

— FWD ASSIST HQ —

FIELD GUIDE

Choosing a Decision-Review Lane and Filing an Appeal

Choose the right decision-review lane and file
your appeal on time.



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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 and no rating percentages 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.

Choosing a Decision-Review Lane and Filing an Appeal

Choose the right decision-review lane and file your appeal on time.

Companion to *The Appeals Playbook*.

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 matched your decision to the right review lane and filed the right form before your deadline.

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 VA decision letter, including the part that explains the reasons for the decision.
- ☐ The date on that decision notice.
- ☐ The reason for the denial, written in one plain sentence.
- ☐ A calendar and a folder labeled "APPEAL DEADLINES."
- ☐ Access to VA.gov or a free accredited representative.
- ☐ Any new evidence you've gathered since the decision.

When to start: The day your decision letter arrives. You generally have one year from the date of the decision notice to ask for a review, so the sooner you read the letter and mark the deadline, the more time you have to prepare.

Start Here: The Basics

If you disagree with a VA decision, you don't start over. You pick a review lane. There are three. A Supplemental Claim adds new and relevant evidence. A Higher-Level Review has a more senior reviewer look at the same evidence again. A Board Appeal goes to a Veterans Law Judge. Each one has its own form, its own best use, and a deadline. This guide helps you match your situation to the right lane and file on time.

Where this is written down: 38 CFR § 3.2500.

The Steps

STEP 1

Read your decision letter and find the reason for the denial.

Find the part that explains the reasons for the decision. Name the specific thing VA said wasn't shown. Also note any favorable findings. Those findings bind VA later unless evidence shows a clear and unmistakable error in them.

Where this is written down: 38 CFR § 3.104(c).

Done when you can write the denial reason in one plain sentence.

STEP 2

Note the decision date and mark your one-year deadline.

The clock runs one year from the date VA issued the decision notice, the date on the letter. A Supplemental Claim can still be filed after that, but filing inside the year protects your effective date. Write the deadline on your calendar and in your "APPEAL DEADLINES" folder, and set a reminder for 30 days before it.

Do not count from the day the letter showed up. For a Supplemental Claim or Higher-Level Review, VA has to receive the form inside the year. Having it in the mail isn't enough.

Where this is written down: 38 CFR § 3.2500(a) and (h); 38 CFR § 3.2601(d); 38 CFR § 20.203(b).

Done when the one-year deadline and a 30-day reminder are on your calendar.

STEP 3

Match the denial reason to a review lane.

The lane follows from what went wrong, not from how fast you want an answer.

If the denial says evidence is missing, **then** use a Supplemental Claim (VA Form 20-0995). **If** VA got the facts or the law wrong on the evidence it already had, **then** use a Higher-Level Review (VA Form 20-0996). **If** you want a judge to decide, want to testify, or the other lanes didn't fix it, **then** use a Board Appeal (VA Form 10182). **If** you can't tell, or your claim started before February 19, 2019 and you aren't sure which rules apply, **then** take the letter to a free accredited representative before you file.

Done when you've picked one lane for this condition.

STEP 4

Request your claims file (C-file) before you build the appeal.

Send VA Form 20-10206, the Freedom of Information Act or Privacy Act Request, online or by mail. Read the file for helpful evidence or errors already in the record.

Done when your request is submitted or the file is in hand.

STEP 5

Use one lane per condition at a time.

Pick one lane for each condition. If that lane says no, you can choose a next lane. After a Higher-Level Review decision, your choices are a Supplemental Claim or a Board Appeal. After a Board decision, they're a Supplemental Claim or an appeal to the Court of Appeals for Veterans Claims. The court has a much shorter deadline: 120 days from the date on the Board's decision.

Do not file the same condition in two lanes at the same time. The rules don't allow it while the first review is pending, and it can cost you time.

Where this is written down: 38 CFR § 3.2500(b) and (c); 38 U.S.C. § 7266(a).

Done when each denied condition is in exactly one lane.

STEP 6

If your lane is a Supplemental Claim, gather new and relevant evidence that closes the gap.

New means VA didn't have it before. Relevant means it tends to prove what was denied. Complete and sign VA Form 20-0995 and attach the evidence, or name where VA can get it.

If the real problem is that VA applied the wrong standard to the evidence it had, **then** stop and use a Higher-Level Review instead. New records won't fix a misapplied rule.

Where this is written down: 38 CFR § 3.2501.

Done when Form 20-0995 is complete and each piece of evidence ties to the denied element.

STEP 7

If your lane is a Higher-Level Review, write a short argument that points to the error.

Complete VA Form 20-0996. Name the line of the decision you disagree with, the evidence already in the file, and the rule VA should have applied. You can check the box to ask for an informal conference, a short phone call with the reviewer.

Do not attach new evidence to a Higher-Level Review. The reviewer can't consider it.

Where this is written down: 38 CFR § 3.2601(f) and (h).

Done when Form 20-0996 is complete and you've decided about the informal conference.

STEP 8

If your lane is the Board, pick one of its three options.

Complete VA Form 10182 and choose one docket.

If the record already has what the judge needs, **then** choose Direct Review. **If** you want to add evidence without a hearing, **then** choose Evidence Submission and send it with the form or within 90 days after the Board receives it. **If** your own testimony matters, **then** request a Hearing; you can also send evidence at the hearing or within 90 days after it.

Where this is written down: 38 CFR § 20.202(b); 38 CFR § 20.302; 38 CFR § 20.303.

Done when Form 10182 is complete with one option selected.

STEP 9

File your form before the one-year deadline.

File online at va.gov/decision-reviews, by mail, or with help from an accredited representative. If the deadline is close and your package isn't finished, file in your chosen lane on time and keep building.

Do not treat an Intent to File as a way to stretch your one-year review deadline. VA's website says an Intent to File can hold your date for a Supplemental Claim, but the regulation says its Intent to File rule doesn't apply to Supplemental Claims. Don't count on it. Send VA Form 20-0995 itself as soon as you can.

Done when the form is submitted and you have a confirmation or a date-stamped copy.

STEP 10

If this lane says no, mark the new deadline and choose your next lane.

Each VA decision starts its own one-year window. If you file the next allowed lane inside that year, VA can keep your effective date tied to your original claim.

Do not use the one-year window for an appeal to the Court of Appeals for Veterans Claims. After a Board decision, you have 120 days from the date on that decision to file a Notice of Appeal with the court. Only a Supplemental Claim keeps the one-year window after a Board decision.

Where this is written down: 38 CFR § 3.2500(h)(1); 38 U.S.C. § 7266(a).

Done when you know your next deadline and the next lane you'd use.

Recap Checklist

- ☐ Read the decision letter, wrote the denial reason in one sentence, and noted any favorable findings.
- ☐ Marked the one-year deadline and a 30-day reminder.
- ☐ Matched the denial reason to one lane, or took the choice to an accredited rep.
- ☐ Requested my C-file on VA Form 20-10206.
- ☐ Put each condition in exactly one lane.
- ☐ Supplemental Claim: gathered new and relevant evidence and completed Form 20-0995.
- ☐ Higher-Level Review: wrote the error argument, decided on the informal conference, completed Form 20-0996, added no new evidence.
- ☐ Board Appeal: picked one option and completed Form 10182.
- ☐ Filed before the deadline and saved proof.
- ☐ Marked the next deadline and next lane in case of another denial (120 days for the court after a Board decision).

Reminder: rules and rates change. Check any current figure at [va.gov](https://www.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 *The Appeals Playbook*. See every FWD Assist HQ title that is out now at fwdassisthq.com/books.

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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.