

— FWD ASSIST HQ —

FIELD GUIDE

Filing a Mental Health Claim Beyond PTSD

File a complete claim for a service-connected mental health condition.



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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.

Filing a Mental Health Claim Beyond PTSD

File a complete claim for a service-connected mental health condition.

Companion to *VA Mental Health Claims Beyond PTSD*.

BEFORE YOU READ ONE MORE LINE

If you're in a mental health crisis, stop and call the **Veterans Crisis Line: dial 988, then press 1**. You can also text 838255. It's free, confidential, and open 24 hours a day.

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 file a complete, well-organized claim for one or more mental health conditions beyond PTSD. It will carry the diagnosis, the in-service link, the medical opinion, and a

clear record of how the symptoms affect your work and your life.

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 service treatment records and personnel records, or a plan to get them.
- ☐ Your VA and private mental health treatment records.
- ☐ A diagnosis from a mental health provider, if you have one. You can still file without one.
- ☐ A list of the mental health diagnoses you've been given, with dates.
- ☐ Contact info for people who can write a statement about what they saw in service or since.
- ☐ A free accredited representative you can reach if the claim branches beyond this guide.

When to start: Today. Once VA has your Intent to File (Step 1), you have one year to send the complete claim, and VA treats the claim as filed on the Intent to File date. Waiting without one can push back the date your benefits could start.

Start Here: The Basics

Not every mental health claim is PTSD. Depression, anxiety, bipolar disorder, adjustment disorder, OCD and others can be service connected too, directly, as secondary to another service-connected condition, or because service made a condition you already had worse. VA rates every mental health diagnosis except the eating disorders under one General Rating Formula. The rating turns on how much the symptoms affect your work and your relationships, not on the name of the diagnosis.

VA gives one mental health rating, no matter how many mental health diagnoses you have. A second diagnosis doesn't create a second rating. If it's service connected, it adds its symptoms to the one picture VA rates. If you already have a service-connected mental health condition, a new diagnosis usually goes in as a claim for an increase. This guide prints no percentages. See how VA rates mental health conditions at va.gov.

Where this is written down: 38 CFR § 4.130; 38 CFR § 4.14; 38 CFR § 4.126(a).

If you're in a crisis, call the [Veterans Crisis Line](https://www.veteranscrisisline.net): dial 988, then press 1, or text 838255.

The Steps

STEP 1

File an Intent to File to protect your start date.

Submit it online at va.gov/resources/your-intent-to-file-a-va-claim, call 1-800-827-1000, or mail VA Form 21-0966. Starting the 21-526EZ online while signed in with a verified account also records it. You then have one year to file the complete claim.

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

Done when you have a confirmation that your Intent to File is on record.

STEP 2

List every mental health symptom and diagnosis in your records.

Read your service treatment records, VA records, and private records line by line. Write down every note, with its date and source: anxiety, stress, trouble sleeping, irritability, trouble adjusting, low mood. You're building a timeline, not a diagnosis.

Do not assume PTSD is the only mental health condition VA looks at. Depression, anxiety, panic disorder, adjustment disorder, bipolar disorder, OCD and others can all be service connected. They share one rating, so list them all.

Done when you have a dated, sourced list of every documented symptom and diagnosis.

STEP 3

Get a current diagnosis, or know VA can examine you.

A VA or private mental health provider can diagnose the condition and record your symptoms over time. VA needs a diagnosis that fits the DSM-5. If you don't have one, you can still file, and VA will usually schedule an exam.

If you already have a recent diagnosis and treatment notes, move on. **If** your last mental health visit was years ago, you can book an appointment, but file your Intent to File first so the wait doesn't cost you your start date.

Where this is written down: 38 CFR § 4.125(a); 38 CFR § 3.159(c)(4).

Done when you have a current diagnosis on file, or you know VA's exam will address it.

STEP 4

Know the diagnostic codes and the one-rating rule.

You don't have to put a code on the claim. VA assigns it. It helps to know them so you can read the decision: generalized anxiety disorder is DC 9400, OCD 9404, PTSD 9411, panic disorder 9412, somatic symptom disorder 9421, bipolar disorder 9432, persistent depressive disorder 9433, major depressive disorder 9434, unspecified depressive disorder 9435, and chronic adjustment disorder 9440.

Do not expect a separate percentage for each diagnosis. All of them share one rating. What matters is that the symptoms of every service-connected diagnosis get counted.

Where this is written down: 38 CFR § 4.130; 38 CFR § 4.14.

Done when you know which codes your diagnoses fall under and that they share one rating.

STEP 5

Pick the service-connection path for each condition.

Direct: the condition started in service or was caused by something in service. Secondary: a service-connected condition caused it or made it worse. Aggravation in service: you had it before you joined, and service made it worse.

If your records show symptoms or an event in service, that's a direct claim. **If** a service-connected condition caused it, that's secondary (Step 10). **If** a service-connected condition made an existing condition worse, that's secondary aggravation, and VA needs medical evidence of how bad it was before it got worse, or the earliest medical evidence from after it started getting worse. **If** it was noted when you entered service and got worse in service, that's aggravation of a pre-service condition. **If** the path isn't clear, ask a free accredited representative.

Where this is written down: 38 CFR § 3.303; 38 CFR § 3.306; 38 CFR § 3.310(a) and (b).

Done when you've named a path for each condition.

STEP 6

Request and read your claims file (C-file).

Request it with VA Form 20-10206, or online at va.gov/forms/20-10206. One complete copy of your own VA benefit records is free. It can take weeks or months, so ask early. Read it for notes you didn't know existed and for gaps.

Where this is written down: 38 CFR § 1.577(f).

Done when you have the C-file, or the request is in and you've noted the date.

STEP 7

Line up the three pieces of a direct claim.

A direct claim needs a current diagnosis, an event, injury or illness in service, and a medical link between the two. For conditions other than PTSD, the in-service part doesn't have to meet the PTSD stressor rules. Records of what happened in service, such as deployment strain, an assault or a hard command climate, and your own statement can show it.

Where this is written down: 38 CFR § 3.303(a) and (d).

Done when you can point to evidence for each of the three pieces for each condition.

STEP 8

Get a medical opinion on the link, or know VA will get one.

VA usually gets an opinion at the C&P exam. You can also ask your own provider for a letter. A useful one names the diagnosis and the in-service event, explains the reasoning, and says whether the condition is "at least as likely as not" related to service. A private opinion is optional and may cost money; ask the price first.

Do not rely on a one-line letter ("possibly related," "can't rule out"). VA weighs the reasoning behind an opinion, and a conclusion with no reasons carries little weight.

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

Done when you hold a reasoned opinion, or you know VA will get one at the exam.

STEP 9

Build a clear record of how the symptoms affect you.

VA rates the whole record, not just the exam. Tell your provider about missed work, lost focus, pulling away from people, and sleep problems so they land in the notes. Write your own statement too. Family and friends can write what they've seen on VA Form 21-10210. A symptom journal with dates and what happened helps.

If your records already describe how the symptoms affect work and home, add your own statement. **If** they only say "reports anxiety," your statement and the statements of people around you fill in the picture. You don't have to wait for new notes to file.

Where this is written down: 38 CFR § 4.126(a); 38 CFR § 3.159(a)(2).

Done when your file shows specific, dated examples of how the symptoms affect your work and your life.

STEP 10

Add any secondary conditions.

If a service-connected condition caused or worsened a mental health condition, show the link: a timeline, clinical notes, and a provider opinion that it's "at least as likely as not" caused or made worse by the service-connected condition. Claim it on the same VA Form 21-526EZ and name the condition it's secondary to.

If the link shows up in your records, include it. **If** the timeline is unclear or the conditions started together, ask a free accredited representative before you file.

Where this is written down: 38 CFR § 3.310(a) and (b).

Done when each secondary condition has a timeline, notes, and an opinion, or you know VA will get one.

STEP 11

Prepare for the C&P exam.

The examiner fills out a Disability Benefits Questionnaire for mental disorders. Write a short summary of your symptom history and how it affects you, and bring it. Describe your symptoms as they really are, including how often the bad days come and how long they last. Don't play them down, and don't stretch them.

Do not walk in without your written summary. The examiner records what you say and what the records show, and VA gives the report a lot of weight.

Where this is written down: 38 CFR § 4.126(a).

Done when your summary is written and you know what the exam will cover.

STEP 12

File the claim with your evidence.

File VA Form 21-526EZ online at va.gov, or mail it to Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-4444. Name each diagnosis and how it connects to service. Attach your diagnosis, any opinions, treatment records, statements, and timeline. Your own statement can go on VA Form 21-4138, Statement in Support of Claim.

Done when your claim is submitted and you have a confirmation for your records.

STEP 13

Read the decision and choose a review on time.

Read the whole decision. Check that every document you sent is listed, that every diagnosis you claimed is named, and how the rater described your symptoms against the rating formula. Note the effective date.

If the decision fits your evidence, you're done. **If** you have new and relevant evidence, file a Supplemental Claim (VA Form 20-0995). **If** you think VA made an error on the same evidence, ask for a Higher-Level Review (VA Form 20-0996). **If** you want a Veterans Law Judge to decide, file a Board Appeal (VA Form 10182). Do it within one year of the decision letter to keep your original start date. Ask a free accredited representative which fits.

Where this is written down: 38 CFR § 3.2500(a), (c) and (h); 38 CFR § 3.2501; 38 CFR § 3.2601; 38 CFR § 20.203(b).

Done when you've read the decision line by line and either accepted it or filed a review within the one-year window.

Recap Checklist

- ☐ Filed an Intent to File and saved the confirmation.
- ☐ Listed every documented mental health symptom and diagnosis with dates and sources.
- ☐ Have a current diagnosis, or know VA will examine me.
- ☐ Know the codes for my diagnoses and that VA gives one mental health rating.
- ☐ Named a path (direct, secondary, or aggravation) for each condition.
- ☐ Requested and read my C-file (VA Form 20-10206).
- ☐ Lined up the diagnosis, the in-service event, and the link for each direct claim.
- ☐ Have a reasoned medical opinion, or know VA will get one.
- ☐ Built a clear record of how the symptoms affect work and home, with statements.
- ☐ Added any secondary conditions with a timeline, notes, and an opinion.
- ☐ Wrote a symptom summary for the C&P exam, honest and complete.
- ☐ Filed VA Form 21-526EZ with my evidence and saved the confirmation.
- ☐ Read the decision and, if needed, chose a review within one year.

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 *VA Mental Health Claims Beyond PTSD*. 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.

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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.

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