

Veterans Benefits and Social Security Disability Benefits

If you or a loved one receives veterans ([VA](#)) benefits, you may be wondering if you could also qualify for Social Security disability benefits. Although both federally run, the two programs are handled by different administrations. Fortunately, if you receive VA benefits, you could qualify for Social Security disability benefits, and the two programs may not affect one another.

Social Security Disability—Programs Available to Veterans

There are two forms of disability benefits offered by the Social Security Administration ([SSA](#)). Medically qualifying for the two is exactly the same, but both have their own technical eligibilities.

[SSDI](#)

Social Security Disability Insurance (SSDI) benefits are for people who are taken out of the workforce due to a disability. This means that if you were a soldier who was injured during active duty, you will likely qualify for SSDI benefits. You should also qualify if you were injured while on inactive duty, or your disability occurred after your service ended.

SSDI benefits are awarded based on your own work history and how much in Social Security taxes you paid throughout your career. Because they're earned benefits and not need-based, SSDI benefits will *not* be affected by any VA disability benefits you earn. Many veterans receive SSDI benefits at the same time as VA disability.

[SSI](#)

Supplemental Security Income (SSI) is only for the most financially needy Americans. It is income-based, not work-based. This means that if you have a spouse who is earning a living wage, you will not qualify for SSI benefits.

SSI benefits are only for Americans in a dire financial need, so they will be affected by VA benefits. If your VA disability benefits are too high, you may not be eligible for SSI benefits at all, regardless of the severity of your disability. Some veterans are eligible for SSI benefits at the same time as VA pension benefits.

How the Two Programs Differ

The primary difference between SSDI or SSI benefits and VA benefits is that with benefits from the Social Security administration, there is no "percentage" of disability. You need to be completely unable to work to qualify for SSDI or SSI benefits.

The SSA considers an applicant to be disabled if he or she is unable to perform “Substantial Gainful Activity” ([SGA](#)). SGA is an amount of taxable income earned per month. In 2018, if you earn more than \$1,180 per month, you’re achieving SGA and will not qualify for Social Security disability benefits, regardless of the severity of your disability.

Qualifying for VA and SSDI or SSI Benefits

If you are a veteran with a high VA disability rating (70% or above), you have a very high chance of disability approval through the SSA. So if you’re applying for SSDI or SSI benefits while receiving VA benefits, your chances of approval are much better than the average applicant.

Unfortunately, the same cannot be said for a veteran who is on SSDI or SSI benefits and is applying for VA benefits. This is because there are many forms of disabilities, your SSDI or SSI approval may not have been service-related.

Where to Apply for Disability Benefits

There are three ways to apply for Social Security disability benefits:

1. Online on [the SSA’s website](#)
2. Over the phone at 1-800-772-1213
3. At your [local SSA office](#) (be sure to make an appointment first!)

Do not assume that the SSA will collect your VA disability information ahead of time. If you do receive VA benefits, be sure to make a note of it on your application so the SSA will know to gather your VA medical records.

Qualifications with a 100% P&T Disability

If you have been found 100% Permanent and Totally disabled, it’s very likely that you will qualify for either SSDI or SSI benefits. Because of this, the SSA will [expedite claims for veterans who have a 100% P&T rating](#).

To receive this expedited processing, you will simply need to notify the SSA of your rating. If you are applying over the phone or at your local SSA office, tell the SSA representative you’re speaking with about your P&T rating. When applying online, you will need to identify yourself as a veteran rated 100% P&T in the “Remarks” section of the online application.

You will also need to provide your VA Notification letter to the SSA confirming your disability rating. Your claim should be approved within three to five months.

Resources Found Via:

- <https://www.va.gov>
- <https://www.ssa.gov>
- <https://www.disabilitybenefitscenter.org/social-security-disability-insurance/how-to-qualify>
- <https://www.disabilitybenefitscenter.org/supplemental-security-income/how-to-qualify>
- <https://www.ssa.gov/oact/cola/sga.html>
- <https://www.ssa.gov/benefits/disability/>
- <https://secure.ssa.gov/ICON/ic001.do>
- <https://www.ssa.gov/people/veterans/#&ht=1>