

— FWD ASSIST HQ —

FIELD GUIDE

Applying for SSDI While Receiving VA Disability

Apply for SSDI while receiving VA disability,
without confusing the two systems.



J. Erickson

A FWD Assist HQ Field Guide

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By J. Erickson | An FWD Assist HQ Field Guide | Publisher: FWD Assist HQ | First Edition, 2026

This guide is education, not representation. It explains how part of the VA system works so you can handle your own business with confidence. It is not legal or claims advice, and reading it does not create any representative relationship between you and the author. The author is not affiliated with the Department of Veterans Affairs, and nothing here is endorsed by the VA.

This guide prints no live VA dollar figures on purpose, because they change. Before you make a decision based on any number, check the current figure at va.gov. No book can promise you a rating; the evidence in your file decides the result. Help from an accredited Veterans Service Officer is always free.

In crisis? Call the **Veterans Crisis Line**: dial **988**, then press **1**. You can also text **838255** or chat online at veteranscrisisline.net. It is free, confidential, and available 24/7.

Applying for SSDI While Receiving VA Disability

Apply for SSDI while receiving VA disability, without confusing the two systems.

Companion to *Stacking the Benefits*.

This is general education, not legal or claims advice, and not guidance for your specific claim. It cannot promise you a rating or an outcome, and no one can. For help with your own claim, see a free accredited representative (see [the back of this guide](#)). Nothing here creates a representative relationship.

Current as of October 2026. Rules, forms, and figures change. Check current details at va.gov.

THE BEST WAY TO USE THIS GUIDE

The strongest position is to be your own informed advocate and to work with a free accredited representative. An accredited Veterans Service Organization, such as the DAV, VFW, American Legion, or a county or state veterans office, helps at no charge. Accredited claims agents and attorneys can help too. They can't charge for work done before VA issues its initial decision on your claim, and after that they may charge a fee within the limits of 38 CFR 14.636. This guide is here so you understand your own situation and can work with them as a full partner instead of handing it over blind. If you'd rather handle this yourself, and you're comfortable doing that, the guide walks you through every step. Either way, you stay in control.

The Outcome and What You Need Before You Start

The outcome: By the end of this guide you'll have filed a complete SSDI application, flagged for veteran expedited handling, with your VA evidence attached, while your VA disability keeps paying on its own separate track.

This guide prepares you for the task. It doesn't and can't promise a rating, a percentage, or an outcome. The evidence in your file decides the result.

WHAT YOU NEED BEFORE YOU START

- ☐ Your my Social Security account at ssa.gov (for your work-credit total and your Date Last Insured).
- ☐ Your VA claims file, your rating decision, every C&P exam, and every DBQ.
- ☐ Your VA medical records from My HealtheVet, plus any civilian records and a full medication list.
- ☐ A written list of every condition that limits you, rated or not.
- ☐ Your DD-214 for all periods of active duty, recent W-2s or self-employment returns, and direct-deposit bank information.
- ☐ A work history for recent years: employers, dates, duties, and the physical and mental demands of each job.
- ☐ Provider names with current, confirmed mailing addresses.

When to start: Once you're not earning above the SGA line, and sooner if your Date Last Insured is close. SSDI can pay up to 12 months before the month you apply, after a five-month waiting period, so filing sooner can protect more back pay. Do not wait for a VA appeal to finish first; the two claims run on separate clocks.

Start Here: The Basics

VA disability and Social Security Disability Insurance, or SSDI, are separate programs run by different agencies, and you can receive both at the same time. They use different definitions of disability, so a VA rating doesn't automatically grant SSDI, but your VA records can strengthen an SSDI claim. This guide explains how the two fit together and how to apply for SSDI while receiving VA disability.

The Steps

STEP 1

Confirm you're filing for SSDI, not SSI.

SSDI is the work-record insurance program, and it ignores your VA check. SSI is the need-based program, and it does count your VA compensation as income. Most veterans with a service record are headed for SSDI.

If you have a solid military or civilian work record, **then** file SSDI. **If** you have little work history and very low income and assets, **then** ask at ssa.gov whether SSI fits, or file a combined claim.

Where this is written down: 20 CFR § 404.408 (VA benefits aren't an offset); 20 CFR § 416.1121 (SSI counts veterans benefits as unearned income).

Done when you know you're pursuing SSDI, and that SSDI and VA compensation don't reduce each other.

STEP 2

Check your insured status and your Date Last Insured.

Create or log into your my Social Security account at ssa.gov and write down two numbers: your work-credit total and your Date Last Insured (DLI), the last day your recent-work coverage holds. Your active-duty pay with Social Security tax withheld counts toward credits.

If your DLI is years out, **then** you have time to build the file. **If** it's close or has already passed, **then** move now and get a recognized representative involved, because you must show your disability began on or before that date.

Do not let a pending VA appeal run your calendar. The SSDI clock is separate and can close while you wait.

Where this is written down: 20 CFR § 404.130; 20 CFR § 404.315.

Done when your credit total and your DLI are written down.

STEP 3

Confirm your earnings are under the SGA line.

Compare your current earned income to Social Security's Substantial Gainful Activity (SGA) line. Only earned income counts, meaning wages and self-employment. Your VA compensation, military retirement, and investment income don't. Look up the current SGA figure at ssa.gov.

Do not add your VA check to your wages when you run this test. Counting the wrong income talks veterans out of claims they could file.

Where this is written down: 20 CFR § 404.1574.

Done when you confirm your earned income is under the current SGA line, or that you're not working.

STEP 4

List every condition, rated or not.

Write down every diagnosed condition that limits your ability to work: the ones the VA rated and the ones it never did, physical and mental. Social Security weighs the whole picture together, not just your service-connected conditions.

Done when you have one list of every limiting condition, with the providers who treat each.

STEP 5

Learn the five-step decision so you aim your evidence right.

Social Security runs every claim through a fixed five-step process: the earnings gate, whether the impairment is severe, whether it meets a listing, whether you can do your past work, and whether you can do any other work. Once a step decides the case, review stops. Many claims are decided at the last two steps, on your residual functional capacity (RFC), your age, your education, and your work history.

If a condition can plausibly meet a listing (for example PTSD under listing 12.15 or traumatic brain injury under listing 11.18), **then** build the record toward those exact criteria. **If not, then** aim your evidence at function for the RFC steps.

Where this is written down: 20 CFR § 404.1520; 20 CFR Part 404, Subpart P, Appendix 1 (listings 11.18 and 12.15).

Done when you can name the step where your case will likely be decided and the evidence it needs.

STEP 6

Gather your VA evidence and know how SSA uses it.

Request your complete VA claims file with VA Form 20-10206, the Freedom of Information Act (FOIA) or Privacy Act (PA) Request, and download your records from the medical records section of My HealtheVet on VA.gov. Pull your rating decision, every C&P exam, and every DBQ. For claims filed on or after March 27, 2017, SSA isn't bound by your VA decision and won't analyze it, but it will consider the evidence behind it. The exams and records carry the weight, not the rating letter by itself.

Do not submit only the rating decision letter. On its own it carries limited weight under the 2017 rule.

Where this is written down: 20 CFR § 404.1504.

Done when your claims file, C&P exams, DBQs, and My HealtheVet records are in hand.

STEP 7

Turn the evidence into work limits.

Ask your treating providers to describe your limits in functional terms. Hand them the categories SSA cares about: how long you can sit, stand, walk, and concentrate; how much you can lift and how often; and how many days a month your condition would keep you from showing up. A statement with numbers beats a list of diagnoses.

Done when you have at least one treating-source statement that states limits, not just labels.

STEP 8

Complete the core SSA forms in full.

The core set is the disability application (Form SSA-16), the Adult Disability Report on your conditions, treatment, and work (Form SSA-3368), and the medical release (Form SSA-827). The state Disability Determination Services office may also send a function report (Form SSA-3373) and a work-history report. Fill each one fully; thin forms produce a thin RFC.

Do not leave the SSA-827 medical release incomplete or unsigned. Without it, your records aren't collected, and the file gets decided on the gaps.

Done when every form is complete, signed, dated, and lists every provider.

STEP 9

Choose how to apply.

Apply online at ssa.gov, which is fastest and saves your place with a re-entry number. Or apply by phone at 1-800-772-1213. Or apply in person at your local Social Security office by appointment. If SSI might also fit, ask SSA to look at both programs when you apply.

Done when you have started the application through one of the three channels.

STEP 10

Flag your veteran status for expedited handling.

Social Security gives priority handling to two groups of veterans. The first is veterans VA rates 100 percent permanent and total (P&T). A P&T rating below 100 percent doesn't qualify. SSA gets a list of these veterans from VA, but tell SSA when you apply, for example in the remarks, and keep your VA letter ready in case SSA has no record and asks for proof. The second is anyone who got an illness, injury, or wound while on active duty on or after October 1, 2001, however the current impairment happened. Expedited handling speeds the decision; it doesn't change the standard or promise an outcome.

If VA rated you 100 percent P&T, **then** tell SSA and have the letter ready. **If** your illness or injury happened on active duty on or after October 1, 2001, **then** tell SSA that instead.

Do not skip this. Telling SSA costs nothing and can only speed things up.

Where this is written down: SSA POMS DI 11005.012, DI 23020.050, DI 23020.055 (SSA's operating manual, guidance, not law).

Done when SSA knows which veteran priority group you're in, and your VA letter is ready if asked.

STEP 11

Submit, then calendar your appeal deadline.

Submit the application with your VA records attached. File even if a few records are still outstanding, and keep gathering. If a decision is a denial, you have 60 days from the day you get the notice to ask for the next level, and SSA assumes you got it five days after the date on it.

Do not miss the 60-day window. A buried letter can force you to start over and cost back pay.

Where this is written down: 20 CFR § 404.909; 20 CFR § 404.901.

Done when your claim is submitted and you know to calendar any denial's deadline (the date on the notice plus 65 days, and sooner is safer).

STEP 12

Keep your two helpers in their lanes.

A Veterans Service Officer carries your VA claim, and that help is always free. SSDI help comes from a representative who works with Social Security. That representative can't charge or collect any fee unless SSA approves it in writing; under a fee agreement, the fee comes out of back pay only if you're approved. Confirm the current fee limit at ssa.gov. VA questions go to the VSO; SSDI questions go to the SSDI representative.

Do not pay anyone up front to file either claim, and walk away from anyone who promises an outcome or quotes you a benefit amount in advance.

Where this is written down: 20 CFR § 404.1720.

Done when your VA claim and your SSDI claim each have the right kind of help, in separate lanes.

Recap Checklist

- ☐ Confirmed I'm filing SSDI, not SSI, and that SSDI and VA compensation don't reduce each other.
- ☐ Pulled my work-credit total and my Date Last Insured from ssa.gov.
- ☐ Confirmed my earned income is under the current SGA line (VA check doesn't count).
- ☐ Listed every limiting condition, rated or not, with its providers.
- ☐ Learned the five-step process and where my case will likely be decided.
- ☐ Gathered my claims file, C&P exams, DBQs, and My HealtheVet records (SSA weighs the evidence, not the rating).
- ☐ Got at least one treating-source statement in functional terms.
- ☐ Completed Forms SSA-16, SSA-3368, and SSA-827 in full, plus any SSA-3373.
- ☐ Chose a filing channel (online, phone, or in person).
- ☐ Told SSA my veteran priority group (100 percent P&T, or illness or injury on active duty since October 1, 2001).
- ☐ Submitted with VA records attached and calendared any appeal deadline.
- ☐ Set up separate help: a VSO for the VA claim, an SSA-recognized representative for SSDI.

Reminder: rules and rates change. Check any current figure at va.gov. Help from an accredited Veterans Service Organization is free. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on your claim. After that, they may charge a fee within the limits of 38 CFR 14.636. This guide prepared you for the task. The evidence in your file decides the result.

Get Free, Accredited Help

For anything about your own claim, talk to an accredited representative. Help from an accredited Veterans Service Organization is free. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on your claim. After that, they may charge a fee within the limits of 38 CFR 14.636. Free help is available through Veterans Service Organizations such as the DAV, VFW, and American Legion, and through county and state veterans offices.

To find one near you, visit va.gov/get-help-from-accredited-representative. Representation begins only when you sign VA Form 21-22 (for a Veterans Service Organization) or 21-22a (for an individual agent or attorney). With one rare exception for a single unpaid case, only accredited people can represent you before the VA, and only an accredited agent or attorney can charge you a fee. Nothing in this guide creates that relationship.

A warning about claim sharks. Anyone who offers to file your initial claim for a fee, or who guarantees you a rating or a percentage, is selling something you shouldn't buy. Accredited Veterans Service Organizations help at no charge, and accredited claims agents and attorneys may charge only after VA issues its initial decision, within the limits of 38 CFR 14.636. Report predatory companies to the VA Office of Inspector General at 1-800-488-8244.

Keep Going: The Full Guide

This field guide is the short, do-this-now companion to the book *Stacking the Benefits*. See every FWD Assist HQ title that is out now at fwdassisthq.com/books.

Current as of October 2026. Rules, forms, and figures change. Check current details at va.gov.

About the Author

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J. Erickson is a service-disabled Air Force veteran. He served as a military firefighter and as a veteran service officer, where he spent years walking veterans through the same claims process he writes about now. He holds an MBA and writes plain-language guides for veterans who want to understand the system without a translator.

He writes the For the Rest of Us series at fwdassisthq.com. This guide is published by FWD Assist HQ as a veteran education resource. It is not affiliated with or endorsed by the Department of Veterans Affairs.