

Benefits and Employment Services for Veterans with Disabilities

Fact Sheet #9

INTRODUCTION

There are a variety of benefit programs and employment services available to veterans who experience a disability that play a critical role in making meaningful employment happen. In the process of pursuing employment it is important to identify the current benefits (cash benefits and health insurance) a veteran is utilizing, to plan out any changes that might occur once working, if any, and identify special work rules those benefit programs may have that support work. Additionally, there are several employment programs that assist veterans in securing and maintaining employment. These programs can provide crucial support in developing a plan for employment and accessing needed services and support. This paper provides an overview of the main employment services and benefits available to veterans with disabilities.

VETERAN'S BENEFITS

Veteran's Pension (VA Pension)

Veteran's Pension is a monthly cash benefit for veterans who:

1. are considered permanently and totally disabled, or do not have a disability but are over age 65,
2. were discharged under a condition other than dishonorable,
3. served 90 days of active military service, one of which was during a period of war, and
4. have countable family income below the annual limit.

As indicated by the criteria listed above, veterans are eligible for the Veteran's Pension program if the both meet the service eligibility criteria and have family income that is beneath the annual limit established by Congress. The annual limit that applies varies depending on the number of dependents the veteran has and whether or not the veteran is entitled to housebound or aid and attendance benefits.

The first step in determining the cash benefit amount is to calculate the total annual family income. Generally speaking, all income received by the veteran and/or his or her dependent(s) is counted as income, including: wages, net earnings from self-employment, and interest and dividends. Additionally, any Social Security disability or retirement payments are counted as income by the VA Pension program. After the annual family income is totaled, any allowable exclusions or deductions such as Supplemental Security Income (SSI) payments, other forms of public assistance, or unreimbursed medical expenses are subtracted. The remainder is the countable annual family income. Numerous deductions and exclusions exist, and it is critical for veterans to identify all that apply in order to correctly calculate the countable family income.



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Once the family's annual countable income has been determined, it is subtracted from the relevant annual pension limit and then divided by 12 (and rounded down to the nearest dollar) to calculate the monthly cash benefit amount. If a veteran receiving VA Pension begins working or increases his/her earnings, this additional income is included in the calculation of the total family income, and the amount of the Veteran's Pension will subsequently be reduced as a result. More information on the Veteran's Pension program, including eligibility requirements, annual income limits, and countable income calculations can be found at:

Veteran's Disability Compensation (VA D-Comp)

Veteran's Compensation is a monthly cash benefit for veterans who have a service-connected disability and were discharged under conditions other than dishonorable. For the VA D-Comp program, each disability is assessed and given a percentage rating on a scale from 0%-100%. If more than one disability is present, each will be assessed and rated individually, and then the ratings will be added for a cumulative total. These ratings theoretically assess the impact of the disability on the veteran's ability to earn income. For example, a veteran with a 10% disability rating would be expected to be able to earn 10% less than she or he would otherwise have been able to earn in the absence of the disability. The amount of the monthly compensation is linked to this percentage rating and is intended to offset the anticipated reduction in earnings. Not surprisingly, therefore, the higher the D-Comp rating, the higher the compensation amount. The VA uses highly specific criteria in the ratings assessment, and compensation amounts reflect not only the percentage of disability but also account for the number of dependents a veteran has. Current D-Comp benefits rate can be found at:

<http://www.vba.va.gov/bln/21/Rates/#BM01>.

The VA D-Comp program is an entitlement program. As a result, there are no income or asset limits and the monthly compensation is not impacted by earned income. A veteran receiving D-Comp and returning to work, therefore, would not experience a reduction in the D-Comp payment solely on the basis of his or her earnings.

Beyond the basic rating scale, it is also possible to receive a rating of Individual Unemployability (IU). The IU designation allows veterans with a rating of less than 100% to have their compensation increased to the 100% rating amount. In order to qualify, the impact of disability must be determined to be significant enough to render the veteran "unemployable". For the purposes of the VA D-Comp program, a veteran is "unemployable" if they are unable to engage in Substantial Gainful Employment. Substantial Gainful Employment is comparative in nature, and is determined by comparing the earnings of the veteran to others engaged in the same occupation in the same community. If a veteran is unable to earn at levels consistent with those without disabilities, they are determined to be unable to engage in Substantial Gainful Employment. If a veteran with an IU rating begins working and earning over Substantial Gainful Employment, the IU will stop and their monthly payment will return to their basic rating. As a result, it is critical for veterans to clarify if they are receiving this benefit and how earned income will impact the D-Comp amount prior to their return to work.

Social Security Disability Insurance (SSDI)

Veterans who have a disability may also be eligible for, or receiving, Social Security Disability Insurance (SSDI). SSDI is a monthly cash benefit, administered by the Social Security Administration, for people who have a disability that meets Social Security's criteria (which is different than the VA criteria) and who also have reached insured status (they have paid enough into the Social Security Trust Fund). SSA's definition of disability includes a consideration for how much a person can work, since SSDI is meant to be a support for people with disabilities with limited or no ability to work due to their disability. Currently SSA considers earnings over \$1,000 per month (\$1,640 per month for an individual who is blind) to be substantial earnings. But, there are several work incentives that can make the transition to work smooth, such as the Trial Work Period, which allows a SSDI beneficiary to retain their monthly cash benefit for at least nine months no matter how much they earn. A veteran who is receiving SSDI and pursuing employment can contact a Community Work Incentive Coordinator, a specialist on SSDI work rules, to determine whether there will be any changes to the SSDI given the earning goal.

Supplemental Security Income

Supplemental Security Income (SSI) is also a cash benefit administered by the Social Security Administration. The SSI program is a means-tested program. In order to be eligible, individuals must not only meet the SSA definition of

disability (discussed above) but also have limited income and resources. The maximum federal cash benefit for a single person is \$674 per month. The cash benefit amount is reduced if the person has other income such as Veteran's Compensation, Veteran's Pension, and earnings. A veteran who is receiving SSI and pursuing employment can contact a Community Work Incentive Coordinator, a specialist on SSI work rules, to determine whether there will be any changes to the SSI given the earning goal.

EMPLOYMENT SERVICES

Vocational Rehabilitation and Employment

Veterans who experience a service connected disability may be able to access vocational rehabilitation services to help with becoming suitably employed, maintaining employment, or achieving independence in daily living through the Department of Veterans Affairs Vocational Rehabilitation & Employment (VR&E) program. VR&E provides services that assist veterans; identify marketable skills and conditions for employment, establish a career path, conduct job search activities or self-employment feasibility, obtaining necessary training to achieve work goal, as well as a variety of other employment services. Services generally last up to 48 months.

For a veteran to access VR&E services, they must first be found eligible and then be found entitled. To be eligible, a veteran must;

1. have a service connected disability rated at least 10% (20% memorandum rating if still active duty),
2. be discharged under a condition other than dishonorable,
3. be within 12 years since VA notification of rating (or separation from active military service) with some exceptions, and
4. complete an application for VR&E services.

A link to the online application is located at the end of this factsheet.

Once eligibility is established, the veteran meets with a Vocational Rehabilitation (VR) Counselor, who conducts a comprehensive evaluation to determine whether the veteran meets the entitlement criteria. To be entitled, a veteran must have an impairment in their ability to prepare for, obtain or retain employment consistent with his or her own abilities interests and aptitudes. The impairment must be due, in large part, to their service connected disability.

Once entitlement is established, the veteran works with the VR Counselor to identify a work goal and the specific employment or training services that will be needed to reach that goal. Given the work goal, the VR Counselor will help the veteran pick one of five employment tracks: reemployment (for veterans needing assistance returning to their former job); rapid employment (for veterans ready to job search using existing skills); self-employment; employment through long term services (for veterans who need specialized training or education); and independent living services.

Once the veteran and the VR Counselor identify the appropriate track, they will write up a rehabilitation plan, which will outline the work goal, the services the veteran needs to achieve that goal, and the specific services VR&E will cover.

The veteran will then work with the VR Counselor to implement the plan.

State Vocational Rehabilitation Programs

Vocational services, similar to those provided by VR&E, are also available in each state through state administered Vocational Rehabilitation agencies. These programs help individuals with disabilities to obtain employment and live more independently through the provision of such supports as counseling, medical and psychological services, job training and other individualized services. While the general eligibility criteria and menu of services is the same from state to state, there are some minor differences that are important to identify. It is possible for a veteran to be receiving services from a State Vocational Rehabilitation Program and the veteran's Vocational Rehabilitation & Employment Program at the same time. To do this, the agencies must work together to assure they are not paying for the same thing, but instead are coordinating their services to cover what is necessary in the best way.

One-Stops

Veterans can also access employment services through local One-Stops. These One-Stops are centers that have various employment services housed under one roof, such as resume writing, interview classes, job search services and supports, and some vocational counseling. These employment services are not specifically for veterans or people with disabilities, but instead are for community members seeking employment. To better meet the needs of veterans and community members with disabilities, some One-Stops have incorporated some specialized programs to be available in addition to the generic services. There are two programs specifically for veterans:

1. Disabled Veteran Outreach Program (DVOP), and
2. Local Veterans Employment Representative (LVER)

Both of these programs provide a counselor who assists veterans with securing employment. Additionally, for all people who experience a disability, some One-Stops have incorporated a Disability Program Navigator into their services. The Disability Program Navigator is a specialized position within One-Stops dedicated to assisting people with disabilities in accessing One-Stop services.

NEXT STEPS

Veterans and those assisting them can learn more about these benefits in numerous ways:

1. Contact VR&E to find out if you meet eligibility and entitlement criteria, and if their services can assist you in achieving your work goal.
Department of Veterans Affairs, Vocational Rehabilitation & Employment (VR&E) Program (application and general information):
<http://www.vba.va.gov/bln/vre/index.htm>
2. Contact your State Vocational Rehabilitation Program to find out if you meet eligibility and entitlement criteria, and if their services can assist you in achieving your work goal.
State Vocational Rehabilitation Program contact information:
<http://www.jan.wvu.edu/cgi-win/TypeQuery.exe?902>
3. Contact your local One-Stop to learn about their standard employment services and if they have a Disability Program Navigator, a Disabled Veterans Outreach Program, or a Local Veterans Employment Representative that could assist you in achieving your work goal.
One-Stop contact information: <http://www.servicelocator.org/>
4. Contact a Community Work Incentive Coordinator to learn about how working impacts any benefits you receive (such as Social Security Disability Insurance, Supplemental Security Income, or Individual Unemployability). Community Work Incentive Coordinators are funded by the Work Incentive Planning and Assistance Projects (WIPA).
Community Work Incentive Coordinator contact information:
<https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>

CONCLUSION

These are a brief description of the major employment services and benefits to consider as part of the career planning process. Since each person's work goal, support needs, and benefits are unique, most likely a person will not use all the resources described above, but will instead find that by using a few they can get the support they need to achieve their work goal.

