

The VA Combined Ratings: The Math

This explanation will use the example of a Veteran who is rated:

- Lower Back 60%
- Knees 40%
- Hearing Loss 20%

Total disability = **80%**

Step One: Using the example above, list the ratings in descending order from highest to lowest:

60%

40%

20%

Step Two: A Veteran with no disabilities is considered 100% "well." Applying the first percentage in the list above of 60%, this means the Veteran is 60% disabled. The math looks like this:

$$.60 \times 100 = 60$$

At the same time, this means this Veteran is 40% "well." The math looks like this:

$$100 - 60 = 40$$

Step Three: Now we have a Veteran who is 40% "well." The VA then applies the second disability percentage of 40% to the amount the Veteran is "well." The math looks like this:

$$.40 \times 40 = 16$$

This means that the Veteran is disabled by a factor of 16, so the VA decreases the Veteran from 40% "well" to 24% "well". The math looks like this:

$$40 - 16 = 24$$

Step Four: With the first two ratings applied, the Veteran is 24% "well." The VA then applies the third disability percentage of 20% to the amount the Veteran is "well." The math looks like this:

$$.20 \times 24 = 4.8$$

Next, the VA rounds 4.8 up to 5. (Figures at 0.4 or below are rounded down, and figures at .05 or above are rounded up.) Then the VA decreases the Veteran from 24% "well" to 19% "well." The math looks like this:

$$24 - 5 = 19$$

Step Five: To get the final disability rating, the VA subtracts the percent "well" from 100. The math looks like this:

$$100 - 19 = 81$$

Figures ending in 1 through 4 are rounded down, and figures ending in 5 through 9 are rounded up. This means the VA rounds 81 down, and the Veteran is found 80% disabled.

Note: As the math shows, the closer a Veteran gets to 100%, the less each rating will contribute to his total percentage of disability. This can be seen in the example above, where the final 20% rating increases the Veteran's total disability rating by 4.8 or 5%.

This is why it takes five ratings of 50% to reach 100% by the combined ratings table. The final 50% only contributes 3.13% to the total rating. Of the twenty-eight ratings of 10% it takes to reach 100% by the combined ratings table, the last 10% rating contributes only 0.58%.