

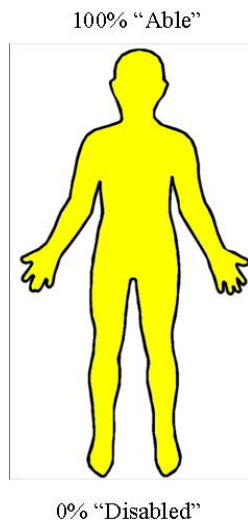
Understanding Combined VA Ratings

"I should have 120%...but the VA is paying me 80%. Why?"

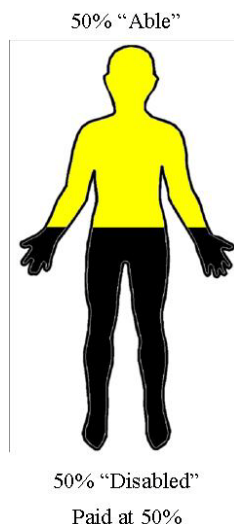
Understanding the VA Combined Rating Table can be a very confusing thing. After reading the following, I hope you will have a better understanding of it.

Let's say a veteran claimant has four disabilities rated at a 50%, 30%, 20% and 20%. Traditional addition would indicate that he has 120% of disabilities. Unfortunately, this is not the case under the Combined Ratings Table.

For the purpose of explaining the method of the Combined Ratings Table, we must start with the assumption of a 100% able veteran.

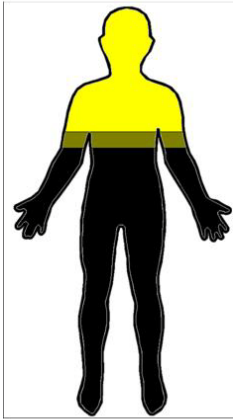


Always starting with the largest rated disability, we take that percentage of 100%. So here we take the highest percentage of disability or 50%. Multiplying 100 by 50%, we get 50%, leaving the able portion of the veteran as 50% able.



The next step is to multiply the *remaining* 50% "able" by the next disability. In this case, it is a 30% disability. Multiplying the remaining 50% "able" by the second disability of 30%, gives us an additional 15%. When we add the 15% to the previous 50%, it now totals 65% disabled, leaving 35% "able."

35% "Able"



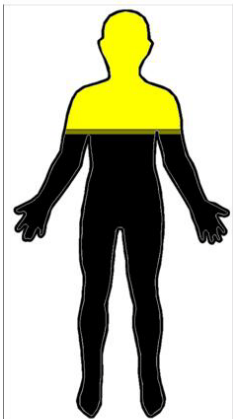
65% "Disabled"

Rounded up to 70%

Paid at 70%

The next step is to take the 35% "able" left to use still, and multiply it by the third disability of 20%. The result of this multiplication gives us 7%. When we add the 7% to the 65% Disabled figure, it gives us a disability of 72%, and an "able" of 28% remaining.

28% "Able"

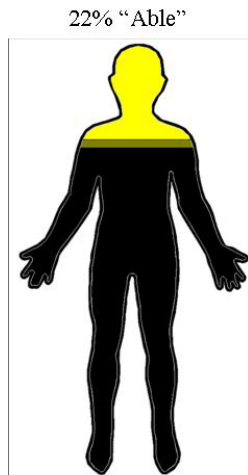


72% "Disabled"

Rounded down to 70%

Paid at 70%

The final step is to multiply the final "able" of 28% by the final disability of 20%. This computation gives us a product of 5.6%, rounded off to the nearest whole number or 6%. When the 6% is added to the previous disability percentage of 72%, it now gives us a final "combined rating" of 78%. The VA only pays in increments of 10, so 78% is now rounded off to the nearest increment of 10 ~or 80% total disability level.



78% "Disabled"
Rounded up to 80%
Paid at 80%

If a percent is less than 5%, it will round down to the nearest 10%. Example: 74% would round down to 70% and be paid at a 70% level.

If a percent is greater than or equal to 5%, it would round up to the nearest 10%. Example: 78% would round up to 80% and be paid at that rate.

So though it seems that 50%, 30%, 20% and 20% should add up to 120%, by using the above 'able' body method that the VA utilizes, it actually adds up to an 80% service connection.