

— FWD ASSIST HQ —

FIELD GUIDE

Enrolling in VA Health Care

Enroll in VA health care and request your first appointment.



J. Erickson

A FWD Assist HQ Field Guide

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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.

Enrolling in VA Health Care

Enroll in VA health care and request your first appointment.

Companion to *How to Use VA Healthcare*.

This is general education, not legal or claims advice, and not guidance for your specific claim. It cannot promise you enrollment, a priority group, or a level of care, and no one can. For help with your own situation, 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: You'll have submitted a complete VA Form 10-10EZ (Application for Health Benefits) and set up your first primary care appointment.

This guide prepares you for the task. It does not and cannot promise enrollment, a priority group, or an appointment date. Your eligibility, your priority group, and your facility's capacity decide the result.

WHAT YOU NEED BEFORE YOU START

- ☐ Your DD-214 or other separation papers. Don't have a copy? Request it from the National Archives.
- ☐ Your full legal name, date of birth, and Social Security number, plus Social Security numbers for your spouse and qualified dependents.
- ☐ Your service branch, dates of service, and discharge characterization.
- ☐ Any VA disability rating decision letter you already have.
- ☐ Your health insurance cards and last year's household income, if you have them.
- ☐ Your current address, phone, an emergency contact, and dependent information.

When to start: As soon as you can after discharge. Enrollment isn't automatic; you have to apply. Don't wait for a disability rating before you enroll.

Start Here: The Basics

VA health care is a benefit in its own right, separate from disability compensation, and enrolling is often the first practical step to getting care and documenting conditions. Eligibility depends on your service history and other factors, and the care you get also builds medical records that can support a future claim.

The Steps

STEP 1

Gather your documents and eligibility facts before you touch the form.

Work down the checklist above. Scan your DD-214 into a secure folder now. You'll use it again for other VA benefits.

Done when every item on the checklist is in front of you or saved to your device.

STEP 2

Confirm your service and discharge meet the basic rules.

You may be eligible if you served in the active military, naval, or air service and didn't receive a dishonorable discharge. If you enlisted after September 7, 1980, or entered active duty after October 16, 1981, you generally need 24 continuous months or the full period you were called to active duty, unless an exception applies (for example, a discharge for a service-connected disability). Honorable and General Under Honorable Conditions discharges qualify. For other characterizations, VA makes its own character of discharge decision.

If your discharge is Honorable or General Under Honorable Conditions, **then** continue. **If** it's anything else, **then** don't assume you're shut out. Apply, and have a free accredited representative review your characterization. Some former members with an Other Than Honorable discharge who deployed to a combat area or experienced military sexual trauma can get mental health care even without enrollment.

Where this is written down: 38 U.S.C. § 101(2); 38 U.S.C. § 5303A; 38 CFR § 3.12; 38 U.S.C. § 1720I.

Done when you know whether your service and discharge meet the basic rules, or you have a plan to have them reviewed.

STEP 3

Understand what your priority group does.

After you enroll, VA assigns you to one of eight priority groups. The group affects whether you can enroll and how much, if anything, you pay in copays. Every enrolled veteran gets the same basic medical benefits package. VA bases the group on your service history, disability rating, income, Medicaid eligibility, and other benefits such as VA pension. Veterans with service-connected disabilities get the highest priority; veterans with higher incomes and no compensable service-connected disability get the lowest, and some of them can't enroll. Separately, VA gives scheduling priority to veterans with a high service-connected rating or a finding of unemployability, and to any veteran who needs care for a service-connected condition.

Check the current rules for each group at [va.gov](https://www.va.gov).

Where this is written down: 38 CFR § 17.36(b); 38 CFR § 17.49.

Done when you understand that your group mainly decides enrollment and copays, and that your answers on the form feed it.

STEP 4

Note your rating status before you fill out the form.

Your rating status feeds your first priority group placement.

If you already have a VA rating decision, **then** have that letter ready. **If** your disability claim is still pending, **then** enroll now and say so on the form. When the rating is granted, VA places you in the highest group you qualify for. An intent to file is for disability or pension claims, not for health care enrollment.

Do not wait for your rating before enrolling. Waiting only delays your access to care.

Done when you know which situation you are in and have the matching document ready.

STEP 5

Complete VA Form 10-10EZ fully and accurately.

VA Form 10-10EZ (Instructions and Enrollment Application for Health Benefits) is the application. VA Form 10-10EZ (Health Benefits Update Form) is only for updating your information after you've applied. Answer every section fully: service dates, discharge, disability or claim status, address, emergency contact, dependents, and the homelessness and income questions where they appear.

Do not skip the service history questions, such as combat service or toxic exposure. Those answers can open eligibility or a higher priority group even before you have a rating.

Done when every required field is complete and accurate, and nothing true that applies to you has been left blank.

STEP 6

Choose how you will submit the application.

You can apply online at va.gov, by phone at 877-222-8387, by mail to Health Eligibility Center, PO Box 5207, Janesville, WI 53547-5207, or in person at a VA medical center or clinic. A Veterans Service Officer or your state veterans department can help at no charge.

If your service history or discharge is complicated, **then** apply with a free accredited VSO beside you. **If** your case is simple and you're comfortable online, **then** apply at va.gov.

Done when you have picked a submission method and, if using a VSO, booked the appointment.

STEP 7

Submit the application and track its processing.

VA says it usually contacts you about your application in less than a week, and sends a letter telling you whether you're approved. If more than a week passes with no word, call 877-222-8387 instead of applying again.

Do not send an incomplete application. Missing information means VA has to come back to you, and that adds time.

Done when you have proof of submission and know the date you sent it.

STEP 8

Set up your first primary care appointment.

If you asked for an appointment on your application, VA sets one up and mails you the time. If you didn't, VA helps you schedule it during its welcome call after you're approved.

If you get the welcome call, **then** ask for your first primary care appointment on that call. **If** you're approved but don't get a call or an appointment notice, **then** call your nearest VA medical center and ask for the enrollment coordinator.

Done when you have an appointment date or a confirmed request.

STEP 9

Update your enrollment whenever your circumstances change.

When your disability rating is granted, check that your priority group changed. A grant of Aid and Attendance or Housebound also changes your group. Update your address, insurance, income, and dependent information online, by phone, by mail, or in person, or on VA Form 10-10EZ.

If the system has not updated after a rating or benefit is granted, **then** call your medical center's enrollment office with the decision letter and request reassignment.

Done when your enrollment record reflects your current rating and status.

STEP 10

Prepare your medical history before your first appointment.

Request records from your military discharge and any civilian providers, sent either to your VA medical center or to you. Can't find records? Build a chronological timeline of every major medical event from age 18 or the start of service, whichever came first: hospitalizations, surgeries, injuries, diagnoses, and mental health treatment.

Done when you have records or a written timeline, a full medication list including over-the-counter drugs and supplements, and your allergies with reaction type.

STEP 11

Pack your documents and choose your top three to five concerns.

Bring your military ID or DD-214 copy, a civilian photo ID, any other insurance information, your medication list, and your records or timeline. Copies and readable phone photos are fine. Write down your chief complaint in one or two sentences and your questions.

Do not bring 15 concerns to one visit. The provider cannot address them all, and you will leave feeling rushed. Bring your top few and schedule follow-ups for the rest.

Done when your documents are packed and your short concern list and questions are written down.

STEP 12

At the appointment, confirm your next steps before you leave.

Expect check-in, intake forms, and vitals, then time with your provider. Before you walk out, ask directly: What happens next? When do I schedule my next appointment? When should I expect test results? Is there anything to do at home?

Done when you leave with a written plan, a scheduled or requested follow-up, and clear answers on results and next steps.

Recap Checklist

- ☐ Gathered your DD-214, identity details, service facts, and any rating letter.
- ☐ Confirmed your service and discharge meet the basic rules, or arranged a review.
- ☐ Understood that your priority group mainly decides enrollment and copays.
- ☐ Noted your rating status and enrolled without waiting on a pending claim.
- ☐ Completed VA Form 10-10EZ fully and accurately.
- ☐ Chose a submission method and, if possible, used a free accredited VSO.
- ☐ Submitted a complete application and recorded the date.
- ☐ Set up your first primary care appointment, on the welcome call or with your medical center.
- ☐ Set up to update your enrollment when your rating or status changes.
- ☐ Prepared your medical history, medication list, and allergies.
- ☐ Packed your documents and picked your top three to five concerns.
- ☐ Confirmed next steps, follow-up, and results before leaving the appointment.

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 *How to Use VA Healthcare*. See every FWD Assist HQ title that is out now at fwdassisthq.com/books.

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About the Author

J. Erickson. Author, educator, former veteran service officer.

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.