depth insights from specific communities of interest.

For a detailed methodology, including the profile of participants, please see Appendix A. For screenshots of the webpages shown to participants, please see Appendix B.

C. Contract value

The total contract value was \$59,861.75 (HST included).

Supplier name: Nanos Research

PWGSC contract number: CW2300408 Original contract date: 2023-03-29

For more information, contact Veterans Affairs Canada at veterans.gc.ca.

D. Political neutrality statement and contact information

This certification is to be submitted with the final report submitted to the Project Authority.

I hereby certify, as a Representative of Nanos Research, that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Government of Canada's Policy on Communications and Federal Identity and Directive on the Management of Communications. Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, party standings with the electorate, or ratings of the performance of a political party or its leaders.



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E. Key findings

Awareness and use of veterans.gc.ca and My VAC Account

- Overall, most participants were aware of VAC websites, with veterans.gc.ca being mentioned most
 often. When prompted specifically, participants generally said they had heard of veterans.gc.ca before,
 and many had also heard of My VAC Account, though a few noted they had never visited the site.
- After prompting by the moderator, about half the participants in the family and caregiver groups said they had heard of My VAC Account, but noted they weren't very familiar with it or had heard of it several years ago. A few noted they had never heard of it, including they assume from the name it is similar to CRA My Account or Service Canada. Among participating Veterans, most said they had heard of My VAC Account before, saying they had heard of it either through VAC, in the news, or on social media and the internet, as well as LinkedIn, or through an internet search or an advertisement.
- Participants in both streams most often said they think veterans.gc.ca is the main website for VAC, with
 a few saying they believe that My VAC Account is a more specific page for users. A few participants said
 they had visited VAC websites previously, having heard of them through word of mouth, conferences,
 school or having searched online.

Ease of understanding information on VAC webpages

Disability Program Page

- Most participating family/caregivers and Veterans found it easy or somewhat easy to understand the
 sections in the program pages, with all participating family members or caregivers finding it easy or
 somewhat easy to understand the "About this Program" section, to understand what is needed to apply,
 and to understand how to apply. Participating Veterans mostly found the "About this Program" section
 easy to understand as well; however, they did have some difficulties understanding the disability
 corrective payment section, as well as what is needed to qualify and how to apply for it.
- Participants in both streams often praised the straightforward, simple information, plain language and
 use of quick links as contributors to their ease of understanding. They also offered some suggestions to
 increase understanding, which include:
 - providing definitions of terms;
 - clearly stating the benefits offered by the program;
 - listing all the documentation needed in order to apply; and,
 - o shortening the page (or providing a link tree up top) to avoid having to scroll, which can cause issues on a cellphone.
- Across both streams, there was a bit more confusion on understanding the "Disability pension corrective
 payment" section, especially amongst participating Veterans. While a number of participants said it was
 short, simple and the bullet points made it easy to understand, others said they found it confusing,
 especially as it only applies to a small group of people. These participants weren't sure if someone

would know to look at this section, or if it was in the right place. Some participants said they had to reread the information a few times to understand it and suggested adding additional clarification. Others mentioned it doesn't explain what corrective payments are, how a corrective payment could impact their families or how to tell if they are eligible for one.

Veterans Independence Program Page

- Although there was less of a consensus on the understanding of the sections within the program webpage, most participants found the pages to be easy or somewhat easy to understand.
- Participants mentioned the following as contributors to the ease of understanding the information on the page:
 - the plain language;
 - o the format used; and,
 - the inclusion of contact numbers.
- They did note some concerns, including:
 - a lack of clarity in the beginning of the text on eligibility/how the program works with other programs;
 - o confusion related to the ease of contract bed criteria and how that would impact eligibility; and,
 - o confusion regarding how the benefits may differ by province.
- Participants shared suggestions on how to improve different aspects of the page, including:
 - definitions of the various terms;
 - providing examples of how the process works and what applications look like;
 - a section that outlines all the documentation needed to apply, specifying what assistance can be provided;
 - o shortening the page to reduce scrolling and being more mobile friendly; and,
 - o ensuring the back button functions, so they don't lose their spot on the page.

Identifying information gaps on VAC webpages

Disability Program Page

- Overall, participants in both streams reiterated that they found the page generally easy to understand.
 They did identify some information to add to the pages, including:
 - what benefits are available for different types of disability;
 - o what proof of disability is required and how that could be obtained; and,
 - what forms or documentation is required for the application process, as well as more information in the program description.
- Participating Veterans also suggested:
 - o the addition of timelines for the application process;
 - to better clarify what corrective payments are;
 - o examples of applications for different types of cases; and,
 - o a way to quickly check if they are eligible before they begin the application process (other than the list of eligibility criteria).

Veterans Independence Program Page

- In terms of information missing from the page, participants mentioned the following:
 - o adding a section that outlines the scope of the program;
 - o additional and clearer information on the availability of the program outside bigger cities;
 - a way to quickly and easily confirm eligibility before applying (on behalf of themselves or someone else);
 - o adding more detailed information to the "Find out More" section; and,
 - o providing information on what to do, or who to contact, if their application is denied.

Recommendations to improve clarity of information

Disability Program Page

- Both streams had a number of recommendations to improve the program page, including:
 - o a mobile-friendly layout (shortening the page so there is less need to scroll, adding a "back to top" button);
 - more and better definitions of terms throughout;
 - o clarifying the qualifications with examples, including a list of all documentation needed to apply;
 - clearly stating the contact information and telephone numbers up front and throughout the page;
 - adding quick links for how to apply or receive the benefit and a link tree up to the top of the page;
 - o moving the payment dates up to the top of the page; and
 - o ensuring text clearly identifies hyperlinks as they found the simple underline easy to miss.

Veterans Independence Program Page

- Participating family members/caregivers and Veterans provided numerous recommendations to improve the clarity of information on the page, most often mentioning:
 - providing further clarification and definitions for terms;
 - o an information or link index to make it easier to navigate the sections;
 - clearly stating the qualifications and criteria;
 - providing more detail on what is available in each city;
 - increasing the font size;
 - o clearly stating the payment dates up at the top of the page;
 - adding more colour and visual interest; and,
 - adjusting the tone of the information to be more welcoming and friendly and less clinical or bureaucratic.

About this report

This report begins with an executive summary outlining key findings and conclusions, followed by a detailed analysis of the qualitative results.

Details of the methodology and sample characteristics can be found in Appendix A. The final survey instrument can be found in Appendix B.

Readers should note that focus group research is qualitative and directional in nature and must not be used to estimate the numeric proportion or number of individuals in the population who hold a particular opinion.

Detailed findings

Module A: Different VAC Websites

Awareness of VAC websites

- Q Are you aware of any websites for Veterans Affairs Canada (VAC)? If yes, which ones? Any others?
- Q [IF MORE THAN ONE WEBSITE MENTIONED] What do you think the differences are between the functions of those VAC websites, or are there any in your opinion?
- Q [IF VETERANS.GC.CA IS NOT MENTIONED] Have you heard of veterans.gc.ca?
- Q [IF MY VAC ACCOUNT IS NOT MENTIONED] Have you heard of My VAC Account?
- Q [PROMPT] Which website do you think is the main website for VAC?

Overall, most participants were aware of VAC websites, with veterans.gc.ca being mentioned most often. When prompted specifically, participants generally said they had heard of veterans.gc.ca before, and many had also heard of My VAC Account.

Family/Caregivers

Most participants in the family/caregiver groups said they were aware of VAC websites, often mentioning veterans.gc.ca as the specific website they were aware of. A few noted that while they were aware it existed, they had never visited it while a few participants said they were not aware of specific websites, including having heard of VAC, but not a website.

When prompted specifically on whether they were aware of veterans.gc.ca, a few participants said they were not, or that they were not familiar with it, but they had heard of it before or they are not surprised one exists. Also mentioned was having heard of it before on the radio or TV.

Prompting awareness of My VAC Account, participants often said they have heard of it, but noted they weren't very familiar with it or had heard of it several years ago. A few noted they had never heard of it, or they assume from the name it is similar to CRA My Account or Service Canada.

When asked which was the main website for VAC, participants most often said they believe it is veterans.gc.ca, or they assumed it would be one that refers to Veterans specifically in the name. Also mentioned was the belief that veterans.gc.ca was for general education in the public and that My VAC Account is for users (people who already receive benefits from VAC). A few participants said they were not sure.

Veterans

Among participating Veterans, nearly all participants said they were aware of websites for VAC, often mentioning they were aware of "the main website" or veterans.gc.ca. A minority of participants said they weren't aware of any websites, or that they imagine one exists, but they have never needed to visit it.

After being prompted on whether they have heard of veterans.gc.ca, most participants said they had, though a few noted they had never visited the site. A few participants said they knew of coworkers who had submitted claims on the site or that they know of it just through their general awareness of government departmental websites.

In terms of awareness of My VAC Account, a number of participants said they had heard of it before Some participants said they heard of it through social media from VAC on LinkedIn, in the news and through an internet search or that they are in the process of being medically released from the Canadian Armed Forces (CAF), so they have been in touch with a number of VAC resources and applications. A few were not sure how they became aware of it.

Participants most often said they think veterans.gc.ca is the main website for VAC.

Visiting VAC websites

Q - Prior to today, have you visited any of Veterans Affairs Canada's websites for information? Q - [IFAWARE - PROMPT FOR EACH] How did you learn about [INSERT FROM PREVIOUS Q]?

A few participants said they had visited VAC websites previously, having heard of them through either word of mouth, conferences, school or having searched online.

Family/Caregivers

Just a few family/caregiver participants said they had visited VAC websites for information in the past or that they were not sure. Some participants said they had previously visited it on behalf of someone else or previously noted they had visited the website to access local legion websites. Most family/caregiver participants said they had not visited any VAC websites before.

When asked how they learned about the website, participants mentioned the Royal Canadian Legion, through conferences they have attended, at school, or being a caregiver of a Veteran and the previous caregiver had referred them to it as a resource for mental health.

Veterans

A few participants said they had visited VAC websites before, including having a My VAC Account or having viewed the VAC websites to see what was available but did not use them to access any services. Also mentioned was being referred to by a friend or having searched online.

Module B: Testing Page 1 – Disability Program Page

[POLL] Q - Was it easy, somewhat easy, somewhat difficult, or difficult to understand what the program is, as described in the "About this program" section?

Q - Why?

Family/Caregivers

Overall, all family/caregiver participants said they found it easy or somewhat easy to understand the "About this program" section on the "Disability Program" page. When asked why they had that opinion, participants mentioned the following:

- the information presented is simple and concise, and the descriptions were useful;
- it is easy to understand, but they have a general knowledge on the topic already or a significant formal education, with one questioning whether everyone would understand the word "recognition";
- it is easy to understand but the onus is really on the individual to find the information; and,
- one participant said they liked the use of quick links.

Veterans

Nearly all participating Veterans found the "About this program" section easy or somewhat easy to understand, although one participant said they found it somewhat difficult.

Many participants said they found the entire "Disability Benefits" page to be straightforward and simple, noting:

- information is organized logically and easy to read:
- they like that it clearly states the general information up front, including that disability benefits are taxfree, and lets you dive into the details as you read on; and,
- the information was presented more clearly than usual government websites where they find they get lost in endless links.

In terms of potential issues, a participant each raised the following:

- the page itself is clear but that the page is hard to find and would be easy to miss if you didn't know what you were looking for; and,
- Veterans who are older (such as from the Second World War) would likely not find an online page or document very helpful or useful.

[POLL] Q - Was it easy, somewhat easy, somewhat difficult, or difficult to understand what is needed to qualify for this program?

Q - Why?

Family/Caregivers

Once again, all family/caregiver participants found it easy or somewhat easy to understand what is needed to qualify, noting:

- the information is clear and simple, even though they weren't familiar with the program;
- they appreciated the links provided to clarify or define certain terms;
- they liked the layout, including the use of bullet points and important information in bold;
- having "If you qualify" be its own section; and,
- adding a separate question on what the benefits are.

Veterans

While most Veteran participants said they found it easy or somewhat easy to understand what they need to do to qualify for the program, some participants found it somewhat difficult or difficult and a couple were unsure.

Most participants said they found the information straightforward and clearly laid out, and said it was concise and simple to read. However, participants did have some concerns:

- mainly that they found the information (including definition of the word Veteran) confusing and vague, and said more definitions are needed with links to more information;
- a few noted that after reading the "Do you qualify" section, they were unclear if they fit into the definition of a "Veteran" as outlined on the page, and said the term needs to be better defined; and,
- a few participants noted that while the information itself was clear, they anticipated possible issues
 interpreting some of the criteria when actually applying for services, although this was not tied to their
 impressions of the page itself.

[POLL] Q - Was it easy, somewhat easy, somewhat difficult, or difficult to understand how to apply for this program? Q - Why do you have that opinion?

Family/Caregivers

Once again, all family/caregiver participants found it somewhat easy to understand how to apply for the program, mostly saying they found it clear, simple and straightforward and noting they liked following:

- how the information was shown separately and included the link directly to the application;
- that there is an alternative option to receive information in person;
- that the telephone number to call is easily visible; and,
- that it was helpful to have all the information on one page and found it less confusing than other government websites.

A few family/caregiver participants did note having difficulties with the webpage mentioning the following difficulties and suggestions:

- the amount of scrolling was challenging when looking at the site on their cellphone;
- improving the "Disability Program" webpage to provide some clarification on the guided form;
- opening the webpage in a new tab when they click "When to apply"; and,
- moving the paragraph that indicates that they can receive help ahead of the rest of the form.

Veterans

While most Veteran participants found it easy or somewhat easy to understand how to apply for 'Disability Benefits', there are still a few individuals who found it be somewhat difficult or difficult, and a few who were unsure.

Participants noted the following positives:

- use of plain language;
- the inclusion of a number of different options for how to apply;
- it is easy to understand how to get help with your application, if needed; and,
- the process would be easy when using the guided form.

Some concerns were raised about the application criteria, including the perception of it being difficult to prove that their disability is related to their service. Some noted they would likely not apply for this reason.

In terms of other issues with the "Disability Benefits" webpage itself, Veterans mentioned:

- the documents needed for their application should be clearly listed;
- they were worried they may find out they are missing information further along during the application process, instead of upfront when they started the application process;
- it wasn't clear for a Veteran if they needed to apply for a My VAC Account first;

- that those familiar with government websites and forms will likely have no issues, but others may find it confusing, especially those with difficulty reading; and,
- in contract to the previous point, that the format is similar to the CRA website and forms, so they feel most individuals would be able to understand it.

[POLL] Q - Was it easy, somewhat easy, somewhat difficult, or difficult to understand the "Disability pension corrective payment" section?

Q - Why do you have that opinion?

Family/Caregivers

Nearly all participants found it easy or somewhat easy to understand the disability pension corrective payment section.

Comments following their ratings include:

- it was clearly indicated where to go for help, so even if someone had issues they would know how to resolve them;
- recommendation that the telephone number be bolded;
- they found the language more complex to understand and some of the information redundant, overall they still found it easy to understand;
- the terms used were more ambiguous on the "Disability pension corrective payment" section than other sections on the page, and that the wording of "corrective payment" was unclear and could imply they owe that money back to the Department; and,
- they found it less easy to understand than other sections, especially the part about automatic payments.

Veterans

There were mixed views on the ease of understanding the "Disability pension corrective payment" section with participants fairly split over this being easy or difficult.

Those who found it easy or somewhat easy mentioned the following:

- the "Disability pension corrective payment" section is short and simple;
- the use of bullet points is appreciated; and,
- the information about who to contact for help was easily found, if needed.

Other Veteran participants found this section confusing, including:

- needing to re-read the information a few times to understand it and suggested additional clarification be added;
- others mentioned that the section doesn't explain what corrective payments are and how it could impact their families;
- some mentioned they weren't sure how to tell if they were eligible or not; and,
- also mentioned that this section seemed like a legal requirement from a lawsuit.

Suggestions included:

- adding in hyperlinks to define and explain definitions;
- better identifying what records or documents might be needed to apply; and,
- moving the "Disability pension corrective payment" section after/ below the additional information links.

[POLL] Q - Would you be likely, somewhat likely, somewhat not likely or not likely to click on the "additional information" link for some more information on the program?

Q - Why do you have that opinion?

Family/Caregivers

Most family/caregiver participants said they would likely or somewhat likely click the "additional information" links.

Additionally, they said:

- they would click the link if they were confused or felt they needed more information;
- some noted they would likely just click the links earlier in the page that direct them where they need to go;
- a few participants said they would click the link to read more but said that may not be the case for all, especially if someone has mental health difficulties;
- they recommended adding the link to the "do you qualify" section as well; and,
- they don't feel they need additional information and that they would be even less likely to click these links if they had already made a request for assistance earlier on.

Veterans

Most Veterans said they would likely or somewhat likely click the link for additional information. A few said they are somewhat not likely or not likely to do so.

When asked why they wouldn't click the additional information links, the following came up:

- some participants said they found the amount of information to be overwhelming and that they would be more likely to call/visit an area office to ask for assistance about how to apply, rather than try figuring it out themselves;
- a few participants said they would click on additional information if they knew they were eligible for a program, if they felt they needed more information and to understand what the requirements are;
- they would get all the information they possibly could before applying; and,
- the placement of the links were clear and inviting for anyone who needed more information.

Those who said they are not likely to do so, said this is because:

- they are not applying for anything so they have no need;
- they would prefer to read more information that may answer their questions than to call for help and "remain on hold"; and,

 they found it confusing that upon clicking the link it took them to a different page with different information.

Q – What information, if any, do you think is missing from this page?

Family/Caregivers

Family members and caregivers had a few suggestions for adding additional information, including:

- noting what benefits are available for each type of disability and listing the forms required for each; and,
- comments related to the format of this section, including:
 - a larger font size;
 - making the contact information easier to find;
 - o making the payment dates available; and,
 - o information on how to request a departmental review and making this information easier to find on the page.

A number of participants said they are not sure what they would recommend because:

- the information didn't apply to them at the time, and they wouldn't know what might be missing unless they were applying; and,
- the page was clear and concise, adding more information may weigh it down and take away from the clarity and conciseness.

Veterans

In terms of what information is missing from the "Disability Benefits" program web page, Veterans had a number of suggestions of things to add including:

- where and how to prove their disability;
- a quick and easy way to ensure they are eligible before they start the process, such as a live chat or someone they could speak to;
- how this information applies to RCMP retired or active members;
- examples of applications that show a few types of cases that vary in complexity;
- timelines for how long the process application takes;
- clarifying the corrective payments section; and,
- providing more information in the program descriptions.

Q – What recommendations, if any, would you have to improve the clarity of the information on this webpage? Any other ideas?

Family/Caregivers

Family members and caregivers had a number of recommendations to improve the clarity of information on the page including having prominently displayed resources and contact numbers for assistance, with multiple recommendations on how to do this:

- adding how to reach VAC in the quick links section;
- having contact information towards the top of the initial page;
- including the contact numbers at the bottom of the page for those less familiar with the internet; and,
- a constant pop up with the contact numbers as someone scrolls through the page.

Feedback on clarity and formatting included:

- less scrolling to reach key information, such as payment dates;
- a mobile version of the site with a more user-friendly layout;
- brackets that say [CLICK HERE] next to hyperlinks, as a participant did not realize there were hyperlinks;
- a hover box over the links that contain/open this information in a new tab to clutter the page;
- the website is complete and well-done as is; and,
- the approach and layout reminded them of the CRA MyAccount page.

Participants suggested adding the following information:

- a short blurb clarifying the tools; and,
- a "how to receive the benefits" section or "how to apply" in the quick links section.

Veterans

Veterans provided recommendations to improve the clarity of the "Disability Benefits" page, with a number of participants mentioning clarification on the qualifications for the benefit, including adding a list of medical condition examples and adding more definitions for terms so website users can easily tell if they qualify.

Other recommendations included:

- clearer headers so its easier to understand what the sections are;
- adding a "back to the top" button;
- enabling users to go back where they were after clicking a link so they don't lose their place;
- clarify in more detail, what the qualifications are, including a list of examples of what medical conditions are included; and
- providing a comprehensive list of the documents they will need before getting started.

Module C: Testing Page 2 – Veterans Independence Program Page

[POLL] Q – Was it easy, somewhat easy, somewhat difficult, or difficult to understand what the program is, as described in the "About this program" section? Q – Why?

Family/Caregivers

A majority of family members and caregivers found the "About this program" section for the Veterans Independence Program page to be easy or somewhat easy to understand.

Those who found it easy or somewhat easy said:

- the information has clear examples of what is being offered; and,
- the language is simple.

A few concerns were raised related to the application process and information being online only:

- the program seemed to be aimed at older Veterans who may have difficulties using the internet;
- confusion as to whether the forms could be mailed in or not;
- the third paragraph referenced another program (Pain and Suffering Compensation) that they found confusing and unrelated;
- they'd like to see the quick link section followed along on the side to quickly find information they need,
 which would make the page more accessible; and
- suggested bolding the note at the bottom of the "About This Program" section or somehow emphasizing it so it stands out and doesn't blend in with the rest of the text.

Veterans

The majority of Veterans found the "About this program" section to be easy or somewhat easy to understand.

Positive feedback included the following mentions:

- a number of participants said the language is clear and simple, saying the format was similar to the previous page which they were now familiar with; and,
- they liked the short introduction to the program and that they had the ability to read more about it if they wanted to.

Participants did have two suggestions to improve the "About this program" section of the Veterans Independence Program webpage which were:

- to add a more detailed description of what is available for the different provinces; and,
- to clarify what is meant by the program being intended to "work with" other programs.

[POLL] Q – Was it easy, somewhat easy, somewhat difficult, or difficult to understand what is needed to qualify for this program?

Q – Why do you have that opinion?

Family/Caregivers

Nearly all family and caregivers said they found it easy or somewhat easy to understand what is needed to qualify for the "Veterans Independence Program," although they did mention some feedback:

- noted that the section "do you qualify?" had definitions that were not present on the "Veterans Independence Program" page, but were present in the same section of the "disability benefits" page;
- participants expressed concerns that a senior Veteran may have difficulties understanding it and accessing the internet; and,
- inquired on whether this can be printed or sent via mail.

Veterans

For the most part, Veteran participants said the information in the "Do you qualify" section:

- is straightforward;
- is easy to understand; and,
- uses plain language.

A few participants suggested adding more information to the section, including:

- links with the specifics needed to apply or definitions of various terms;
- whether it might differ provincially; and,
- clearing up confusion on the criteria regarding a contract bed and how it would impact their eligibility.

[POLL] Q - Was it easy, somewhat easy, somewhat difficult, or difficult to understand how to apply for this program? Q - Why do you have that opinion?

Family/Caregivers

All family members and caregivers who participated said they found it easy or somewhat easy to understand how to apply for the program, noting they didn't have much to add and overall found it simple. Comments included:

- that the other sections should be modelled after this section; and,
- that this section was missing a reference to The Royal Canadian Legion, which had been included elsewhere, so they were unclear on whether they could go there for help.

Veterans

Nearly all Veterans said it was easy or somewhat easy to understand how to apply for the Veterans Independence Program, mentioning:

- the use of plain language and straightforward information;
- the large button makes it easy to find where they can apply; and,
- the contact number included is helpful.

Other comments included:

- they liked that there were mail and in-person options as well; and

- noted they'd want to be able to receive the application form by mail, instead of searching for it online;
- wanting to see samples that showed how the process works and what the application process looks like;
- having some sort of walkthrough of the application process for My VAC Account users;
- a section outlining the exact documentation required;
- noted that there are policies for the program that they think are very clear and they recommended linking those documents on the page;
- it was easy and obvious that you need to click the button to apply, but that they were unsure what information may be provided or needed after that point. They noted that, while it says you can contact the office for assistance, it doesn't specify what assistance they could provide you; and,
- that the "Disability Benefits" webpage previously mentioned going to The Royal Canadian Legion or the War Amps of Canada for assistance, but this information is not repeated on the Veterans Independence Program webpage. This made them wonder whether or not the Legion would know how to assist them with applying for this program.

[POLL] Q - Would you be likely, somewhat likely, somewhat not likely or not likely to click on the "additional information" link for some more information on the program? Q - Why do you have that opinion?

Family/Caregivers

The majority of family member and caregiver participants said they would be likely or somewhat likely to click on the "additional information" link to see more information about the program. Comments include:

- while there was a lot of information in that section, it would also be good to add the option to learn more about what the scope of the coverage would look like;
- adding an explanation of what the acronym VIP means and to identify a list of locations where applications can be picked up in-person;
- they didn't find the extra information useful or necessary; and,
- links should be moved closer to the top of the page where the different services are listed.

Veterans

Most participating Veterans said they would be likely or somewhat likely to click the links in the "Additional information" section to see more information about the program. A small number said they were somewhat not likely to do so.

Veterans had the following comments regarding the "additional information" section:

- if they provided all the requirements up front, they wouldn't need more information;
- while they felt the page had enough information, they would still click the link just to see what else was there;
- they would be able to relay the information to their parent (who is a Veteran), so the more information the better;
- the section only includes what has already been covered and they find the language to be vague and ambiguous, and they recommended adding more details; and,

- the 'find out more' section only includes what has already been covered, they find the language to be vague and ambiguous, and they recommended adding more details.

Participants mentioned a few things they would want to see added as additional information including:

- the maximum amount payable, so they know it is worth applying for;
- information on making inquiries for meal delivery or housekeeping services; and,
- a description of how long the application process and approval might take on average.
- Q What information, if any, do you think is missing from this page?

Family/Caregivers

Family members and caregivers recommended the following additions:

- phone numbers and addresses to contact
- a section that outlines the scope of the program; and,
- clear information on whether the program is available outside bigger cities.

Veterans

Veterans mentioned a variety of things to clarify or add, including:

- a way to more easily and quickly determine if Veterans, family members and caregivers qualify for the program;
- it would be useful to have information on what to do and where to go if they get declined for the Veterans Independence Program; and,
- they would want to know if there was another step they could take or a person they could contact for assistance if they were denied access to the program.
- Q What recommendations, if any, would you have to improve the clarity of the information on this webpage? Any other ideas?

Family/Caregivers

Family members and caregivers provided a few recommendations to improve the webpage, including:

- increase the font size;
- include images or graphics to break up the text;
- add a contact section including phone numbers for assistance and psychological support; and,
- clearly stating the payment dates at the top of the page.

Veterans

Veterans generally found the page to be clear and straightforward. A few mentioned they found this program page overall to be clearer and more tangible than the previous page, with a smaller list of information before this which they found easier to understand but did have recommendations to improve things, including:

- adjusting the tone of information to be less clinical/bureaucratic and more welcoming to show readers

they are valued, especially when outlining the information to contact for assistance;

- adding an information or index tree with links to important sections with a list of what pages and sections can be viewed;
- more detail on what services are available in each city;
- adding more colour and visual interest;
- clearly stating the qualifications and criteria, such as whether or not salary effects eligibility;
- another page for anyone completing the application on behalf of someone else; and,
- a better explanation of health care providers in the section so they don't need to click the link and leave the page for a definition.

Appendix A: Methodology

Qualitative Methodology

Nanos conducted 10 online focus groups among Canadians who have served in the Canadian military and family members and caregivers of Veterans, 18 years of age and older, between 5-13 December 2023.

Qualified participants met the following criteria:

- Currently serving—or previously served—in the Canadian military OR have a family member/be caregiver for someone who has served in the Canadian military
- Have not personally accessed VAC services or benefits (non-client)
- Their family member/person they provide care for have not accessed VAC services or benefits (nonclient)

The configuration of the groups was as follows:

Non-client Veterans

- 2 groups with Veterans from Western Canada (ENG)
- 2 groups with Veterans from Atlantic Canada (ENG)
- 2 groups with Veterans from Ontario (ENG)
- 1 group with Veterans from Quebec (FR)

Family Members/Caregivers

- 2 groups with family members/caregivers from Canada (ENG)
- 1 group with family members/caregivers from Canada (FR)

Eight (8) of the groups were conducted in English and two (2) were conducted in French. Each session was up to 90 minutes in length.

The sessions were distributed as follows:

Date and time	Stream	Region	Language
December 5, 2023 at 5:45pm ET	Family/Caregivers	Canada	FR
December 5, 2023 at 7:30pm ET	Family/Caregivers	Canada	ENG
December 6, 2023 at 5:30pm ET	Veterans	Atlantic	ENG
December 6, 2023 at 7:15pm ET	Veterans	Atlantic	ENG
December 7, 2023 at 5:30pm ET	Veterans	Ontario	ENG
December 7, 2023 at 7:15pm ET	Veterans	Ontario	ENG
December 12, 2023 at 6:30pm ET	Veterans	Western Canada	ENG
December 12, 2023 at 8:15pm ET	Veterans	Western Canada	ENG
December 13, 2023 at 5:30pm ET	Family/Caregivers	Canada	ENG
December 13, 2023 at 7:15pm ET	Veterans	Quebec	FR

Each group had between 4 and 11 participants (target of 7-9), with an objective of 11 being recruited per group to achieve this target, although of note, this was not always feasible due to the low incidence rate. A total of 63 participants attended the focus groups out of a total of 83 individuals recruited.

Recruitment

Nanos Research developed the recruitment screener and provided it to VAC for review prior to finalizing. Participants were screened to ensure they met the target age (18 and over), are non-client Veterans, are non-client family members and caregivers of Veterans, and have not accessed VAC services previously.

Participants were also screened to ensure the groups included a mix of gender, education, age, and that they would be comfortable voicing their opinions in front of others. Normal focus group exclusions were in place (marketing research, media, and employment in the federal government, and recent related focus group attendance). All participants received \$100 in appreciation of their time.

Participants were recruited primarily through the Nanos Online Probability Panel and supplemented by VAC outreach to their partner/stakeholders and promotion via VAC social media accounts. Only those who qualified were invited to participate in the group discussions. Across all groups, 83 participants were recruited and 63 attended.

All groups were video and audio recorded only for use in subsequent analysis by the research team. During the recruitment process, participants provided consent to such recording and were given assurances of anonymity.

Of note, Group 9 was initially set to be an English group with Veterans residing in Quebec. However, after several weeks of recruitment efforts, there were no qualified participants for this group. A decision was made by Nanos and VAC to change the profile to be a third family/caregiver group in English, which would include individuals across Canada.

Moderation

Sarah Lafleur, Moderator, moderated 6 focus group sessions. Levy Muhizi, Intermediate Moderator, moderated 4 focus group sessions.

All qualitative research work was conducted in accordance with professional standards and applicable government legislation (e.g. PIPEDA).

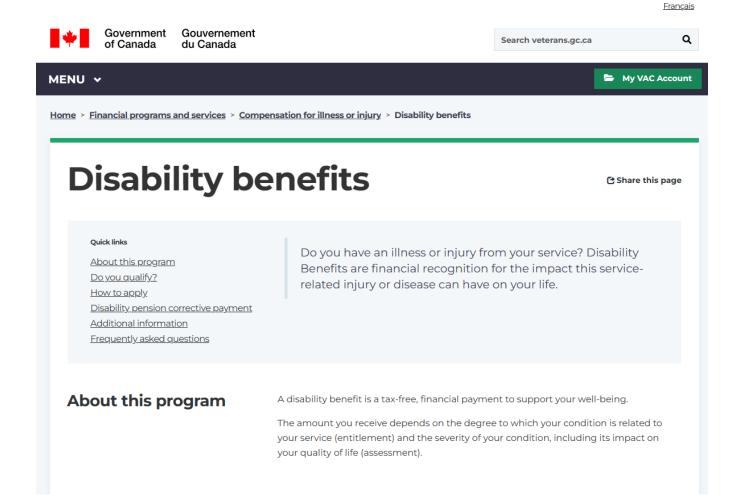
Participant Profile

Profile	Number of Participants
Gender	Count
Men	42
Women	21
Age	Count
18 to 34 years	8
35 to 54 years	16
55 years and over	39
Income	Count
Less than \$20K	3
\$20K to just under \$40K	4
\$40K to just under \$60K	8
\$60K to just under \$80K	7
\$80K to just under \$100K	8
\$100K to just under \$120K	10
\$120K to just under \$150K	6
\$150K and above	15
Prefer not to answer	2
Profile	Count
Veteran	40
Family member/caregiver	23

Appendix B: Web pages shown

DISABILITY PROGRAM PAGE

About this program



Do you qualify?

To qualify for a **disability benefit** you must be one of the following:

- Canadian Armed Forces member or Veteran,
- a current or former member of the Royal Canadian Mounted Police (RCMP),
- · Second World War or Korean War Veteran (includes Merchant Navy), or
- certain civilians who served in the Second World War.

You should apply for a disability benefit if you:

- 1. have a diagnosed medical condition or disability; and
- 2. are able to show that the condition is related to your service.

If you qualify for a disability benefit, you will receive either a:

- 1. **Pain and suffering compensation** a life-time monthly benefit or lump sum benefit the choice is yours.
 - View the pain and suffering compensation rates.
 - View all Pain and Suffering Compensation FAQs.

or

- Disability pension * a life-time monthly benefit. If you have any dependents (e.g. spouse, common-law partner and/or children), your monthly amount will be increased. View the <u>disability pension rates</u>.
- * A disability pension is provided if you served with the Canadian Armed Forces (CAF) in the Second World War or Korean War. For other CAF service, a disability pension is provided in relation to any application prior to April 1, 2006.

How to apply

Apply online

Apply online through My VAC Account. Applying is easier with a guided form. Sign in or register for My VAC Account.



My VAC Account

Mail or in person

Download the application form. Then, drop it off at any <u>VAC office</u>, <u>CAF Transition Centre</u> or <u>Service Canada office</u>. You can also mail your completed form directly to the address listed on the form.



Go to form

Get help with your application

The staff at any <u>VAC office</u>, <u>CAF Transition Centre</u> or <u>Service Canada office</u> can assist you or call us at 1-866-522-2122. Service Officers with <u>The Royal Canadian Legion</u> or <u>The War Amps of Canada</u> can also assist you with your application, including helping you get all of the information you need to support your application. Their assistance is free of charge.

Corrective payments

Disability pension corrective payment

If you received a benefit from VAC between 2003 and 2010 and it was under the Pension Act, you may receive a corrective payment because of a discrepancy in our calculations. **Most payments are automatic**, however, Please contact us at 1-866-522-2122 if:

- · You no longer receive a benefit from VAC, or
- · You represent the estate of a deceased recipient.

If you are legally entitled to inherit assets from the estate of a deceased recipient, you may <u>apply to receive a corrective payment</u> if you are eligible.

Additional information

<u>The application package</u> – learn more about all of the components that make up an application for a disability benefit.

How we review a claim for a disability benefit – learn more about how your disability claim is reviewed by the department and particularly, by the adjudicator – a trained decision-maker for disability claims.

<u>Disability Pension Corrective Payment</u> - If you are legally entitled to inherit the assets of a deceased benefit recipient, you may apply to receive the corrective payment.

Monthly payment dates - 2024

- January 30
- February 28
- March 27
- April 29
- May 30
- June 27July 30
- August 29
- September 26
- October 30
- November 28
- December 23

Reviews and appeals

If you do not agree with the decision made regarding your application for disability benefits, you may request a Departmental review. Learn more about <u>reviews and appeals</u>.

Reassessment

If the disability for which you are receiving VAC benefits worsens and medical evidence can show this change in your condition, you can request a reassessment. If the reassessment confirms that your condition has worsened, your disability benefit, will be adjusted accordingly – unless you are already receiving the maximum amount of the benefit. To request a reassessment, your first step should be to <u>call us or visit your local</u> VAC office.

Tools for Adjudication

<u>Eligibility Entitlement Guidelines</u> – These guidelines are current medical and scientific descriptions of known injuries and diseases related to service.

<u>Table of Disabilities</u> – This table helps the adjudicator assess the level of impairment and the impact that impairment has on your quality of life.

Related programs

<u>Critical injury benefit</u> - A one-time payment that recognizes the immediate impact of the most severe and traumatic service-related injuries or diseases.

Rehabilitation services - Services to improve your health and adjust to life after service.

<u>Clothing allowance</u> - Monthly payments if you need new or special clothing due to your health issues.

Treatment Benefits - Coverage for medical and health related services.

<u>Benefits for survivors</u> – Financial support or compensation for the survivors of a disability pensioner or of a member or Veteran who died in service or as a result of a service-related illness or injury.

<u>Financial advice</u> - If you receive a lump-sum payment more than 5% of the current maximum, we can pay up to \$500 for professional advice to help you manage your money effectively.

<u>Additional pain and suffering compensation</u> - Monthly payments in recognition of any severe and permanent disability, related to your military service, which creates a barrier to life after service.

<u>Guided support</u> – Sometimes life situations can be challenging. When the challenge is too much to handle independently, Guided Support services can help you and your family.

Programs related to a disability pension:

<u>Attendance allowance</u> - Monthly payments for a disability pensioner whose health needs require daily personal care support.

Exceptional incapacity allowance - Monthly payments if your illness or injury impacts your quality of life.

Disability tax credit (DTC)

The DTC helps reduce the income tax that people with physical or mental impairments, or their supporting family members, may have to pay. It aims to offset some of the costs related to the impairment. Learn more about this non-refundable tax credit available through the <u>Canada Revenue Agency</u>.

Frequently asked questions

If I apply for the benefit and get declined, can I appeal?

Yes. If you are not satisfied with a decision you may apply in writing for a review. Learn more about <u>your review and appeal options.</u>

How is my request for Disability Benefits decided?

Learn more about how we review a disability benefit claim.

Are there policies for this program?

Yes. Read more about the Disability Benefits policies.

Read more FAQs about the disability benefits program.

INDEPENDENCE PROGRAM PAGE

About this program



MENU V

Government of Canada Gouvernement du Canada

Search veterans.gc.ca

Q

Home > Housing and home life > Help at home > Veterans Independence Program (VIP)

Veterans Independence Program

☼ Share this page

My VAC Account

Quick links

About this program

Do you qualify?

How to apply

Additional information

Frequently asked questions

Could home care services help you remain independent in your own home? The Veterans Independence Program provides annual funding to help cover the cost for these services.

About this program

The Veterans Independence Program provides annual tax-free funding for services such as grounds maintenance, housekeeping, meal preparation, personal care, and professional health and support services.

This program does not replace other federal, provincial or municipal programs. Instead, it is intended to work with those programs to help meet your needs.

Note: If you think you may have a need for these services, be sure to complete the Veterans Independence Program application at the same time as your Pain and Suffering Compensation application. If approved, this will allow you to access support at the earliest possible date.

What is needed to qualify

Do you qualify?

You should apply for the Veterans Independence Program if you need home care services and you:

- · have qualified for a disability benefit, or
- have qualified for the War Veterans Allowance, or
- receive Prisoner of War Compensation, or
- are eligible for, but can't access, a Contract Bed (also known as a Priority Access Bed) in a long term care facility.

How to apply

How to apply

Apply online

Apply online through My VAC Account. Applying is easier with a guided form. Sign in or register for My VAC Account.



My VAC Account

Mail or in person

Download the application form. Then, drop it off at a <u>VAC office or at any Service Canada office.</u> You can also mail your completed form directly to the address listed on the form.



Go to form

Get help with your application

The staff at any VAC office can assist you, or call us at 1-866-522-2122.

Additional information

Find out more

Services covered by VIP funding include:

- Grounds maintenance (can include snow removal, lawn mowing, etc.)
- Housekeeping (can include assistance with cleaning, laundry, meal preparation, errands, etc.)
- · Access to nutrition (e.g. meal delivery services)
- Professional healthcare and support (nursing services, occupational therapy, assessments, etc.)
- Personal care
- Ambulatory healthcare (assessments, diagnostics, activities and transportation to these services)
- Transportation (transportation to social or community activities)
- · Long term care
- Home adaptations (contribution towards modifications to the Veteran's principal residence that are necessary for the Veteran to carry out everyday activities).

See <u>current maximum rates payable</u> for these services.

<u>Healthcare service providers</u> - Learn more about providing VIP services and how to become a registered provider.

Related programs

<u>Disability Benefit</u>: Compensation to recognize that your injury or illness is a result of your military service.

War Veterans Allowance: Monthly payments if you have a low household income.

<u>Prisoner of War Compensation</u>: Monthly compensation if you were taken prisoner or detained by enemy forces.

<u>Attendance Allowance</u>: Monthly payments if your health needs require personal care support.

Frequently asked questions

What is the fastest way to apply for VIP services?

The fastest way to apply is by using My VAC Account.

I am currently living outside of Canada, can I still receive my VIP benefits?

Unfortunately, Veterans Independence Program payments can only be provided to you when you are residing in Canada.

Can I choose any provider of services?

You may obtain services from the provider of your choice.

How is my housekeeping/grounds maintenance grant calculated?

The housekeeping and grounds maintenance grants are calculated based on your level of need and the going rate for these services in your area, up to <u>allowable maximum amount</u>. These rates are determined by a review of costs for these services across the country, including the labour market index. This national rate table shows the <u>going rates payable by geographic area</u>.

What is a "Benefit Year"? Do my benefits have an end date?

We create one-year arrangements for VIP benefits, however this does not mean that your benefits will stop after one year. Your benefits will continue for as long as you need them. The one-year arrangement is a mechanism we use to help manage your support. However, if your health needs or other circumstances change at any time, please contact us.

Are there policies for this program?

Read the Veterans Independence Program policies.

Appendix C: Qualitative discussion guide

Discussion	Moderator Notes & Objectives	Time
Introduction Moderator introduces self and defines his/her role, the discussion timeframe, encourages all participants to speak up.	To make participants feel at ease by clearly explaining the process.	2 min
Audio/video recording announcement (and the presence of observers).		
Confidentiality.		
There are no right or wrong answers. I'm interested in your ideas as individuals.		
Quick self-introduction exercise – go through software functionality ("Raise hand" and "Vote" button).	Respondent warm-up and group bonding.	5 min
Participants introduce themselves to the group (e.g., first name and favourite personal hobby).		
Ask participants a yes or no question to test the vote functionality. (E.g., Do they drink coffee in the morning?)		
Outline the purpose of the session.	To explain the broad subject topic.	5 min
Today, we are going to get your impressions on Veterans Affairs Canada's two websites and to test how clear the information is for two of VAC's programs. This research will help VAC better serve Veterans, former RCMP, their families and caregivers who have not received benefits in the past or present by communicating more effectively to them about its programs and services. Once again, there are no right or wrong answers, and we are interested in your personal views on the different websites.		
It is important to emphasize that the purpose here today is to talk about the program information and eligibility criteria that is available on the VAC website for two programs. The subject today is not about the delivery of these programs. Our objective is only to focus on the web content to see whether or not VAC is communicating efficiently.		

Discussion	Moderator Notes & Objectives	Time
MODULE A: DIFFERENT VAC WEBSITES		
Are you aware of any websites for Veterans Affairs Canada (VAC)? If yes, which ones? Any others?	Collect some high-level intelligence.	15 min
[IF MORE THAN ONE WEBSITE MENTIONED] What do you think the differences are between the functions of those VAC websites, or are there any in your opinion?		
[IF VETERANS.GC.CA IS NOT MENTIONED] Have you heard of veterans.gc.ca?		
[IF MY VAC ACCOUNT IS NOT MENTIONED] Have you heard of My VAC Account?		
[PROMPT] Which website do you think is the main website for VAC?		
Prior to today, have you visited any of Veterans Affairs Canada's websites for information?		
[IF YES] How did you learn about the website(s)?		

Discussion	Moderator Notes & Objectives	Time
MODULE B: TESTING PAGE 1		
As you may know, VAC has two websites: veterans.gc.ca which serves as a hub for information on programs and services as well as historical information and information related to commemoration activities; and the My VAC Account which is used for is a service delivery platform used to apply for benefits and communicate directly with VAC personnel.	Anchor views with scores prior to discussion. Collect some high-level intelligence.	30 min
Let's take a moment to look at some web pages: [SHOW DISABILITY PROGRAM WEB PAGE] Disability benefits - Veterans Affairs Canada	Moderator open link on screen after reading intro, scroll down through web page and outline the sections, giving participants a chance to skim.	
[POLL 1] Was it easy, somewhat easy, somewhat difficult, or difficult to understand what the program is, as described in the "About this program" section?	Let them know you will send the link to them via chat and they can review – paste link into chat.	
Why? [POLL 2] Was it easy, somewhat easy, somewhat difficult, or difficult to understand what is needed to qualify for this program?	Give participants about 5 minutes to read (or less if they finish early) before beginning polls.	

Discussion	Moderator Notes & Objectives	Time
Why? [POLL 3] Was it easy, somewhat easy, somewhat difficult, or difficult to understand how to apply for this program? Why do you have that opinion? (For disability benefits only) [POLL 4] Was it easy, somewhat easy, somewhat difficult, or difficult to understand the "Disability pension corrective payment" section? Why do you have that opinion? [POLL 5] Would you be likely, somewhat likely, somewhat not likely or not likely to click on the "additional information" link for some more information on the program? Why do you have that opinion? What information, if any, do you think is missing from this page? What recommendations, if any, would you have to improve the clarity of the information on this webpage? Any other ideas?	Keep the webpage up during the polls (unless not possible with Zoom). Launch polls once at a time and discuss in between.	
	I .	

Discussion	Moderator Notes & Objectives	Time
MODULE C: TESTING PAGE 2		
Let's take a moment to look at the next web page: [SHOW VETERANS INDEPENDENCE PROGRAM WEB PAGE] Veterans Independence Program (VIP) - Veterans Affairs Canada	Anchor views with scores prior to discussion. Collect some high-level intelligence.	30 min
[POLL 1] Was it easy, somewhat easy, somewhat difficult, or difficult to understand what the program is, as described in the "About this program" section? Why?	Moderator open link on screen after reading intro, scroll down through web page and outline the sections, giving participants a chance to skim.	
[POLL 2] Was it easy, somewhat easy, somewhat difficult, or difficult to understand what is needed to qualify for this program? Why do you have that opinion?	Let them know you will send the link to them via chat and they can review – paste link into chat.	

Discussion	Moderator Notes & Objectives	Time
[POLL 3] Was it easy, somewhat easy, somewhat difficult, or difficult	Give participants about 5 minutes to	
to understand how to apply for this program?	read (or less if they finish early)	
	before beginning polls.	
Why do you have that opinion?		
	Keep the webpage up during the	
[POLL 4] Would you be likely, somewhat likely, somewhat not likely	polls (unless not possible with	
or not likely to click on the "additional information" link for some	Zoom).	
more information on the program?		
	Launch polls once at a time and	
Why do you have that opinion?	discuss in between.	
What information, if any, do you think is missing from this page?		
What recommendations, if any, would you have to improve the		
clarity of the information on this webpage? Any other ideas?		

Discussion	Moderator Notes & Objectives	Time
MODULE E: WRAP UP		
Check in with observers to see if there are any follow-up items or clarification needed. Follow up questions for participants, if needed.	To establish that objectives have been reached.	3 min
Thank everyone. Explain how incentives will be sent.		