

Veteran's Administration (VA) Benefits and Social Security

Quick Look: As a veteran, you may be eligible for not only VA benefits but also Social Security benefits. Depending on your VA disability rating, there may also be programs available to you that offer cash benefits, housing, insurance, and other supports. It's important to work with your VA Liaison to identify which programs might be best for your situation.

Social Security and Veteran Status

As an individual with a disability who served, or is currently serving, in the United States military, you may not realize that Social Security Disability Insurance (SSDI) and VA disability compensations are not affected by each other, so you may be eligible to receive both.

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However, you must apply for them separately. Additionally, if you have a VA disability compensation rating of 100% or develop a disability while on active duty, you may be eligible for expedited claim processing from the Social Security Administration (SSA).

Depending on income and resources, you may be eligible for Supplemental Security Insurance (SSI), another cash benefit through SSA. However, since SSI is a needs-based program, additional income from VA benefits will affect your cash benefit amount. SSA classifies VA benefits as "unearned income," which, after a general exclusion of \$20, lowers your SSI cash benefits dollar for dollar.

Determining VA Disability:

The US Department of Veteran Affairs uses the 'Schedule for Rating Disabilities' to evaluate the degree of disability. This schedule represents how your impairment

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impacts your earning capacity. To qualify for Veteran's Benefits, your discharge must have been under conditions other than dishonorable, and the disability must be for reasons other than individual willful misconduct.

Total Disability: Total disability exists when any impairment of mind or body is present, making it impossible to pursue substantial gainful employment. Total disability may or may not be permanent.

Additionally, if the rating agency judges that you are unable to secure substantially gainful activity because of your service-connected disabilities, the VA may deem you to have total disability based on individual unemployability. This may occur if there is a disability rating over 60%, there are two or more disabilities with a combined rating of over 70%, or if a substantially gainful occupation cannot be secured due to a service-related disability.

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Permanent Total Disability: The VA may classify a veteran as having permanent total disability when the impairment is reasonably certain to continue throughout their life. There are specific impairments that qualify as Permanent Total Disability.

The designation of total disability or permanent total disability is important because the VA only affords certain benefits to individuals with these classifications.

Types of VA Benefits

VA Disability Compensation: Veterans who were disabled by an injury or disease incurred or aggravated during active military service may be eligible for VA Disability Compensation. The amount of compensation varies with the degree of disability, as well as the number of dependents. Veterans with at least a 30% disability rating are eligible for additional allowances for dependents, such as their spouses,

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children (birth through the age of 23 if enrolled in school), children who are permanently disabled before age 18, and dependent parents.

Special Monthly Compensation: In some cases, a veteran receiving VA Disability Compensation may also be eligible for additional compensation under Special Monthly Compensation. Qualifying situations typically include severe losses of specific organs or extremities, including the loss of use. Being housebound and/or requiring the aid of another person may also qualify.

Veteran's Pension: Veterans with low incomes who are permanently and totally disabled, or age 65 and older, may qualify for Veteran's Pension. To qualify, veterans must have more than 90 days of active military service OR at least one day of which was during a war. Veteran's Pensions bring up the veteran's total income, including other retirement or Social Security income,

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to a level set by Congress. Veteran's Pension is means-tested and bases eligibility on meeting certain income and asset tests, as well as the income of the spouse of dependent children. Check out the [Current Pension Rates for Veterans](#) for more information.

Veterans who are approved for a Veteran's Pension will not qualify for SSI because the pension amount is higher than the SSI payment amount. However, they may qualify for SSDI if they've earned enough work credits through SSA.

Veteran Benefit Re-Examinations

Similar to Continuing Disability Reviews (CDR) conducted by Social Security, the VA may require veterans who are receiving benefits to undergo examinations periodically to determine if their disability has improved. To understand more about if you may be subjected to a Re-Examination, speak with your VA Liaison.

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If you are a veteran who is not currently receiving VA benefits, but feel you may be eligible, you can visit the VA eBenefits website or call 1-800-827-1000 to apply.

Health Insurance Coverage

After you have exited service, the Veteran Health Administration will take over medical care. Note that you must have served in active military service for at least 24 months – unless discharged for a disability - and not been dishonorably discharged. Current and former members of the Reserves or National Guard who were called to duty by a federal order and completed that full period of duty may also be eligible for benefits.

Veterans are automatically eligible for full VA health benefits for a period of five years after the date of discharge. After this period, a review of your eligibility is conducted and you are then placed into an eligibility

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priority group. With VA Health Benefits, there are no monthly premiums, but there may be some out-of-pocket co-pays. Low-income veterans are eligible for reduced co-pays. To learn about your specific eligibility, speak with your VA Liaison or the VA Health Administration.

VA Health Benefits and Medicare

If you have both Medicare and VA Health Benefits, you can choose which health coverage to use when receiving care. You can either receive care at a VA Facility or choose to use Medicare by seeing a provider out of the VA system. The two programs are independent and do not coordinate benefits. Medicare and VA benefits also will not pay for duplicated services. You are responsible for all Medicare premiums, deductibles, and coinsurance when using Medicare.

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For prescription coverage, Medicare offers Part D, while the VA offers a low-cost, comprehensive plan. When comparing these benefits, you should consider if you are eligible for the Low-Income Subsidy (LIS) program through Medicare.

If so, you will have minimal out-of-pocket costs when using your Medicare Part D. If you do not qualify for that program, you may find it is more beneficial to use your VA Prescription Coverage.

While it's not required, there are a few reasons you may want to consider opting into Medicare Parts B and D. Because the VA is dependent on federal funding, if you are placed into a lower priority group it's possible you could lose your eligibility for VA health benefits when the funding decreases. Additionally, if you live far from a VA Hospital or care facility, it may be difficult for you to

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access those services, including obtaining your prescriptions.

Retirement: TRICARE FOR LIFE (TFL) and Medicare

TRICARE for Life is for Medicare-eligible uniformed services retirees, their eligible family members and survivors, and certain former spouses. When beneficiaries have TRICARE and Medicare, Medicare coverage is generally the primary payer. TRICARE will also pay any Medicare coinsurance and deductible amounts for the Medicare beneficiary. However, you must be enrolled in Medicare Part B once it is offered to you to maintain your eligibility for TRICARE. You will be responsible for applicable TRICARE deductibles and cost shares. However, you will have no out-of-pocket costs for services.

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Medicaid and VA Health Benefits

Having Medicaid positively impacts your eligibility for VA Health Benefits by putting you into a higher priority category. While you can have VA Benefits and Medicaid at the same time, only one or the other would likely be the most beneficial for your specific situation. Calling 877-222-VETS will connect you with a VA social worker who can help you identify which program, or if both, are right for you.

Important Links

- Apply for Benefits: www.choose.va.gov/disability
- Current Pension Rates for Veterans: www.va.gov/pension/veterans-pension-rates/
- Priority Group Rates: www.va.gov/health-care/eligibility/priority-groups/

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Source: www.ssa.gov. Reviewed by the Center on Community Living and Careers.

**For more information, contact the
Indiana Benefits Information
Network**

812-855-6508 | www.iidc.indiana.edu/cclc

**Indiana's Work Incentive Planning and
Assistance Program**

**North/Central: 855-641-8382 | Southern:
502-548-4492**