

— FWD ASSIST HQ —

FIELD GUIDE

Filing a Claim Years After Service

File a VA claim years after service, even with thin records.



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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.

Filing a Claim Years After Service

File a VA claim years after service, even with thin records.

Companion to *Never Too Late*.

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 filed a VA claim years after service, with your filing date protected and your records rebuilt as far as they can be.

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 DD-214 or other discharge document.
- ☐ Any service treatment records (STRs) you can find.
- ☐ Current medical records from your VA and civilian providers, plus any recent imaging.
- ☐ Your medication list.
- ☐ Your VA rating letter or old denial letter, if you have one.
- ☐ Names and contact information for anyone who served with you or saw what happened.
- ☐ The name of an accredited representative (VSO, accredited claims agent, or accredited attorney).

When to start: Now. The law sets no deadline and no age limit for a first VA disability claim. What the calendar controls is when payments can start, so every month you wait is a month that can't be paid.

Start Here: The Basics

You can file a first claim for something that happened in service decades ago. The test is the same as for a new veteran: a current condition, an event, injury or illness in service, and a link between the two. What's different is the paper. Old records go missing, witnesses move, and doctors who treated you retire. So an old claim leans harder on rebuilding the record: service records, statements from people who knew you, and current medical evidence. And when a claim comes in more than a year after you left service, payments generally can't start before VA gets it.

The Steps

STEP 1

Know what filing late can and can't do for you.

If VA gets your claim more than a year after you left active duty, a grant generally pays from the date VA got the claim (or your Intent to File), or the date the condition began, whichever is later. You won't recover the years before you filed. You do protect every month from here on.

Where this is written down: 38 U.S.C. §§ 5101 and 5110; 38 CFR § 3.400(b)(2).

Done when you understand that payments run forward from your filing date, not back to your service years.

STEP 2

Line up free, accredited help before you sign anything.

Find a Veterans Service Officer, accredited claims agent, or accredited attorney at va.gov/get-help-from-accredited-representative or through your county or state veterans office. That tool also confirms accreditation. You appoint a representative with VA Form 21-22 (a Veterans Service Organization) or 21-22a (an individual agent or attorney).

Do not pay anyone to prepare or file your initial claim. Accredited Veterans Service Organizations help at no charge, and accredited claims agents and attorneys can charge a fee only after VA issues its initial decision. Anyone charging an upfront fee to file is a claim shark. Walk away.

Where this is written down: 38 U.S.C. §§ 5901 and 5904(c)(1); 38 CFR § 14.636.

Done when you've confirmed a representative is accredited, or you've decided to file on your own.

STEP 3

Protect your date with an Intent to File.

Submit VA Form 21-0966 by mail, call 1-800-827-1000, or start it online through va.gov/resources/your-intent-to-file-a-va-claim. If you start the online 21-526EZ while signed in, VA records it for you. If the complete claim follows within one year, VA treats it as filed on the day it got your intent to file.

If your evidence is already together, **then** you can skip the Intent to File and send the full claim now. **If** you still need records or statements, **then** file the Intent to File first. **If** you're asking VA to look again at a condition it already denied, **then** that goes on a Supplemental Claim (Step 8). 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.

Where this is written down: 38 CFR § 3.155(b) and (d).

Done when your Intent to File is on record, or you're ready to file the full claim today.

STEP 4

Pull your service and discharge records.

Gather your DD-214 and any service treatment records you have. Once you file, VA has to keep asking federal agencies for your service records until it gets them or learns they don't exist. Give VA your exact branch, dates, and units so it can find them.

If you were Army and discharged between November 1912 and January 1960, or Air Force and discharged between September 1947 and January 1964 with a name alphabetically after James E. Hubbard, **then** your records may have burned in the 1973 National Personnel Records Center fire. Ask VA or your representative about records that can stand in for them, like unit morning reports, pay records, and statements from people who knew you then.

Where this is written down: 38 CFR § 3.159(c)(2).

Done when you have your DD-214 and you've collected or asked for whatever STRs still exist.

STEP 5

Gather your current medical evidence.

Collect recent records from your VA and civilian providers, any imaging (X-ray, MRI), and your medication list. These show VA what the condition looks like today. For records VA doesn't have, VA Form 21-4142 lets VA ask your private doctors for them.

Done when you have current records and a medication list ready to send.

STEP 6

Connect the old service to the condition you have now.

Older claims often turn on the medical link between today's condition and something in service, or a condition VA already rates. VA will order an exam or medical opinion when the file shows a current condition, an in-service event, and some sign the two may be linked, but not enough to decide the claim. You can also ask your own provider for a written opinion.

If the condition is on a presumptive list for your service (Agent Orange, burn pits, Gulf War, Camp Lejeune, radiation), **then** you may not need a link opinion at all. **If** it isn't, **then** talk with your representative about whether to get a private opinion before the VA exam.

Where this is written down: 38 CFR § 3.159(c)(4); 38 CFR § 3.303(d).

Done when you have a medical opinion, or a plan for how the link will get into the file.

STEP 7

Fill the gaps with written statements.

When paper records are thin, statements carry weight. Put your own account on VA Form 21-4138, the Statement in Support of Claim. Ask family or people you served with to use VA Form 21-10210, the Lay/Witness Statement. Be specific: what happened, when, how often, and what they've seen since.

Done when you have the statements that describe what your records can't.

STEP 8

Pick the right form for each condition.

A condition you never claimed, a rated condition that got worse, or a new secondary condition goes on VA Form 21-526EZ, the Application for Disability Compensation and Related Compensation Benefits. A condition VA already denied goes on VA Form 20-0995, the Decision Review Request: Supplemental Claim, with new and relevant evidence.

If you never filed, or the condition is new or worse, **then** use the 21-526EZ. **If** VA denied it before, **then** use the 20-0995 and add evidence VA didn't have, like a current medical opinion or records you've since found. **If** what you found is official service records that existed back then but never made it into your file, **then** tell your representative. VA must reconsider the old claim, and a grant can reach back to your original claim date.

Where this is written down: 38 CFR § 3.2501 (Supplemental Claims); 38 CFR § 3.156(c) (service department records).

Done when you know which form each condition belongs on.

STEP 9

If you're reopening a denial, check the one-year window.

A Supplemental Claim filed within one year of the denial letter keeps your earlier date. After a year you can still file, but a grant generally pays from the date VA gets the Supplemental Claim.

Where this is written down: 38 CFR § 3.2500(h).

Done when you know whether your denial is still inside its one-year window.

STEP 10

Submit the claim with the evidence attached.

File online at va.gov/disability/file-disability-claim-form-21-526ez, through your representative, in person at a VA regional office, or by mail to: Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-4444. Attach your records, any opinion, and your statements. Say in plain words how the condition connects to service, or how it got worse. Keep copies.

Done when VA has your complete claim and evidence, and you've kept proof of what you sent.

STEP 11

Go to your C&P exam.

VA may schedule a compensation and pension exam, where an examiner looks at your condition today. Show up, and describe your limits honestly and specifically, including how often bad days come. Don't play them down, and don't stretch them.

Do not ignore VA scheduling letters. If you miss the exam without good cause, VA decides a first claim on what's already in the file, and it denies a Supplemental Claim or a claim for increase.

Where this is written down: 38 CFR § 3.655(b).

Done when you've attended the exam and described your condition fully.

STEP 12

Read the decision and check your effective date.

When the decision letter comes, find the effective date. For a new claim it's generally your filing or Intent to File date.

If this was a claim for increase and your records show the condition got worse in the year before you filed, **then** ask your representative whether the date can go back to when that worsening shows in the records. **If** you disagree with the date, **then** you have one year from the decision letter to ask for a review.

Where this is written down: 38 CFR § 3.400(o)(2); 38 CFR § 3.2500.

Done when you've checked the effective date, or taken the question to an accredited representative.

Recap Checklist

- ☐ I understand there's no filing deadline and payments run forward from filing.
- ☐ I lined up a free, accredited representative and confirmed accreditation.
- ☐ I protected my date with an Intent to File, or filed the full claim.
- ☐ I pulled my DD-214 and asked for my service treatment records.
- ☐ I gathered current medical records, imaging, and my medication list.
- ☐ I know how the medical link will get into the file.
- ☐ I collected my own statement (21-4138) and witness statements (21-10210).
- ☐ I picked the right form: 21-526EZ for new or worse, 20-0995 for a prior denial.
- ☐ If reopening, I checked the one-year window on the denial.
- ☐ I submitted the complete claim with evidence attached.
- ☐ I went to my C&P exam and described my condition fully.
- ☐ I read the decision and checked my effective date.

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 *Never Too Late*. See every FWD Assist HQ title that is out now at fwdassisthq.com/books.

Current as of October 2026. Rules, forms, and figures change. Check current details at va.gov.

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.