Qualifying for Social Security and VA Disability Benefits

Did you know that veterans on VA disability benefits may also be eligible for Social Security disability benefits, and that the two programs should not affect one another? The Social Security Administration (SSA) offers monthly financial resources to people with serious injuries who are unable to work. If you are already receiving VA disability benefits, you may be eligible for additional resources to help you and your family pay for continual medical care, childcare, rent or a mortgage, or any other daily needs.

Primary Differences Between VA Disability and Social Security Disability

While both <u>VA disability</u> and <u>Social Security benefits</u> are offered by government-run organizations, qualifying for the two is different. Here are some of the biggest differences between the two programs:

- The SSA requires that you be "totally" disabled and unable to work at all. This means if you have a VA disability rating of 10 or 20%, it's unlikely you'll qualify for Social Security benefits.
- It doesn't matter when you became injured, so long as you were working recently. To qualify for Social Security disability, you usually need to have paid payroll taxes to the SSA within the past five years. Every veteran's salary will be enough to qualify, but be sure to apply quickly after becoming disabled, or you may no longer be eligible.
- Your primary physician's opinion will matter for Social Security approval. The SSA specifically looks for your <u>doctor's recommendations</u> and input on your injury and disability. Your doctor's opinion can make or break your Social Security claim.

How a VA Disability Approval Can Help a Social Security Application

Receiving Social Security disability benefits has no effect on your VA disability approval rates, as you'll need to prove you were injured while on active duty to quality. But if you're already receiving VA disability benefits, you may have a significantly better chance of approval, especially if your disability rating is high.

The SSA will take the VA's approval into consideration when evaluating your claim because you've already proven that one government-run organization believes your injury warrants financial aid. If your VA disability rating is over 70% or so, you will have a very good chance of getting approved for Social Security benefits.

In fact, some veterans' claims are expedited by the SSA because they're so clearly deserving of benefits. If you have a disability rating of 100% P&T, or if you were injured on active duty on or after October 2, 2002, your claim will be processed rapidly. You could expect to be approved in as little as 10 days with a high disability rating or a recent injury on active duty.

Starting Your Social Security Application

The majority of veterans can apply for disability benefits <u>entirely online</u> from the comfort of their own homes. This allows you to save your application progress for a later date if you're unable to finish in one day.

If you'd prefer to apply in person, you can do so by making an appointment with one of the SSA's 1300 offices nationwide. To do so, you can call the SSA toll-free at 1-800-882-1213. You will not need to bring any medical forms with you—You'll simply need to list the hospitals where you've received treatments and the doctors who have treated you and are familiar with your illness(es).

The average claim is approved in three to five months, but again, some veterans with a claim that clearly warrants approval could receive a response from the SSA in just a couple of weeks.

Helpful Links:

- https://www.ssa.gov/
- http://www.benefits.va.gov/compensation/
- https://www.ssa.gov/disabilityssi/
- http://www.disability-benefits-help.org/top-5/best-ways-to-qualify
- http://www.disability-benefits-help.org/blog/role-doctor-plays-disability-application-process
- https://www.ssa.gov/people/veterans/100pt.html
- https://secure.ssa.gov/iClaim/dib
- https://secure.ssa.gov/ICON/main.jsp