Request for Approval under the "Generic Clearance for Improving Customer Experience (OMB Circular A-11, Section 280 Implementation)" (OMB Control Number: 2900-0876)

TITLE OF INFORMATION COLLECTION: VBA Insurance End Products Survey

PURPOSE

The Veterans Benefits Administration (VBA) is responsible for providing and/or managing a wide array of services to Veterans and their family members. One such responsibility is to maintains life insurance programs that give financial security and peace of mind for Servicemembers, Veterans, and their families.

The Veteran Experience Office (VEO) in partnership with the VBA is already conducting, under the VBA Call Center Survey, a customer experience survey triggered by beneficiaries that contact the Insurance Call Center. This survey, however, only covers a small portion of the VBA's insurance customers. In order to continue to provide quality services to customers, the Veteran Experience Office (VEO) partnered again with the VBA to measure the satisfaction of beneficiaries across other touchpoints with six surveys including:

- Beneficiary Designation Survey
- Cash Surrender & Policy Loan Survey
- Correspondence Survey
- Death Claims Survey
- New Insurance Application Survey
- Veteran Mortgage Life Insurance (VMLI) Survey

The goal of service level measurements is three-fold:
1) To collect continuous customer experience data from VBA Insurance customers
2) To help field staff and the national office identify areas for improvement
3) To better understand the reasons VBA Insurance customers provide positive or negative feedback

The purpose of this document is to define VA's sampling methodology for selecting potential survey respondents for this study. While our general approach for sampling design aims to provide monthly estimates to allow relatively robust level of precision, the population sizes are relatively small in this case.

DESCRIPTION OF RESPONDENTS:

The population for the survey will be provided each week by the VBA Insurance team. VEO data analysts will access the data and query VBA and VHA data to augment email addresses for Veterans. Any record with a valid email address will be included in the survey. Emails are immediately delivered to all selected customers. Selected respondents will be contacted within 3 weeks of their interaction. They will have 14 days to complete the survey. Estimates will be accessible to data users instantly on the VSignals platform.

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TYPE OF COLLECTION: (Check one)

[ ] Customer Comment Card/Complaint Form   [X] Customer Satisfaction Survey
[ ] Usability Testing (e.g., Website or Software   [ ] Small Discussion Group
[ ] Focus Group   [ ] Other:_____

CERTIFICATION:

I certify the following to be true:
1. The collection is voluntary.
2. The collection is low-burden for respondents and low-cost for the Federal Government.
3. The collection is non-controversial and does <u>not</u> raise issues of concern to other federal agencies.
4. Personally identifiable information (PII) is collected only to the extent necessary and is not retained.
5. Information gathered is intended to be used for general service improvement and program management purposes.
6. The collection is targeted to the solicitation of opinions from respondents who have experience with the program or may have experience with the program in the future.
7. All or a subset of information may be released as part of A-11, Section 280 requirements on performance.gov. Additionally, summaries of the data may be released to the public in communications to Congress, the media and other releases disseminated by VEO, consistent with the Information Quality Act.

Name:

- Juan Jackson, VSignals Implementation Lead, Veterans Experience Office, VA, (202) 603-4374

To assist review, please provide answers to the following question:

Personally Identifiable Information:
1. Will this survey use individualized links, through which VA can identify particular respondents even if they do not provide their name or other personally identifiable information on the survey? [X] Yes [] No
2. Is personally identifiable information (PII) collected? [ ] Yes [X] No
3. If Yes, will any information that is collected be included in records that are subject to the Privacy Act of 1974? [ ] Yes [ ] No **[N/A]**
4. If Yes, has an up-to-date System of Records Notice (SORN) been published? [ ] Yes [ ] No **[N/A]**

Gifts or Payments:

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Is an incentive (e.g., money or reimbursement of expenses, token of appreciation) provided to participants? [ ] Yes [X] No

BURDEN HOURS

Category of Respondent	No. of Respondents per year	Estimated Participation Time (X minutes =)	Burden (÷ 60 =)
Individuals or Households	6,540 annually	4	436 hours
Totals	6,540 annually	4	436 hours

Please answer the following questions.

1. **Are you conducting a focus group, a survey that does not employ random sampling, user testing or any data collection method that does not employ statistical methods?**

   Yes ___
    No _X_

   If Yes, please answer questions 1a-1c, 2 and 3.
   If No, please answer or attach supporting documentation that answers questions 2-8.
      a. Please provide a description of how you plan to identify your potential group of respondents and how you will select them.

- The population for the survey will be provided each week by the VBA Insurance team. VEO data analysts will access the data and query VBA and VHA data to augment email addresses for Veterans. Any record with a valid email address will be included in the survey. Emails are immediately delivered to all selected customers. Selected respondents will be contacted within 3 weeks of their interaction. They will have 14 days to complete the survey. Estimates will be accessible to data users instantly on the VSignals platform.

      b. How will you collect the information? (Check all that apply)
      [ ] Web-based or other forms of Social Media
      [ ] Telephone

      [ ] In-person

      [ ] Mail
      [X] Other- E-mail-based surveys

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c. Will interviewers or facilitators be used? [ ] Yes [X] No

2. Please provide an estimated annual cost to the Federal government to conduct this data collection: $13,000_____

3. Please make sure that all instruments, instructions, and scripts are submitted with the request. This includes questionnaires, interviewer manuals (if using interviewers or facilitators), all response options for questions that require respondents to select a response from a group of options, invitations given to potential respondents, instructions for completing the data collection or additional follow-up requests for the data collection.

- Done

4. Describe (including a numerical estimate) the potential respondent universe and any sampling or other respondent selection methods to be used. Data on the number of entities (e.g., establishments, State and local government units, households, or persons) in the universe covered by the collection and in the corresponding sample are to be provided in tabular form for the universe as a whole and for each of the strata in the proposed sample. Indicate expected response rates for the collection as a whole. If the collection had been conducted previously, include the actual response rate achieved during the last collection.

    - Please see Statistical Sample Plan in the Appendix.

5. Describe the procedures for the collection of information, including:
    a. Statistical methodology for stratification and sample selection.
    b. Estimation procedure.
    c. Degree of accuracy needed for the purpose described in the justification.
    d. Unusual problems requiring specialized sampling procedures.
    e. Any use of periodic (less frequent than annual) data collection cycles to reduce burden.

    - Please see Statistical Sample Plan in the Appendix.

6. Describe methods to maximize response rates and to deal with issues of nonresponse. The accuracy and reliability of information collected must be shown to be adequate for intended uses. For collections based on sampling, a special justification must be provided for any collection that will not yield "reliable" data that can be generalized to the universe studied.

    - Please see Statistical Sample Plan in the Appendix.

7. Describe any tests of procedures or methods to be undertaken. Testing is encouraged as an effective means of refining collections of information to minimize burden and

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improve utility. Tests must be approved if they call for answers to identical questions from 10 or more respondents. A proposed test or set of tests may be submitted for approval separately or in combination with the main collection of information.

- Please see Statistical Sample Plan in the Appendix.

8. Provide the name and telephone number of individuals consulted on statistical aspects of the design and the name of the agency unit, contractors, grantees, or other person(s) who will actually collect or analyze the information for the agency.

- Statistical Aspects:
  - Mark Andrews, Statistician, Veterans Experience Office, VA. (703) 483-5305

- Collection and Analysis:
  - Evan Albert, Dir. of Measurement and Data Analytics, Veterans Experience Office, VA, (202) 875-9478
  - Juan Jackson, VSignals Implementation Lead, Veterans Experience Office, VA, (202) 603-4374

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Appendix

Insurance Products Survey
Sampling Methodology Report

Prepared by

Veteran Experience Office

Version 1 October 2021

Contents

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Executive Summary

The Veterans Benefits Administration (VBA) is responsible for providing and/or managing a wide array of services to Veterans and their family members. One such responsibility is to maintains life insurance programs that give financial security and peace of mind for Servicemembers, Veterans, and their families.

The Veteran Experience Office (VEO) in partnership with the VBA is already conducting, under the VBA Call Center Survey, a customer experience survey triggered by beneficiaries that contact the Insurance Call Center. This survey, however, only covers a small portion of the VBA's insurance customers. In order to continue to provide quality services to customers, the Veteran Experience Office (VEO) partnered again with the VBA to measure the satisfaction of beneficiaries across other touchpoints with six surveys including:

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The goal of service level measurements is three-fold:

4) To collect continuous customer experience data from VBA Insurance customers
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The purpose of this document is to define VA's sampling methodology for selecting potential survey respondents for this study. While our general approach for sampling design aims to provide monthly estimates to allow relatively robust level of precision, the population sizes are relatively small in this case.

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Part I – Introduction

A. Background

The **Enterprise Measurement and Program Improvement** team (EM&PI) is part of the **Insights and Analytics** (I&A) division within the **Veterans Experience Office** (VEO). The EM&PI team is tasked with conducting transactional surveys of the customer population to measure their satisfaction with the Department of Veterans Affairs (VA) numerous benefit services. Thus, their mission is to empower Veterans by rapidly and discreetly collecting feedback on their interactions with such VA entities as NCA, VHA, and VBA. VEO surveys generally entail *probability* samples which only contact minimal numbers of customers necessary to obtain reliable estimates. This information is subsequently used by internal stakeholders to monitor, evaluate, and improve beneficiary processes. Customers are always able to decline participation and can opt out of future invitations. A *quarantine* protocol is maintained to limit the number of times a customer may be contacted over a period of time across all VEO surveys, in order to prevent survey fatigue.

Surveys issued by EM&PI are generally brief in nature and present a low amount of burden to customers. A few targeted questions will utilize a human centered design (HCD) methodology, revolving around concepts of Trust, Ease, Effectiveness and Emotion. Questions will focus on a specific aspect of a service process—spanning communication, applying for benefits, deliberation, and/or receipt of benefits. Structured questions directly address the pertinent issues regarding each surveyed line of business. The opportunity to volunteer open-ended text responses is provided within most surveys. This open text has been demonstrated to yield enormous information. Machine learning tools are used for text classification, ranking by sentiment scores, and screening for homelessness, depression, etc. Modern survey theory is used to create sample designs which are representative, statistically sound, and in accordance with OMB guidelines on federal surveys.

The Veteran Experience Office (VEO) has been commissioned by the Veteran Benefits Administration (VBA) to measure the satisfaction and experience of customer with VBA Insurance. VEO proposes to conduct a **brief survey** on customers who had experienced a number of touch points. Sampled customers will be contacted through an invitation email. A link will be enclosed so the survey may be completed using an online interface, with customized customer information. The survey itself will consist of a handful of questions revolving around a human-centered design, focusing on such elements as trust, emotion, effective, and ease with the care they received.

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B. Basic Definitions

Coverage	The percentage of the population of interest that is included in the sampling frame.
Measurement Error	The difference between the response coded and the true value of the characteristic being studied for a respondent.
Non-Response	Failure of some respondents in the sample to provide responses in the survey.
Transaction	A *transaction* refers to the specific time a customer interacts with the VA that impacts the customer's journey and their perception of VA's effectiveness in servicing customers.
Response Rate	The ratio of participating persons to the number of contacted persons. This is one of the basic indicators of survey quality.
Sample	In statistics, a data sample is a set of data collected and/or selected from a statistical population by a defined procedure.
Sampling Error	Error due to taking a particular sample instead of measuring every unit in the population.
Sampling Frame	A list of units in the population from which a sample may be selected.
Reliability	The consistency or dependability of a measure. Also referred to as *standard error*.

C. Application to Veterans Affairs

This measurement may bring insights and value to all stakeholders at VA. Front-line VA leaders can resolve individual feedback from customers and take steps to improve the customer experience; meanwhile VA executives can receive real-time updates on systematic trends that allow them to make changes.

1) To collect continuous customer experience data to monitor the relative success of programs designed to improve customer experience with VBA Insurance.
2) To help field staff and the national office identify need of the specific population they serve
3) To better understand why VBA Insurance customers provide positive or negative feedback

Part II – Methodology

A. Target Population and Frame

The target population of the Insurance Product survey is all VBA customers that have experiences one of six potential triggers.

- **Beneficiary Designation Survey:** Recent experience with updating the beneficiary on a life insurance plan

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- **Cash Surrender & Policy Loan Survey:** Recent experience with the process of applying/receiving the cash value a life insurance policy or a loan against the life insurance policy
- **Correspondence Survey:** Recent correspondence with the VBA Insurance team
- **Death Claims Survey:** recent experience with the process of applying/receiving claims after the death of a policy holder
- **New Insurance Application Survey:** Recent experience applying for VBA Insurance
- **Veteran Mortgage Life Insurance (VMLI) Survey:** Experience with the for the VMLI program (i.e. applying, using)

The VBA will provide VEO a weekly data file containing all qualifying interaction for each of the surveys. While the VEO generally tries to contact qualifying respondents as soon after their interaction with the VA, VBA has requested that a 2-week lag be observed in order to be respectful of the beneficiaries that, in some cases, have recently experienced the passing of a family member. The VEO will process the data and create a corresponding invite file.

B. Sample Size Determination

For a given margin of error and confidence level, the sample size is calculated as below (Lohr, 1999). For population that is *large*, the equation below is used to yield a representative sample for proportions:

$$n_0 = \frac{Z_{\alpha/2}^2 pq}{e^2}$$

where

- $Z_{\alpha/2}$ = 1.96, which is the critical Z score value under the normal distribution when using a 95% confidence level (α = 0.05).
- **p** = the estimated proportion of an attribute that is present in the population, with q=1-p.
    - Note that pq attains its maximum when value p=0.5, and this is often used for a conservative sample size (i.e., large enough for any proportion).
- **e** = the desired level of precision; in the current case, the margin of error e = 0.03, or 3%. Also referred to as **MOE**.

For a population that is relatively *small*, the finite population correction is used to yield a representative sample for proportions:

$$n = \frac{n_0}{1 + \frac{n_0}{N}}$$

Where

- n_0 = Representative sample for proportions when the population is large.
- **N** = Population size.

The margin of error surrounding the baseline proportion is calculated as:

$$Margin\ of\ error = z_{\alpha/2}\sqrt{\frac{N-n}{N-1}}\sqrt{\frac{p(1-p)}{n}}$$

Where

- $Z_{\alpha/2}$ = 1.96, which is the critical Z score value under the normal distribution when using a 95% confidence level (α = 0.05).
- **N** = Population size.
- **n** = Representative sample.
- **p** = the estimated proportion of an attribute that is present in the population, with q=1-p.

Table 2 depicts the estimated number of unique VBA Insurance customers within a month. Preliminary analysis of this population indicates that approximately **49%** of qualifying customers have provided an email address to VBA but the figure is lower for non-Veterans that make up the target population of the Death Claims Survey (see section below for information on possible bias due to frame *under-coverage*). Due to the small amount of available sample size, we are proposing to conduct a census for each of these surveys. With current estimates, this would result in around, 6,540 completed surveys from 36,325 invitations per year. To account for potential estimation errors, improvement in email collection, or changes in business volume; we are requesting approval for a maximum of 8,200 completes annually across the six surveys.

Table 2. Monthly Population and Survey Figures

	Estimated Total Population	Approximate Email Population	Available Population[1]	Expected Response Rate	Estimated Number of Respondents
Beneficiary Designation Survey	1073	719	503	18%	91
Cash Surrender & Policy Loan Survey	1774	1560	1092	18%	196
Correspondence Survey	1368	594	416	18%	75
Death Claim Survey	3568	440	308	18%	55
New Insurance Application Survey	1071	972	681	18%	123
Veteran Mortgage Life Insurance (VMLI) Survey	51	38	27	18%	5

[1] Excluding estimated duplicates and quarantined records (30% loss)

C. Stratification

Stratification is used to ensure that the sample matches the population, to the extent possible, across sub-populations. Since we are proposing a census, stratification is not required.

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D. Data Collection Methods

The population for the survey will be provided each week by the VBA Insurance team. VEO data analysts will access the data and query VBA and VHA data to augment email addresses for Veterans. Any record with a valid email address will be included in the survey. Emails are immediately delivered to all selected customers. Selected respondents will be contacted within 3 weeks of their interaction. They will have 14 days to complete the survey. Estimates will be accessible to data users instantly on the VSignals platform.

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Table 3. Survey Mode

Mode of Data Collection	Recruitment Method	Time After Transaction	Recruitment Period	Collection Days
Online Survey	Email Recruitment	Within 3 weeks of interaction	14 Days (Reminder after 7 Days)	Friday

E. Reporting

Researchers will be able to use the VSignals platform for interactive reporting and data visualization. Trust, Ease, Effectiveness, and Emotion scores can be observed for each). The scores may be viewed by Age Group, Gender, and Race/Ethnicity in various charts for different perspective. They are also depicted within time series plots to investigate trends. Finally, filter options are available to assess scores at varying time periods and within the context of other collected variable information.

Recruitment is continuous (weekly) but the results from several weeks may be combined into a *quarterly* estimate for more precise estimates, which is the recommended reporting level.

F. Quality Control

To ensure the prevention of errors and inconsistencies in the data and the analysis, quality control procedures will be instituted in several steps of the survey process. Records will undergo a cleaning <u>during the population file creation</u>. The quality control steps are as follows.

1. Records will be reviewed for missing sampling and weighting variable data. When records with missing data are discovered, they will be either excluded from the population file or put into separate strata upon discussion with subject matter experts.
2. Any duplicate records will be removed from the population file to both maintain the probabilities of selection and prevent the double sampling of the same customer.
3. Invalid emails will be removed.

The survey sample <u>loading and administration processes will</u> have quality control measures built into them.

1. The extracted sample will be reviewed for representativeness. A secondary review will be applied to the final respondent sample.
2. The survey load process will be rigorously tested prior to the induction of the survey to ensure that sampled customers is not inadvertently dropped or sent multiple emails.

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3. The email delivery process is monitored to ensure that bounce-back records will not hold up the email delivery process.

G. Sample Weighting, Coverage Bias, and Non-Response Bias

A final respondent sample should closely resemble the true population, in terms of the demographic distributions (e.g. age groups). One problem that arises in the survey collection process is **nonresponse**, which is defined as failure of selected persons in the sample to provide responses. This occurs in various degrees to *all* surveys, but the resulting estimates can be distorted when some groups are actually more or less prone to complete the survey. In many applications, younger people are less likely to participate than older persons. Another problem is **under-coverage**, which is the event that certain groups of interest in the population are not even included in the sampling frame. They cannot participate because they cannot be contacted: those without an email address will be excluded from sample frame. These two phenomena may cause some groups to be over- or under-represented. In such cases, when the respondent population does not match the true population, conclusions drawn from the survey data may not be reliable and are said to be **biased**.

While we are not currently planning to weight the data, survey practitioners recommend the use of sampling weighting to improve inference on the population. This will be introduced into the survey process as a tool that helps the respondent sample more closely represent the overall population. Weighting adjustments are commonly applied in surveys to correct for nonresponse bias and coverage bias. As a business rule will be implemented to require callers to provide email address, the coverage bias for this survey is expected to decrease. In many surveys, however, differential response rates may be observed across age groups. In the event that some age groups are more represented in the final respondent sample, the weighting application will yield somewhat smaller weights for this age group. Conversely, age groups that are underrepresented will receive larger weights. This phenomenon is termed *non-response bias correction* for a single variable. Strictly speaking, we can never know how non-respondents would have really answered the question, but the aforementioned adjustment calibrates the sample to resemble the full population – from the perspective of demographics. This may result in a substantial correction in the resulting weighting survey estimates when compared to direct estimates in the presence of non-negligible sample error (non-response bias).

It was reported earlier that the email population comprises 49% of the full VBA Insurance population. Since 85% of older Americans utilize email (Choi & Dinitto, 2013), we can presume that a large share of veterans chose not to share their email address with the VA or are simply unaware of that option. It is assumed that the level of customer satisfaction is not directly related to their email status (Missing at Random). Since age and gender have been observed to be strong predictors of customer satisfaction in other VA health surveys, the stratification and weighting methodology outlined above will adequately compensate for any bias introduced by the incomplete frame of population.

When implemented, weighting will utilize cell weights in real time. To make this possible, targets will be based on the previous month's population. With each query on the VSignals platform for each respondent by dividing the target for a cell by the number of

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respondents in the cell. The weighting scheme will include, where possible all the variables used for explicit stratification, However, cells will be collapsed if the proportion f the population is insufficient to reliably achieve a minimum of 3 completes per month. As a result, weights may be more comprehensive for larger population segments. For instance, in the VA, women are a smaller proportion of the populations. Therefore, woman will have more collapsed cells than men.

As part of the weighting validation process, the weights of persons in age and gender groups are summed and verified that they match the universe estimates (i.e., population totals). Additionally, we calculate the *unequal weighting effect*, or UWE (see Kish, 1992; Liu et al., 2002). This statistic is an indication of the amount of variation that may be expected due to the inclusion of weighting. The unequal weighting effect estimates the percent increase in the variance of the final estimate due to the presence of weights and is calculated as:

$$UWE = 1 + cv^2_{weights} = (\frac{s}{\overline{w}})^2$$

where

- **cv** = coefficient of variation for all weights w_{ij}.
- **s** = sample standard deviation of weights.
- $\overline{w}$ = sample mean of weights, $\overline{w} = \frac{1}{n}\sum_{ij} w_{ij}$.

H. Quarantine Rules

VEO seeks to limit contact with customers as much as possible, and only as needed to achieve measurement goals. These rules are enacted to prevent excessive recruitment attempts upon VA's customers. VEO also monitors participation within other surveys, to ensure veterans and other customers do not experience survey fatigue. All VEO surveys offer options for respondents to opt out, and ensure they are no longer contacted for a specific survey. VEO also monitors Veteran participation within other surveys, to ensure customers do not experience survey *fatigue*. Finally, all VEO surveys offer options for respondents to opt out, and ensure they are no longer contacted for a specific survey.

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Table 4. Quarantine Protocol

Quarantine Rule	Description	Elapsed Time
Repeated Sampling for Insurance Products Survey	Number of days between receiving/completing online survey, prior to receiving email invitation for VBA Insurance experience	30 Days
Other VEO Surveys	Number of days between receiving/completing online survey and becoming eligible for another VEO survey	30 Days
Prioritization	Prioritization is based on the observed sample sizes.	N/A
Opt Outs	Persons indicating their wish to opt out of either phone or online survey will no longer be contacted.	N/A

Part III – Assumptions and Limitations

A. Coverage Bias

Since the VEO Insurance Products Survey is email only, there is a large population VBA Insurance Customers that cannot be reached by the survey. Veterans that lack access to the internet or do not use email may have different levels of Trust and satisfaction with their service. However, the majority of customers that do not share their email addresses do so because they did not have an opportunity to provide the information, or they elected not to share their email address. As such, it is thought that customers in this latter category do not harbor any tangible differences to other Veterans who do share their information. In order to verify this, VEO plans to execute a coverage bias study to assess the amount of coverage bias due and derive adjustment factors in the presence of non-negligible bias.

Appendix 3. References

Choi, N.G. & Dinitto, D.M. (2013). Internet Use Among Older Adults: Association with Health Needs, Psychological Capital, and Social Capital. *Journal of Medical Internet Research*, 15(5), e97

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