

# VA Disability Compensation

**What is disability compensation?** A monthly tax-free payment to veterans who may have been sick or injured while serving in the military or whose service made an existing condition worse. In some cases, the condition may have had onset after service ended but was related to service. The veteran may qualify for disability benefits for physical conditions (like a chronic illness or injury) and mental health conditions (like PTSD).

**I believe I have a disability that qualifies for compensation. What should I do next?** Although you can apply for compensation yourself, it is recommended that you seek the assistance of a Veterans' Service Officer (VSO) or accredited representative. These individuals are trained on VA claims and appeals and can make applying for benefits easier to navigate.

## **What documentation should I submit with my claim?**

- Copy of your military separation paperwork (DD-214 or equivalent)
- Private medical records related to claimed disability
- Supporting statements from family, friends, or people you served with that can corroborate events, symptoms, etc.
- Bank account information (voided check or bank's completed direct deposit form)

There are two application lanes in which to submit a disability application – **Standard Claim** and **Fully Developed Claim**

- **Standard:** The application is submitted without all of the supporting medical documentation. The VA will send a letter to you requesting that you complete and return releases of information for all medical providers with records pertinent to your claim. The VA will then request your medical records from these providers. Because additional evidence needs to be obtained after the application has been submitted, this lane typically takes longer to process.
- **Fully Developed:** The application is submitted with all relevant supporting documentation, and the VA typically starts processing the claim without requesting additional evidence. However, the VA may request more specific information from you regarding dates, events, etc. Because the VA usually does not need to request additional evidence, this lane is typically processed quicker.

**My claim has been submitted. What happens next?** If you have never filed a claim for VA benefits, the VA will request both your military service records and military medical records from the National Archives. It is highly recommended that you **not** submit a request for these records yourself prior to filing a VA claim as that will delay your claim.

If warranted, the VA will submit a request to a certified provider of compensation & pension (C&P) exams for you to be scheduled for one or more exams, depending on the number of disabilities you are claiming. In this area, these exams are provided by three organizations: ♦ **Veterans Evaluation Services (VES)** ♦ **QTC** ♦ **Optum Health/LHI**

You most likely be contacted by one of these organizations to schedule your exam(s). Please be aware that you can be sent up to 100 miles from your home as the goal is to get you scheduled at the earliest possible date, even if that means you have to travel a longer distance. If there is a legitimate reason why you cannot travel 100 miles, please contact your VSO to try to get your exam rescheduled at a closer facility.

**I've gone for my exam(s). Now what?** The doctor(s) who performed the exam(s) will submit their report to the VA. Once the VA has all the information necessary, a VA rater will review all of the evidence and make a determination. Your claimed disability will either be:

- **Granted:** The VA has determined that your disability is a result of your military service. The rater will then determine, based on federal law, the disability percentage that is warranted based on the severity of the disability.
- **Denied:** The VA has determined that your disability is not a result of your military service.
- **Deferred:** The VA has not yet made a determination on a specific disability (this is when multiple disabilities are claimed on the same application and not all disabilities have a determination)

**How long will my application take to process?** Unfortunately, there is no simple answer to this question. There are a lot of factors that come into play, such as whether or not the VA has to get your records from the National Archives and/or your private doctors, whether or not your disabilities are presumptive, how long before you complete your C&P exam and the doctor submits the report to the VA, whether or not the VA has to verify certain events, etc. In general, expect that this process will take at least several months.

**I received a deposit from the VA into my account, but I haven't received anything notifying me of the VA's decision.** This happens more often than not as the VA tries to get the veteran's retroactive payment to them within about 7-10 days and it takes longer than that for the decision letters to be generated and mailed to the veteran.

**Why would I get a retroactive payment?** The VA determines the effective date of each individual disability based on a number of factors. These include:

- Your active duty separation date – if you submit an application within one year of your separation date, the VA will generally make the day after your separation the effective date of the disability claimed on that application.
- The date an Intent to File (ITF) was received – the ITF protects your filing date for the first application only that was submitted after the ITF was received by the VA, and only if the completed application was filed within one year of the date the ITF was received by the VA.
- The date the disability application was received – if you did not submit an ITF and your application was submitted more than one year after separation, the date the application was received is generally the effective date. This is known as Date of Claim.
- The date of enactment of new laws – if a new law that affects eligibility is passed by Congress and signed by the president, and an application for a disability based on the new law is submitted within one year of enactment, the effective date may be the date the law was enacted.
- The date an appeal was received – if your claim was denied and you successfully go through the appeal process within the filing deadline(s), the effective date will be established based on the appropriate criteria above.

**I received multiple disability ratings, but my combined rating is less than the two ratings added together. Why is that?** VA ratings are not additive. Instead, the VA bases subsequent ratings on the non-disabled percentage of a veteran. This is commonly called VA Math. Here is an example:

Rating (highest to lowest)	Individual Rating	Calculation		Disabled Percent	Non- Disabled Percent	Combined Rating
0	0%	N/A		0.0	100	0
1	60%	N/A		60.0	40.0	60%
2	30%	30% of 40	12.0	72.0	28.0	70%
3	20%	20% of 28	5.6	77.6	22.4	80%
4	20%	20% of 22.4	4.5	82.1	17.9	80%
<b>Total Additive Rating</b>		<b>130</b>		<b>Total Combined Rating</b>		<b>80%</b>