

SSA and VA Disability Benefits

TIPS FOR VETERANS

Connecting Veterans with Social Security Administration (SSA) disability benefits is a critical step to increasing income stability for Veterans and their families, as well as providing health insurance for those who may not qualify for Department of Veterans Affairs (VA) health care.

SSI/SSDI and VA Disability Benefits

Veterans may be eligible for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) in conjunction with, or as an alternative to VA disability payments. They may also use the Medicaid and Medicare health benefits that come with SSI/SSDI to supplement VA health services.

The definition of disability and application process is different for SSA and VA disability benefits, and Veterans may begin receiving SSA benefits while they are waiting on a VA benefit decision.

Definition of Disability

VA Benefits

For *service-connected disability benefits* through the VA, the applicant must show that they have a disabling condition that was “incurred or aggravated during active military service.” The compensation rates are paid on a graduated scale, based on the degree of a Veteran’s disability, ranging from 10 to 100 percent, in 10 percent increments.

Pensions, or *non-service-connected disability payments*, require that Veterans served in a wartime period, have limited resources and assets, and have a discharge other than dishonorable (among other factors).

SSA Benefits

Alternatively, the definition of disability for SSI/SSDI does not require the Veteran’s disability to be linked to their military service, does not take into account a Veteran’s discharge status, and does not pay on a graduated scale. For SSI/SSDI, the Veteran needs to show:

1. Evidence of a physical or mental health condition, which results in functional impairments that limit their ability to work at a substantial gainful level (quantified as \$1,620/month in 2025).
2. The disabling condition has lasted or is expected to last for 12 months or is expected to end in death.

SSA Expedited Processing for Veteransⁱⁱ

100% Permanent and Total Veterans Initiative

In March 2014, SSA introduced a new initiative to expedite the processing of applications from Veterans who have a 100% Permanent and Total (P&T) disability rating from the VA. To receive expedited processing, Veterans should identify themselves as a “Veteran rated 100% P&T” when initiating the SSI/SSDI application and should provide the VA rating notification letter to SSA.

Wounded Warriors

Veterans who received disabling mental or physical health injuries while on active duty on or after October 1, 2001, are eligible for expedited SSI/SSDI application processing. The injury does not need to have occurred during combat operations. When initiating the SSI/SSDI application, Veterans should inform SSA that their injury occurred while on active duty.

Accessing VA Health Records

Veterans can access and manage their VA health records and documents using the VA Blue Button feature (<https://www.va.gov/bluebutton/>). To access the VA Blue Button, Veterans must meet the below requirements.

- Enrolled in VA health care, **and**
- Registered as a patient in a VA health facility, **and**
- Have **one** of these free accounts:
 - Advanced or Premium My HealtheVet account, or
 - Premium DS Logon account (used for eBenefits and milConnect), or
 - Verified ID.me account (<https://www.id.me/>) that can be created on VA.gov

How VA Disability Benefits Impact Social Security Payments

SSI

Since SSI is a needs-based program, additional income from VA benefits will affect the benefit amount. SSA classifies VA benefits as “unearned income,” since it does not come from paid employment. As such, it will be deducted dollar for dollar from the SSI federal payment amount, after a general exclusion of \$20.

Example: Paul receives partial VA benefits of \$400/month and has been approved for SSI. The following table illustrates how the VA benefits will affect his SSI cash benefit:

	Benefit	Calculations
	VA Monthly Disability Benefit Amount	\$400
	General Exclusion	- \$20
	Counted Income	= \$380
	Maximum Monthly SSI Benefit Amount (2025 rates)	\$967
	Counted Income	- \$380
	Monthly SSI Amount	= \$587
	Total Monthly Income (VA + SSI)	\$987

Veterans who are approved for a VA pension will not qualify for SSI because the pension amount is higher than the SSI payment amount. However, these Veterans may qualify to receive SSDI if they’ve earned enough work credits through SSA.

SSDI

Alternatively, SSDI benefits *are not* affected by unearned income through VA benefits.

Example: Jane receives partial VA benefits of \$400 per month. Because she worked and paid into the Social Security system, she now receives \$850 per month in SSDI. Her VA and SSDI monthly benefit amounts will be added together.

	Benefit	Calculations
VA Monthly Disability Benefit Amount		\$400
SSDI Monthly Benefit Amount		\$850
Total Monthly Income (VA + SSDI)		\$1,250

Additional Resources

Using the SOAR Model to Assist Veterans: The SOAR model assists Veterans who are experiencing or at-risk of homelessness to access SSA disability benefits. For more information, contact soar@prainc.com or visit <https://soarworks.samhsa.gov>.

National Call Center for Homeless Veterans: If you, or a Veteran you know, is experiencing or at-risk of homelessness, call 877-4AID-VET (424-3838) to access 24/7 confidential support and connect with VA services.

ⁱ “Federal Benefits for Veterans, Dependents and Survivors,” U.S. Department of Veterans Affairs, 2021 Edition. https://www.va.gov/opa/publications/benefits_book.asp

ⁱⁱ SSA Information for Military & Veterans <https://www.ssa.gov/people/veterans/>