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Connecting Veterans to Social Security Disability Benefits: A Key Component in Ending Veteran Homelessness 2017 Update

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Connecting Veterans with Social Security Administration (SSA) disability benefits is a critical step to increasing income stability for Veterans and their families, as well as providing health insurance for those who do not qualify for Department of Veterans Affairs (VA) health care. Veterans may be eligible for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) in conjunction with, or as an alternative to, VA disability compensation. Veterans may also use the Medicaid and Medicare health benefits that come with SSI/SSDI to supplement VA health services.

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The Issue

Who Is a Veteran?

For the purposes of this issue brief, we use the definition of "Veteran" set by federal statute as a "person who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable."

As discussed in this report, while discharge status or

duration of service impact eligibility for participation in VA or other grant programs, they do not impact eligibility for SSA disability benefits.

What Is the Need?

The U.S. Department of Housing and Urban Development (HUD) estimates that 39,471 Veterans were experiencing homelessness on a single night in January 2016, accounting for over 9 percent of all homeless adults. Eight

percent of Veterans experiencing homelessness (3,328) were female. Between 2009 and 2016, homelessness among Veterans decreased by 47 percent.² Income stability remains critical in sustaining these gains and opening up new housing opportunities for Veterans with disabling conditions.

In 2015, the United States Interagency Council on Homelessness released an amendment to *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness*, which emphasizes the importance of ending Veteran homelessness. The report noted that half of Veterans experiencing homelessness have severe mental illness and over half have other health issues. In addition, Veterans experience high rates of traumatic brain injury (TBI), post-traumatic stress disorder

(PTSD), and sexual trauma, which contribute to difficulty in maintaining employment and housing.³

Improving access to mainstream benefit programs, such as Social Security disability benefits, is one of the objectives identified in *Opening Doors*. By providing outreach to Veterans about SSA benefits and assisting eligible adults through the SSA application process using the SOAR

model, we can increase income security and housing stability and ensure an end to Veteran homelessness.

^{1 38} U.S.C. § 101(2); 38 C.F.R. § 3.1(d).

² U.S. Department of Housing and Urban Development Office of Community Planning and Development. (2016). The 2016 Annual Homeless Assessment Report to Congress. Part I: Point in Time Estimates of Homelessness.

³ U.S. Interagency Council on Homelessness. (2015). Opening Doors: Federal Strategic Plan to Prevent and End Homelessness As Amended in 2015. Retrieved from: https://www.usich.gov/opening-doors

Disability Benefits Available for Veterans

SSA Benefits

SSI is a needs-based program for individuals who are age 65 or over, blind, or disabled, and who have limited resources and income.

SSDI provides benefits to individuals and certain family members who are insured by Social Security through contributions made through payroll taxes. Eligible individuals cannot work at a substantial gainful level due to a disabling condition. SSDI eligibility does not take into account assets or resources.

VA Benefits¹

Disability Compensation, also known as service-connected disability, is a monetary benefit paid to qualifying Veterans who are disabled by an injury or illness that was incurred or aggravated during active military service.

Pensions are needs-based cash benefits paid to low-income wartime Veterans who have limited resources and assets and who are over 65 or have a permanent and total non-service connected disability.

Veteran Eligibility for Disability Benefits

The definitions of disability and application processes are different for SSA and VA disability benefits. Veterans may be concurrently eligible for both SSA and VA benefits and may begin receiving SSA benefits while they are waiting on a VA benefit decision.

Definition of Disability for VA

For service-connected disability benefits through the VA, applicants must show that they have a disabling condition that was "incurred or aggravated by their military service." This could include conditions that arise after military service has ended but are related to circumstances of service. For instance, a Veteran may be eligible due to a diagnosis of PTSD arising from a traumatic event occurring during military service even if the condition was not diagnosed while the individual was on active duty. VA disability benefits also require a discharge under other than dishonorable conditions. The compensation rates for service-connected disability are on a graduated scale based on the degree of a Veteran's disability, ranging from 10 to 100 percent in 10 percent increments, and the number of dependents.

For non-service connected VA disability benefits, also known as pensions, Veterans must have limited income and assets and be either elderly (age 65 or older) or have a permanent and total disabling condition that does not have to be related to their military service. Veterans may also be eligible if they have been approved for SSI or SSDI. Similar to service-connected disability, the Veteran must have been discharged under conditions other than dishonorable. Applicants generally need to show that they served for at least 90 days, with at least one day of service during a wartime period. Those who entered the military after 1980 may have longer service requirements.

Definition of Disability for SSA

SSI and SSDI do not require that a Veteran's disability be linked to military service, do not take into account discharge status, and do not pay on a graduated scale. For SSI and SSDI, the Veteran needs to show:

- 1. He or she has a physical or mental health condition resulting in functional impairments that limit his or her ability to work at a substantial gainful level.
- 2. This condition has lasted, or is expected to last, 12 months or end in death.

Substantial work is quantified yearly by SSA in a monetary figure known as substantial gainful activity (SGA). In 2017, the SGA amount is \$1,170 per month. Individuals must show that, due to their disabling condition, they are unable to earn above this amount.

Another difference between the two disability programs is that while the VA may pay partial benefits, there are

¹ For this issue brief, we will only focus on these two benefits from the VA. For additional information on other VA benefits, or for assistance in applying for VA disability benefits, please visit the Veterans Benefit Administration at: https://benefits.va.gov/benefits/

⁴ U.S. Department of Veterans Affairs. (2016). Federal Benefits for Veterans, Dependents and Survivors. Washington, D.C.

SSA Expedited Processing for Veterans

Veterans may qualify for programs from SSA that expedite disability decisions:

100% Permanent and Total Veterans Initiative

In March 2014, SSA introduced an initiative to expedite the processing of applications from Veterans who have a 100% Permanent and Total (P&T) disability rating from the VA. While these applications are given high priority, it does not guarantee approval for SSI or SSDI. To receive expedited processing, Veterans should identify themselves as a "Veteran rated 100% P&T" when initiating the SSI/SSDI application and should provide the VA rating notification letter to SSA.

Wounded Warriors

Veterans who received disabling mental or physical health injuries while on active duty on or after October 1, 2001, are eligible for expedited SSI/SSDI application processing through the Wounded Warriors initiative. The injury does not need to have occurred during combat operations. When initiating the SSI/SSDI application, to receive the special processing, Veterans should inform SSA that their injury occurred while on active duty.

For more information about SSA expedited processing for Veterans, visit: https://www.ssa.gov/people/veterans

no short-term or partial disability benefits available from SSA. This does not mean that an individual cannot return to work if he or she receives SSI/SSDI, but that the disability is considered "total" in that they cannot work at a substantial level.

Veterans may apply for both VA and SSA benefits concurrently, and those applying for SSI must attest they have applied for any VA benefits for which they may be eligible. The decisions are made by separate organizations, and eligibility or ineligibility for one benefit will not affect eligibility for the other.

How SSA and VA Benefits Impact One Another

Veterans who receive a partial VA disability rating and limited VA benefits may also receive SSA benefits. For cash benefits, the receipt of VA benefits will affect SSI and SSDI differently.

Supplemental Security Income

Since SSI is a needs-based program, additional income from VA benefits will affect the cash benefit amount. SSA classifies VA benefits as "unearned income," since it does not come from paid employment. As such, it will be deducted dollar for dollar from the SSI federal payment amount, after a general exclusion of \$20. All SSI recipients are eligible for this exclusion, in which the first \$20 of earned or unearned income is not counted against their SSI payment.

For example, Paul receives partial VA benefits of \$400 per month, and has been approved for SSI. Figure 1 illustrates how the VA benefits will affect his SSI cash benefit.

Figure 1. VA Benefits Affect SSI Benefits: An Example

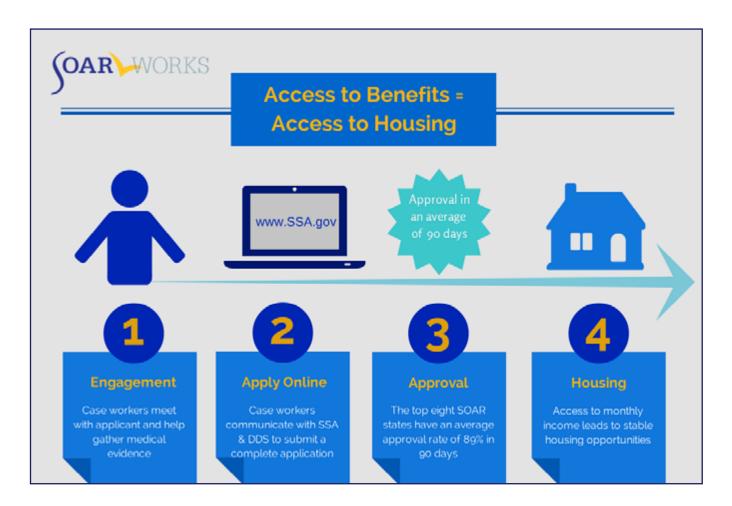
Monthly VA Disability Payment	\$400
General Exclusion	- \$20
Counted Income	= \$380
Maximum Monthly SSI Benefit (2017)	\$735
Counted Income	- \$380
Monthly SSI Payment	= \$355
Total Monthly Income (VA & SSI)	\$755

Social Security Disability Insurance

By contrast, SSDI benefits are not affected by unearned income through VA benefits. In the following example, Jane receives partial VA benefits of \$400 per month. Because she worked and is insured by the Social Security system, she now receives \$850 per month in SSDI. Her VA and SSDI monthly benefit amounts are added together, as seen in Figure 2.

Figure 2. VA Benefits Do Not Affect SSDI Benefits: An Example

Monthly VA Disability Payment	\$400
Monthly SSDI Payment	+ \$850
Total Monthly Income (VA & SSDI)	= \$1250



Health Insurance

A common misconception is that everyone who has served in the armed forces will have access to health care services administered by the Veterans Health Administration (VHA). Eligibility and enrollment for

VA health services is dependent upon discharge status, duration of service, and the priority status a Veteran receives. Each Veteran who is eligible for VA health care is assigned to a priority group from 1-8, with 1 being the highest priority group, which allows certain Veterans to enroll before others. Priority status takes into account factors such as the VA disability rating a Veteran receives,

a Veteran's income, and period of service. Individuals who received a dishonorable discharge do not qualify for VHA services. As a result, eligibility for Medicaid and Medicare through SSI/SSDI is critical for these individuals to access health care.

Accessing Medicaid and Medicare through SSI/SSDI is also beneficial for Veterans who are eligible for VA

health care. The VA does not bill Medicaid or Medicare for services; rather, Veterans may utilize Medicare or Medicaid to pay for services not covered by the VA. This may be beneficial for Veterans located in areas that have limited access to VA facilities.

Veterans may apply for both VA and SSA benefits concurrently. The decisions are made by separate organizations, and eligibility or ineligibility for one benefit will not affect eligibility for the other.

Common Health Issues for Veterans

Research on Veteran homelessness indicates that common health issues include TBI and PTSD. When completing SSI/SSDI applications, it is important to be aware of symptoms associated with these conditions and to document how they impact a Veteran's ability to function in

four main areas: 1) ability to remember and apply information; 2) interaction with others; 3) concentration and task completion; and 4) caring for oneself and adapting to change. The following sections provide a brief overview of TBI and PTSD, as well as useful evidence to gather in support of SSI/SSDI applications.

SOAR and VA Partnerships in Detroit

Detroit, Michigan utilizes a strong partnership between the VA and their Projects for Assistance in Transition from Homelessness (PATH) program. The PATH program is a formula grant administered by SAMHSA that focuses on conducting outreach to individuals who are experiencing or at-risk of homelessness and who have serious mental illness and/or co-occurring substance use disorders. In Detroit, an outreach worker from PATH serves as the authorized representative and collaborates with a VA social worker to complete all documentation needed for the SSI/SSDI application. The VA social worker gathers medical records from the VA to submit with the disability application and arranges for additional medical examinations as needed. This coordinated effort helps Veterans access SSA disability benefits, as well as helping them establish relationships with care providers.

Traumatic Brain Injury

A TBI is a disruption of normal brain functioning that can be caused by a blow to the head; a penetrating head injury; or pressure waves following exposure to an explosion, also known as a blast injury. The Defense and Veterans Brain Injury Center (DVBIC) estimates that there have been 294,172 medical diagnoses of TBI among U.S. Armed Forces from 2000 to 2013. Most of the cases (242,676) were classified as mild (concussion), with most service members returning to duty in an average of 7 to 10 days. However, mild TBI can still result in long-term health concerns, such as headaches and issues with concentration, memory, and mood swings.⁵

Cognitive symptoms related to TBI involve impairments in concentration, memory, judgment, reasoning, and learning new concepts. Behavioral symptoms may include depression, anxiety, paranoia, irritability, aggression, confusion, emotional outbursts, and sleep problems. This list is representative of symptoms an individual may display but is not exhaustive of all symptoms that may present with TBI. Further, TBI has been associated with secondary illnesses of dementia, Parkinson's disease, epilepsy, and depression.⁶

When reviewing SSI/SSDI applications, examiners evaluate how these cognitive and behavioral symptoms impact the Veteran. They will examine any sensory or

motor function impairments or epileptic seizures that have resulted from the TBI.⁷

Post-traumatic Stress Disorder

PTSD may be triggered by exposure to a traumatic event, such as serious injury, actual or threatened death, or sexual violence. A PTSD diagnosis requires the presence of symptoms for longer than one month in four areas: intrusive thoughts or feelings about the trauma; active avoidance of situations that may trigger traumatic memories; increased negative thoughts and mood; and increased displays of aggressive or reckless behavior, sleep disturbances, or hypervigilance.8

For SSI/SSDI applications, PTSD is evaluated using the criteria for trauma- and stressor-related disorders. It is critical to document how a Veteran's symptoms, such as panic attacks, compulsions, social isolation, or paranoia, are impairing his or her ability to function at home and work.

Useful Evidence

While we focus on TBI and PTSD in this brief, it is important to gather documentation about all mental and physical health issues a Veteran is experiencing. Individuals may be approved based on a combination of health conditions. Documents can include psychiatric evaluations, neurological test results, hospital or clinic reports, and evaluations from vocational rehabilitation programs. It can also be helpful to gather statements

⁵ The CDC, NIH, DoD, and VA Leadership Panel. Report to Congress on Traumatic Brain Injury in the United States: Understanding the Public Health Problem among Current and Former Military Personnel. Centers for Disease Control and Prevention (CDC), the National Institutes of Health (NIH), the Department of Defense (DoD), and the Department of Veterans Affairs (VA). 2013.

⁶ The CDC, NIH, DoD, and VA Leadership Panel. Report to Congress on Traumatic Brain Injury in the United States: Understanding the Public Health Problem among Current and Former Military Personnel. Centers for Disease Control and Prevention (CDC), the National Institutes of Health (NIH), the Department of Defense (DoD), and the Department of Veterans Affairs (VA). 2013.

⁷ For complete SSA criteria, see: https://www.ssa.gov/disability/professionals/bluebook/11.00-Neurological-Adult.htm and http://www.ssa.gov/disability/professionals/bluebook/12.00-MentalDisorders-Adult.htm#12 02

⁸ American Psychiatric Association: Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition. Arlington, VA, American Psychiatric Association, 2013.

⁹ For complete SSA criteria, see: https://www.ssa.gov/disability/professionals/bluebook/12.00-MentalDisorders-Adult.htm#12_15

from past employers, family members, community workers, and any other individuals who may know how the Veteran's mental and physical health conditions impair his or her ability to work. Finally, it is important to include the military discharge papers (DD214) with the application, particularly if the Veteran is qualified for SSA-expedited processing. It is essential to note that, while the DD214 may list a mental or physical health reason for discharge, the DD214 is not a medical record or indication of patient treatment.

Increasing Benefits Acquisition for Veterans

Staff at organizations serving Veterans play a critical role in increasing access to SSA benefits. Using the SOAR model, case managers nationally help individuals obtain SSI/SSDI in an average of 101 days. ¹⁰ For Veterans, obtaining income supports in 3 months or less will substantially increase housing stability and is key to reducing their future risk of homelessness.

Federal VA Staff and SOAR

VA staff play a critical role in connecting Veterans experiencing homelessness with disability benefits. In March 2017, the VA released updated federal guidance titled, SOAR Works to End Veteran Homelessness: VA Caseworker's Guide. This guide encourages VA staff to complete training using the SOAR Online Course and assist with Social Security applications using the SOAR

process. The guide also includes detailed instructions on how to utilize VA information systems to gather information required on SSA application forms. ¹¹ This guide supplements a 2017 VA memo to program staff, which encourages staff to use the SOAR model and clarifies the roles that federal VA employees can play in assisting Veterans with SSA disability benefits. ¹² The VA specified that employees can release VA medical records to Social Security, which is essential to the disability determination process. Federal VA staff can

assist in gathering documentation, completing the SSI/SSDI application, and referring the Veteran to a SOAR representative if the VA employee is not able to complete the SOAR process.

Beginning in July 2017, federal VA staff can serve as the applicant's authorized representative using the SSA-1696 Appointment of Representative Form. This allows federal VA staff to communicate openly with SSA and DDS staff and receive copies of all correspondence sent to the Veteran from these agencies. Federal VA employees are still unable to serve as a Veteran's representative payee and should work with community partners to fill this role.

Supportive Services for Veteran Families (SSVF)

SSVF is a federal grant program administered by the VA whose stated purpose is "to promote housing stability among very low-income Veteran families who reside in or are transitioning to permanent housing."¹³ A critical aspect of promoting housing stability for

Veterans is increasing access to income supports, such as SSI/SSDI. By utilizing the SOAR model, SSVF caseworkers can help eligible Veterans quickly access SSA benefits that will support them in housing and minimize SSVF grant funds used for temporary financial assistance.

A December 2016 survey of SOAR and SSVF programs nationwide found that of 223 of the 319 SSVF grantees that responded to the survey (70 percent) are

actively engaged in using SOAR to help Veterans access SSA disability benefits. Nineteen percent of responding grantees have an SSVF-funded dedicated benefits or SOAR specialist and more are exploring this option to help Veterans achieve income stability.

In July 2017, the VA released the SSVF and SOAR Integration Toolkit, which includes comprehensive guidance for utilizing the SOAR model through direct service provision, a subcontract relationship, or through a specific Memorandum of Understanding that clearly

For Veterans.

obtaining income

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their future risk of

homelessness.

¹⁰ SAMHSA SOAR TA Center. 2016 National Outcomes: https://soarworks.samhsa.gov/article/2016-national-soar-outcomes

¹¹ U.S. Department of Veterans Affairs Homeless Programs Office. (2017). SOAR Works to End Veteran Homelessness: VA Caseworker's Guide. Available at: https://www.va.gov/HOMELESS/docs/VA-SOAR-508.pdf

¹² U.S. Department of Veterans Affairs. (2017). Employees Should be Assigned to Assist with Supplemental Security Income/Social Security Disability Insurance (SSI/SSDI) Outreach, Access, and Recovery (SOAR) [Memorandum]. Washington, D.C. Available at: https://soarworks.samhsa.gov/sites/soarworks.prainc.com/files/VA_SOAR_Memo_050817.pdf.

¹³ Department of Veterans Affairs. (2016). Supportive Services for Veteran Families Program guide. Retrieved from: https://www.va.gov/HOMELESS/ssvf/docs/SSVF_Program_Guide_May2016.pdf

A Navy Veteran Finds Hope and Independence through SSVF and SOAR

Ray, a 53 year old, honorably discharged Navy Veteran, was recently released from federal prison and needed basic clothing, a pair of shoes, housing, and income. He struggled with pain in his back and knees, as well as depression and PTSD. He was quickly connected with the Homeless Services Network of Central Florida and the SSVF team at The Center for Drug-Free Living.

Ray attended SSVF employment classes and worked diligently with the SSVF employment specialist to find the right placement. He attended job fairs and employment seminars and followed up on leads. There were many disappointing interviews and job searches. Finally, the right position was there, and Ray was hired to work in a breakfast restaurant on the food line. He was very proud at how far he had come.

Ray desperately wanted to work and have income sufficient to be independent, but unfortunately, his physical and mental health issues curtailed his ability to work full time. He slowly slipped into a depressive episode. While continuing to receive employment support from his SSVF employment specialist, Ray was referred to the SOAR Case Manager to evaluate the possibility of receiving Social Security disability benefits.

The SSVF SOAR case manager worked with Ray to compile and submit all the necessary information for a Social Security application, and within 90 days Ray was approved for benefits! Not only would he be able to continue to work part-time, but he would receive SSDI income that would allow him to have income sufficient to reach his goals. With the assistance of SSVF and SOAR, Ray moved into stable, permanent housing and achieved independence for the first time in 11 years.

identifies referral processes and expectations across partners. 14

For further information about the SSVF Program, visit: https://www.va.gov/homeless/ssvf.asp, email ssvf@va.gov, or call (toll-free) 1-877-737-0111.

Homeless Veterans' Reintegration Program (HVRP)

The U.S. Department of Labor Veterans' Employment and Training Service (DOL-VETS) administers the HVRP grant, which funds job training and related employment services to help homeless Veterans reenter the workforce. Access to SSA disability benefits can be critical in increasing stability for Veterans who are seeking employment. HVRP case workers play a pivotal role in documenting any employment supports a Veteran may need as information about how someone struggles at work can be invaluable in an SSI/SSDI application. Further, after Veterans obtain SSI or SSDI, they can utilize SSA's work incentives to help support their employment.

For more information about the HVRP program, visit the DOL-VETS website at: https://www.dol.gov/vets/grants/hvrpnat.htm.

HUD-VASH

The U.S. Department of Housing and Urban Development-Veterans Affairs Supportive Housing (HUD-VASH) program provides permanent, supportive housing vouchers, as well as case management and health services, to homeless Veterans. While these housing vouchers and supportive services are key in reducing homelessness, it is important for Veterans to obtain income in order to remain stably housed. HUD-VASH case managers, knowing the supportive services a Veteran needs based on their mental and physical illnesses, are well placed to provide critical documentation for SSI/SSDI applications.

In 2014 and 2015, the SOAR TA Center and the VA's Homeless Programs Office co-facilitated a one-year pilot to utilize SOAR with HUD-VASH and Homeless Patient Aligned Care Teams (H-PACT). Staff at the four pilot sites successfully completed SOAR training, leveraged on-site medical care teams to quickly gather evidence, and assisted numerous Veterans in accessing benefits and stable housing. The pilot resulted in the federal guidance mentioned previously, SOAR Works to End Veteran Homelessness: VA Caseworker's Guide. For more information about HUD-VASH, visit: https://www.va.gov/homeless/hud-vash_eligibility.asp

Other Programs Serving Veterans

The VA also has a number of other programs serving Veterans experiencing homelessness, such as Grant

¹⁴ U.S. Department of Veterans Affairs (2017). Supportive Services for Veteran Families: SOAR Integration Toolkit. Retrieved from: https://www.va.gov/HOMELESS/ssvf/docs/SSVF SOAR Toolkit Final v1.pdf

and Per Diem, the Veterans Justice Outreach Program, Health Care for Homeless Veterans, and Community Resource and Referral Centers. Staff at these programs nationwide are utilizing SOAR to increase income and housing stability for Veterans, and helping to end Veteran homelessness.

Summary

Veterans with disabling physical and mental health conditions may be eligible for cash benefits and health insurance through SSI/SSDI. Federal and community programs can assist Veterans by increasing their knowledge of available SSA benefits and using the SOAR model to help Veterans file for SSI/SSDI. Through this, Veterans can quickly obtain income security, which is key for housing stability and ending Veteran homelessness.

Resources

The SOAR Model

The SOAR (SSI/SSDI, Outreach, Access, and Recovery) model assists Veterans nationwide who are experiencing or at risk of homelessness access SSA disability benefits. Online training in the SOAR model is available, free of charge, from the SAMHSA SOAR Technical Assistance Center. For more information about SOAR, contact SOAR@prainc.com or visit https://soarworks.samhsa.gov

Social Security Administration

More information about SSA benefits for Veterans can be found at https://www.socialsecurity.gov/veterans or by calling 1-800-772-1213.

National Call Center for Homeless Veterans

If you, or a Veteran you know, is experiencing or at risk of homelessness, make the call to 877-4AID-VET (424-3838) to access 24/7 confidential support and connect with VA services.

Veterans Crisis Line

Veterans, as well as their families and friends, can access confidential 24/7 support from qualified VA responders by calling 1-800-273-8255. More information is available at: https://veteranscrisisline.net/

U.S. Interagency Council on Homelessness (USICH)

USICH coordinates the federal response to homelessness, working in close partnership with Cabinet Secretaries and senior leaders across 19 federal member agencies. Their website contains extensive resources related to successfully ending Veteran homelessness: https://www.usich.gov/

National Coalition for Homeless Veterans (NCHV)

NCHV facilitates a national network of community-based service providers and local, state and federal agencies that provide comprehensive supportive services, including income and legal support, for hundreds of thousands of homeless Veterans each year and help build the capacity of service providers to end Veteran homelessness. For more information, visit: http://nchv.org/

For More Information

This issue brief was produced by the SOAR Technical Assistance Center under contract to the Substance Abuse and Mental Health Services Administration (SAMHSA). The SOAR Technical Assistance Center develops and provides training and technical assistance to support adults who are experiencing or at risk of homelessness to apply for SSA disability benefits. For more information about SOAR or to find other briefs in this series, go to https://soarworks.samhsa.gov

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