

— FWD ASSIST HQ —

FIELD GUIDE

Filing a Direct Service-Connection Claim

File a complete direct service-connection claim
that documents the three elements.



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.

Filing a Direct Service-Connection Claim

File a complete direct service-connection claim that documents the three elements.

Companion to *A VA Disability Claims Manual for the Rest of Us*.

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 complete direct service-connection claim that documents your current condition, the in-service event or injury, and the evidence linking the two, with your start date protected.

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 DD214 and any other separation documents.
- ☐ A current medical record about the condition you want to claim, if you have one.
- ☐ Your service treatment records (STRs) and personnel records, if you have them. Once you file, VA has to try to get your federal records.
- ☐ A short written list of the in-service events, injuries, illnesses, or exposures you're pointing to.
- ☐ Access to VA.gov, or a free accredited representative who can file for you.
- ☐ The name of a provider who might address the medical link (nexus), if you plan to get a private opinion.
- ☐ A free accredited representative on standby for anything that branches beyond this guide.

When to start: As soon as you can name the condition and an in-service event. Put an Intent to File on record first, then build the evidence while the one-year window runs.

Start Here: The Basics

Direct service connection is the main path into VA disability compensation. The evidence has to show three things: a current disability, something that happened in service (an event, injury, illness, or exposure, or a condition you had before service that got worse in service), and a link between the two, called a nexus. The link usually takes a medical opinion. VA gets one itself through a C&P exam when it needs one, and you can add your own. A condition first diagnosed after service can still be connected when the evidence shows it started in service. This guide builds the evidence for all three in order.

Where this is written down: 38 CFR § 3.303(a) and (d); 38 CFR § 3.306; 38 CFR § 3.159(c)(4).

The Steps

STEP 1

Get your current diagnosis on paper.

How: Pull a medical record, VA or private, that names the condition. A named diagnosis is easier to rate than a list of symptoms.

Decision point. If a record names the condition, use it. If you have symptoms but no diagnosis yet, you can still file; describe the symptoms, see your own provider if you can, and VA may examine you. Ask your accredited representative how to list it.

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

Done when you have a record naming the condition, or you know how you'll list it without one.

STEP 2

Identify the in-service event, injury, illness, or exposure.

How: Name the specific event and find where it's documented: your STRs, personnel records, or unit records. If it isn't in the records, plan to support it with lay and buddy statements.

Decision point. If the event is in your service records, note it by date and document. If it isn't documented, gather statements (VA Form 21-10210, Lay/Witness Statement) from people who saw it or its effects. If the condition started before service and got worse in service, that's an aggravation claim; take it to your accredited representative, because the entrance exam and what it noted matter.

Where this is written down: 38 CFR § 3.304(b); 38 CFR § 3.306.

Done when you can point to the in-service event and say where it's documented or how you'll back it up.

STEP 3

Put an Intent to File on record to protect your start date.

How: Starting the online claim (VA Form 21-526EZ) while signed in to a verified VA.gov account records it automatically. You can also submit VA Form 21-0966, Intent to File a Claim for Compensation and/or Pension, or Survivors Pension and/or D.I.C., online, call 1-800-827-1000, or file it by mail or in person. If VA gets the complete claim within one year, the claim counts as filed on the intent-to-file date.

Decision point. If you left active service less than a year ago and file the complete claim within a year of separation, the start date can reach back to the day after separation. Otherwise it's generally the date VA got the claim or the intent to file, or the date entitlement arose, whichever is later.

Do not: spend months gathering records before you put an intent to file on record. Each month of delay can be a month of back pay you don't get back.

Where this is written down: 38 CFR § 3.155(b); 38 CFR § 3.400(b)(2)(i).

Done when your Intent to File confirmation is saved.

STEP 4

Gather the evidence for each of the three parts.

How: Collect the current diagnosis or treatment records, your STRs and personnel records for the in-service event, and any records that show the condition continuing since service. Put them in one folder per claimed condition.

Done when the current condition and the in-service event each have supporting records in one place, and you know what you have on the link.

STEP 5

Decide whether to get a private nexus opinion.

How: A private opinion is optional; VA orders its own exam or opinion when it needs one. If you get one, ask the provider to name the condition and the in-service event, explain the medical reasoning, and give the opinion in VA's wording: at least as likely as not related to service. That means an even chance or better, not certainty. Ask the price first.

Do not: submit one blanket letter that lumps several conditions together as all related. Each condition needs its own reasoning.

Where this is written down: 38 CFR § 3.159(c)(4); 38 CFR § 3.102.

Done when you hold a signed opinion that ties each condition to an in-service event with reasons, or you've decided to rely on VA's exam.

STEP 6

Write your personal statement.

How: Use VA Form 21-4138, Statement in Support of Claim, to describe in your own words when the condition started, how it has continued since service, and how it affects you now.

Done when your statement describes when it started and how it has continued, in your words.

STEP 7

Collect buddy and lay statements where records are thin.

How: Where the in-service event or your ongoing symptoms aren't in the records, ask people who saw them to write a short, factual statement on VA Form 21-10210, in their own words.

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

Done when gaps in the records are covered by statements from people who saw the event or the symptoms.

STEP 8

Check whether a presumptive or secondary path also fits.

How: Some conditions can be connected on a presumptive basis without a link opinion, and some are caused or made worse by a condition that's already service-connected. VA looks at every basis the evidence supports, but your evidence should be built for the path that fits.

Decision point. If a presumptive category fits your service and condition, gather the evidence for that too. If the condition comes from an already service-connected condition, that's a secondary claim. If you're unsure, ask your accredited representative before you file.

Where this is written down: 38 CFR § 3.303(a); 38 CFR § 3.307; 38 CFR § 3.309; 38 CFR § 3.310.

Done when you know which path or paths your evidence supports.

STEP 9

Complete VA Form 21-526EZ.

How: File VA Form 21-526EZ, Application for Disability Compensation and Related Compensation Benefits, online at [VA.gov](https://va.gov). On paper, mail it to Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-4444, or bring it to a VA regional office. List each condition and name the in-service event you're connecting it to.

Done when the form lists each condition and names the in-service event.

STEP 10

Attach your evidence and decide on a Fully Developed Claim.

How: Attach the opinion, records, and statements. If you're sending all the evidence you have and can certify there's nothing more VA might need, you can file it as a Fully Developed Claim. You still go to any exam VA schedules.

Decision point. If your evidence is complete now, the Fully Developed Claim program can fit. If you expect more records later, file a standard claim. You can keep adding evidence for up to one year from the date of VA's letter asking for it, but VA can decide sooner, so send it as soon as you can.

Done when every document is attached and you've chosen a Fully Developed or standard claim.

STEP 11

Submit, attend any exam, and track the claim to a decision.

How: Submit and watch your claim status on VA.gov. If VA schedules a Compensation and Pension (C&P) exam, go. Describe the condition honestly: your typical days and your flare-ups, including how often they come and what you can't do during them.

Decision point. If the claim is granted, check the current compensation figure at va.gov. If you disagree with the decision, you have one year from the decision notice to request a Higher-Level Review (VA Form 20-0996) or a Board Appeal (VA Form 10182). A Supplemental Claim (VA Form 20-0995) with new and relevant evidence can be filed later, but filing it within that year keeps your original start date. A free accredited representative can help you weigh the lanes.

Where this is written down: 38 CFR § 3.655; 38 CFR § 3.2500.

Done when the claim is submitted, any exam is attended, and you have a decision or a next step lined up.

Recap Checklist

- ☐ Got my current diagnosis on paper, or know how to list the condition without one.
- ☐ Identified the in-service event and where it's documented, or planned statements to back it up.
- ☐ Put an Intent to File on record to protect my start date.
- ☐ Gathered records for the current condition, the in-service event, and continuity.
- ☐ Decided on a private nexus opinion: one per condition, with reasons, or rely on VA's exam.
- ☐ Wrote a personal statement (VA Form 21-4138) on when it started and how it continued.
- ☐ Collected buddy and lay statements (VA Form 21-10210) where records are thin.
- ☐ Checked whether a presumptive or secondary path also fits.
- ☐ Completed VA Form 21-526EZ naming each condition and the in-service event.
- ☐ Attached my evidence and chose a Fully Developed or standard claim.
- ☐ Submitted, attended any exam, and tracked the claim to a decision.

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 *A VA Disability Claims Manual for the Rest of Us*. 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

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.