

How Veterans Can Qualify for SSDI and VA Benefits at the Same Time

Some confusion exists over exactly how similar (or for that matter, dissimilar) Social Security Disability Insurance (SSDI) coverage is to Veteran's Administration (VA) benefits. Aside from the fact that VA benefits are only for military veterans, some people assume that they are nearly identical in scope because VA recipients have filed successful claims for SSDI.

It is true that the SSA definition of disability and the VA standard of 'unemployability' are strongly similar and both SSDI and VA disability benefits are intended to ease the financial burdens of disabled applicants, but any real similarity ends there. Below is a list of core differences between the two programs as well as information on how to apply for each one.

- **Degree of Disability Required:** The SSA and VA have different standards when it comes to impairment. To qualify for SSDI, you must be totally and permanently disabled. The SSA defines disability as a medical condition that leaves you unable to work full-time and is expected to last at least one year. The VA, on the other hand, is not an all or nothing system. Even applicants who are partially disabled can receive benefits as long as their condition was caused or worsened by an injury or illness experienced during a period of military service.
- **Funding Sources:** SSDI is funded by taxes that workers pay under the Federal Insurance Contributions Act. In that sense it is like an insurance program that returns part of a worker's earnings to them if they become disabled. VA disability benefits are funded by a budget established specifically for that purpose and serves as a compensation program for veterans who have been injured.
- **Use of Ratings:** The VA uses a ratings system of 10 to 100% to calculate how much an injured veteran will receive each month. Each disability is assigned a percentage according to its severity. The SSA does not use a ratings system: it pays SSDI benefits based on the wages earned by the applicant, which includes active military duty income.
- **Different Effective Dates:** If your SSDI application is successful, the SSA will calculate any [retroactive benefit payments](#) using the date your disability finally stopped you from earning a living. With VA benefits, the effective date is usually calculated based on the date you filed your application.
- **Different Views on Your Doctor's Opinion:** The SSA assigns more significance to your treating physician's opinion, as the assumption is that he or she is thoroughly familiar with your condition. The VA regards the same information as important but not a game changer because acceptance or rejection is based on the entire file and not only the medical factor.

How to Apply for Both SSDI and VA Benefits

To be eligible for SSDI benefits, you must meet a listing in the Blue Book, which is the SA catalog of disabling medical conditions. Your application needs to be accompanied by extensive medical documentation and a completed [Residual Functional Capacity](#) (RFC) form, which the SSA uses to determine the extent to which your disability has impacted your ability to work.

In order to receive VA disability benefits, applicants must file VA Form 21-526 (the Veteran's Application for Compensation and/or Pension) and discharge or separation paperwork, along with copies of medical records and proof that the disability was caused by active service. Those with dependents are eligible for larger payments, so copies of marriage certificates and birth or adoption records for dependent children are also required.

There are no actual impediments or conflicts when it comes to applying for both SSDI and VA benefits, because neither program is offset by other income or needs-based. It is important to remember, however, that SSDI can lower your monthly VA pension payments, as VA is income-based.

For more information about SSDI and VA benefits and how to apply for both, visit the SSA website at <https://www.ssa.gov/> and the Veteran's Administration website at <http://www.va.gov/>. You may also contact the SSA at 1-800-772-1213 and the VA at 1-800-827-1000.