

VA Life Insurance Satisfaction Questionnaire Final 2/21/19

Note: Headings (in bold) and question numbers are not to be read.

Introduction

May I speak with (CONTACT NAME)?

Hello, I'm (NAME) with (Company) calling on behalf of the Department of Veterans Affairs. Today I want to ask you about your recent experiences with the products and services provided by VA Life Insurance Center. The purpose of the research is to help the Life Insurance Center improve its services to its customers. Your responses will be held completely anonymous, and you will never be identified by name and you may stop at any time or skip any question you do not wish to answer.

[Must Read] This interview will take 10 to 12 minutes and is authorized by Office of Management and Budget Control No. 1090-0007 which expires September 30, 2021.

Screener

Q1. What Veterans Affairs Life Insurance products and services have interacted with VBA about in the last year. (Programming note: Multi-select; respondent should rate all products/services they select)

- a. Policy Loans
- b. Cash Surrenders
- c. Waiver Decisions
- d. Filed a Death Claim
- e. New Life Insurance Applications
- f. Beneficiary Designations
- g. Veterans' Mortgage Life Insurance (VMLI)
- h. None of the above **[End Interview]**

A – Policy Loans (If Q1a)

Think about your interaction with the VA Life Insurance regarding your policy loan. On a scale from 1 to 10 where 1 is Poor and 10 is Excellent, please rate the following:

- a. Clarity of instructions for applying for the loan
- b. Ease of obtaining the loan
- c. Explanation of the amount I was eligible to borrow
- d. Timeliness of payment
- e. Accuracy of payment

[RECORD NUMBER 1-10]

DK

REF

B – Cash Surrenders (If Q1b)

Think about your interaction with the VA Life Insurance regarding your cash surrender. On a scale from 1 to 10 where 1 is Poor and 10 is Excellent, please rate the following:

- a. Clarity of instructions for applying for a cash surrender
- b. Ease of obtaining the cash surrender

- c. Timeliness of payment
- d. Accuracy of payment

[RECORD NUMBER 1-10]

DK

REF

C - Waiver Decisions (If Q1c)

Please think about your interaction with the VA Life Insurance regarding your waiver decision.

On a scale from 1 to 10 where 1 is Poor and 10 is Excellent, please rate the following:

- a. Clarity of instructions for applying for the waiver
- b. Ease of obtaining the waiver
- c. Understandability of the VA Life Insurance Center communications regarding the waiver
- d. Courteousness of the VA Life Insurance Center communications regarding the waiver
- e. Timeliness of claim processing

[RECORD NUMBER 1-10]

DK

REF

D - Death Claim Filing Process (If Q1d)

Please think about your interaction with the VA Life Insurance regarding the death claim filing process. On a scale from 1 to 10 where 1 is Poor and 10 is Excellent, please rate the following:

- a. Clarity of instructions for claiming the life insurance
- b. Ease of claiming the life insurance
- c. Understandability of the VA Life Insurance Center communications
- d. Courteousness of the VA Life Insurance Center communications
- e. Clarity of explanation for the amount I was eligible to claim
- f. Timeliness of payment

[RECORD NUMBER 1-10]

DK

REF

E - New Insurance Applications (If Q1e)

Think about your interaction with the VA regarding your new life insurance application. On a scale from 1 to 10 where 1 is Poor and 10 is Excellent, please rate the following:

- a. Ease of obtaining the application form
- b. Ease of completing the application
- c. Understandability of the VA Life Insurance Center communications
- d. Courteousness of the VA Life Insurance Center communications
- e. Timeliness of application approval
- f. Accuracy of payment

[RECORD NUMBER 1-10]

DK

REF

F - Beneficiary Designations (If Q1f)

Now, think about your interaction with the VA Life Insurance regarding your beneficiary designation. On a scale from 1 to 10 where 1 is Poor and 10 is Excellent, please rate the following:

- a. Ease of obtaining the designation form

- b. Timeliness of receiving the designation form
- c. Ease of completing the designation form
- d. Timeliness of receipt of processed designation copy

[RECORD NUMBER 1-10]

DK

REF

G - VMLI (If Q1g)

Think about your interaction with the VA regarding Veterans' Mortgage Life Insurance (VMLI). On a scale from 1 to 10 where 1 is Poor and 10 is Excellent, please rate the following:

- a. Ease of contacting the VA with the VMLI request
- b. Understandability of the VMLI application instructions
- c. Ease of applying for VMLI
- d. Understandability of the VA Life Insurance Center communications
- e. Courteousness of the VA Life Insurance Center communications
- f. Degree to which the VA understood your request
- g. Timeliness for completion of request

[RECORD NUMBER 1-10]

DK

REF

H -- Life Insurance Contact Center

CC1. Have you contacted VA Life Insurance in the past year?

- a) Yes
- b) No **[Skip to Information Section]**
- c) Don't Know **[Skip to Information Section]**

CC2. How did you make your most recent contact with VA Life Insurance?

- a) Called VA Life Insurance Center's toll-free telephone service
- b) Emailed
- c) Visited agency office
- d) Other (please specify)

(If TC1=Yes)

CC3. What was the main reason for your most recent contact with VA Life Insurance? **(READ LIST IF NECESSARY)**

- a) Loan/cash surrender
- b) Premiums
- c) Dividends
- d) Beneficiary Designation
- e) Death Claim
- f) Address Change
- g) Policy Status
- h) Application for new insurance policy
- i) Other reason specify _____
- j) Don't Know
- k) Refused

CC4. Thinking about your interaction(s) with the VA Life Insurance representative(s), please rate the following on a 10-point scale where 1 means Poor and 10 means Excellent.

- a) Ease of reaching a representative
- b) Courteousness of the representative
- c) Degree to which the representative understood my concerns
- d) Degree to which the question or request was handled accurately

[RECORD NUMBER 1-10]

DK
REF

CC5. How many contacts were needed to resolve your question/issue?

- a. 1
- b. 2
- c. 3
- d. 4
- e. More than 5
- f. I still have not received a response

Information

COR1. Which of the following do you use to get information about the VA Life Insurance program and services? **(READ CODES A-F IF NECESSARY; ACCEPT ONE MENTION).**

- a. E-mail
- b. Internet/World Wide Web
- c. Online Self-Service
- d. Telephone call
- e. Visit to agency office
- f. Written communication
- g. Some other means
- h. Not applicable/do not obtain services from this organization [VOL]
- i. Don't know
- j. Refused

(If COR1 = a-f)

COR2. Thinking about the information provided by the VA regarding the Life Insurance Program, please rate the following on a 10 point scale where 1 means Poor and 10 means Excellent.

- a) Usefulness of information provided
- b) Timeliness of communications
- c) Keeping you informed of important VBA news

[RECORD NUMBER 1-10]

DK
REF

ACSI

Satisfaction includes many things. Let's move on and talk about your overall satisfaction with the VA Life Insurance program.

ACSI1. First, please consider all your experiences to date with service from the VA Life Insurance program. Using a 10 point scale on which "1" means "very dissatisfied" and 10 means "very satisfied," how SATISFIED are you with the service from the VA life insurance program?

[RECORD NUMBER 1-10]

DK
REF

ACSI2. Considering all of your expectations, to what extent has service for the VA Life Insurance program fallen short of or exceeded your expectations? Using a 10 point scale on which "1" now means "falls short of your expectations" and "10" means "exceeds your expectations," to what extent has service from the VA life insurance program fallen short of or exceeded your expectations?

[RECORD NUMBER 1-10]

DK

REF

ACSI3. Forget the service you received from the VA Life Insurance program for a moment. Now, I want you to imagine an ideal life insurance company. How well do you think the service you received from the VA Life Insurance program compares with the service from that ideal life insurance company? Please use a 10 point scale on which "1" means "not very close to the ideal," and "10" means "very close to the ideal."

[RECORD NUMBER 1-10]

DK

REF

Complaints

Next, I want you to think about any communication you may have had with the VA Life Insurance program regarding complaints.

C1. Have you contacted the VA Life Insurance program with a complaint in the past year?

1. Yes (ASK QC2)
2. No (**SKIP TO O1**)
- DK (**SKIP TO O1**)
- REF (**SKIP TO O1**)

C2. How well, or poorly, was your complaint handled? Using a 10 point scale on which "1" means "handled very poorly" and "10" means "handled very well," how would you rate the handling of your complaint?

[RECORD NUMBER 1-10]

DK
REF

C3. How difficult or easy was it to make your complaint? Using a 10 point scale on which "1" means "very difficult" and "10" means "very easy," how difficult or easy was it to make a complaint?

[RECORD NUMBER 1-10]

DK
REF

Outcomes

O1. How confident are you that the VA Life Insurance program will be administered fairly and competently in the future? Using a 10 point scale on which "1" means "not at all confident" and "10" means "very confident," how confident are you that VA Life Insurance program will be administered fairly and competently in the future?

[RECORD NUMBER 1-10]

DK
REF

Additional

[Interviewer Note – “online self-service” is referring to the Online Policy Access portion of the website - <https://www.benefits.va.gov/insurance/choose.asp>.]

A1. What is your preferred method of correspondence and contact with VA Life Insurance?

- a) Telephone
- b) Email
- c) In-person at agency office
- d) Website (www.benefits.va.gov/insurance) or online self-service (Access My Policy Online)
- e) Written communication
- f) Other (please specify)

OPN. What could VA Life Insurance do to better communicate with you? **[Capture Open-End]**

A2. Have you used the VA Life Insurance website or online self-service tool in the past year?

- a) Yes

b) No

A3. For what reasons have you used the website and/or online self-service tool? **[Capture Open-End]**

A4. Are there any particular reasons you have not used the website and/or online self-service tool? **[Capture Open-End]**

A5. What, if anything, could the VA Life Insurance do differently to better meet your life insurance needs? (OPEN END)

Those are all of the questions I have for you. Thank you for your time today. **(END CALL)**