

— FWD ASSIST HQ —

FIELD GUIDE

Filing a Military Sexual Trauma (MST) Claim

File a complete MST-related claim using markers and alternative evidence.



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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 Military Sexual Trauma (MST) Claim

File a complete MST-related claim using markers and alternative evidence.

Companion to *Military Sexual Trauma VA Claims*.

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 a condition related to MST. It will rest on your diagnosis, your own account, and markers and other evidence from outside your

service records, 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 DD-214 and any military personnel records you can reach.
- ☐ A mental health provider, current or planned, who can diagnose the condition. You can still file without one.
- ☐ Access to VA.gov, or the VA line at 1-800-827-1000, to file an Intent to File.
- ☐ If you want help, the contact for an MST coordinator: a VA regional office MST outreach coordinator for the claim, or the MST coordinator at your VA medical center for care.
- ☐ A plan to request your VA records and, if you've filed before, your claims file (C-file) with VA Form 20-10206.
- ☐ The knowledge that no formal report, investigation, court-martial, or named perpetrator is required.

When to start: Start with the Intent to File today, before you gather a single document. It's free, takes a few minutes, and gives you one year to file the complete claim while VA treats it as filed on the Intent to File date.

Start Here: The Basics

Military sexual trauma, or MST, is an experience, not a diagnosis. Federal law defines it as a physical assault of a sexual nature, battery of a sexual nature, or sexual harassment during active military service. The conditions that can follow it, often PTSD, depression, or anxiety, and sometimes physical conditions, can be service connected. MST happens to men and women, and these rules apply to every survivor.

MST often goes unreported, so VA accepts evidence from outside your service records. For a PTSD claim, the regulation says so directly and lists examples, including behavior changes after the assault. For depression, anxiety, or another mental health condition tied to MST, federal law sends the claim to VA teams trained to spot these markers, and VA weighs all the evidence under its general rules. You can also choose the sex of the examiner for your claim exam.

Where this is written down: 38 U.S.C. § 1166(a), (c) and (d); 38 U.S.C. § 1165; 38 CFR § 3.303(a); 38 CFR § 3.304(f)(5).

If you're in a crisis, call the [Veterans Crisis Line](#): dial 988, then press 1, or text 838255. Take this guide at your own pace. The Intent to File protects your date while you do.

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. It only says you plan to file for compensation. No details, diagnosis, or evidence are needed.

Do not wait until your evidence feels complete. Without an Intent to File, the earliest start date is usually the day VA gets the claim.

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

Done when you have a confirmation of your Intent to File and a note of the date. You then have one year to file the full claim.

STEP 2

Confirm the experience fits VA's definition of MST.

MST is a physical assault of a sexual nature, battery of a sexual nature, or sexual harassment during active service. It can happen on any base, in training, on or off duty, from a peer, a subordinate, or a superior. One incident can be enough.

If it happened on active duty, move on. **If** you served in the Guard or Reserve, it must have happened during a qualifying period of active duty or training, so ask a free accredited representative to check your duty status.

Where this is written down: 38 U.S.C. § 1166(d)(2); 38 U.S.C. § 101(24).

Done when you can say, in plain terms, that what happened occurred during your service and fits this definition. No prosecution, discipline, or named perpetrator is required.

STEP 3

Learn the three things every MST claim has to show.

Like any service-connection claim, you show three things: a current diagnosis, evidence that the MST happened in service, and a medical link between the two. For PTSD, the evidence that the event happened can come from outside your service records.

If you already have a diagnosis and records, move on to building the evidence file. **If** you have no diagnosis yet, start with Step 4.

Where this is written down: 38 U.S.C. § 1110; 38 CFR § 3.303; 38 CFR § 3.304(f).

Done when you can name which of the three pieces you already have and which you still need.

STEP 4

Get a current diagnosis from a qualified mental health provider.

A VA or private mental health provider can document the condition. PTSD is the most common, but depression, anxiety, and other conditions can be connected to MST too. VA gives one mental health rating for all your service-connected mental health diagnoses. If you don't have a diagnosis yet, VA will usually examine you after you file.

If drinking or drug use grew out of your symptoms, know that VA doesn't pay for it on its own. It counts only when it grows out of a service-connected condition, such as PTSD. Ask a free accredited representative how to claim it.

Where this is written down: 38 CFR § 4.125(a); 38 CFR § 4.14; 38 CFR § 3.301(d); 38 CFR § 3.159(c)(4).

Done when a qualified provider has documented a current diagnosis, or you know VA's exam will address it.

STEP 5

Request your VA records and C-file, and read them for markers.

Request your C-file with VA Form 20-10206, online at va.gov/forms/20-10206. One complete copy is free. Read every page, along with your VA health records. Providers may have noted sleep trouble, anxiety or other changes after the MST that you never thought of as evidence.

Do not assume VA has your private records. List every VA facility on the claim, and sign VA Forms 21-4142 and 21-4142a for each private provider, or send the records yourself.

Where this is written down: 38 CFR § 1.577(f); 38 CFR § 3.159(c)(1).

Done when you have your records in hand and have marked any notes showing changes that started after the MST.

STEP 6

Gather evidence from outside your service records.

The regulation's examples include records from police, rape crisis centers, counseling centers, hospitals or doctors; pregnancy or STD tests; and statements from family, roommates, fellow service members or clergy. Behavior changes count too: a transfer request, a drop in work performance, substance use, depression, panic attacks or anxiety with no clear cause, and unexplained money or social changes. The list isn't complete.

If you asked for a transfer around that time, pull the personnel record. **If** you can't find records, your own statement, statements from people who knew you, and later treatment records still count together.

Where this is written down: 38 CFR § 3.304(f)(5).

Done when you've collected what you can find. One marker is better than none, and more give a fuller picture.

STEP 7

Write your statement on VA Form 21-0781.

The form is optional but helps. Use VA Form 21-0781, Statement in Support of Claimed Mental Health Disorder(s) Due to an In-Service Traumatic Event(s). It has a section for MST and replaced the old 21-0781a. If you file the 21-526EZ online, its mental health questions can take the place of this form. Describe what happened, the approximate date and place, and how it's affected you since. Graphic detail doesn't add weight. Clear facts do.

Do not write it as a complaint against the person who did it. VA needs the event, the time and place, and what changed in your life, not a charge.

Done when your statement names the event, when and where it happened, and how your symptoms have gone since.

STEP 8

Get a medical opinion linking the diagnosis to the MST, or know VA will.

VA usually gets an opinion at the C&P exam, and the examiner can also say whether the markers point to an assault. You can also ask your own provider for a letter. A useful one names the diagnosis, explains the reasoning, and says whether the condition is "at least as likely as not" caused or made worse by the MST.

If your provider hesitates, explain that the letter doesn't require an investigation. It gives a medical opinion on the stressor you describe and the diagnosis. **If** it turns legal or unclear, talk to a free accredited representative.

Where this is written down: 38 CFR § 3.304(f)(5); 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

Reach out to an MST coordinator if you want support.

Every VA regional office has a male and a female MST outreach coordinator who can help with an MST-related claim (benefits.va.gov/benefits/mstcoordinators.asp). Every VA medical facility has an MST coordinator who can help you get care (mentalhealth.va.gov). MST-related care is free, and you don't need proof or a rating to get it.

Done when you've decided whether to contact a coordinator and, if you did, have their contact in writing.

STEP 10

Complete VA Form 21-526EZ.

List each diagnosed condition. Where the form asks about the event, say it's related to military sexual trauma. Check that your service history matches your DD-214, and list every VA facility and private provider that treated you.

Do not describe the MST on the 21-526EZ itself. The account belongs on the 21-0781 or in the online mental health questions. A line like "Related to military sexual trauma. See VA Form 21-0781." is enough.

Done when the form lists your conditions, marks them as MST-related, and points to your statement.

STEP 11

Put the package together and submit it.

Organize your evidence into labeled files, such as service records, outside evidence, medical evidence, and the medical opinion, with a one-page list of every document. Upload everything with the claim at va.gov, or mail it to Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-4444.

If evidence is still on the way, you can file now and send it later. Keep a copy of everything you send and the date you sent it.

Done when the claim and your labeled evidence are submitted and you have a confirmation.

STEP 12

Track the claim and answer every VA letter.

Check your status on VA.gov every couple of weeks. VA will usually schedule a C&P exam. You can ask for a male or female examiner, and VA has to tell you about that before the exam. If VA asks for more evidence, answer by the date in the letter. VA can decide after 30 days, but you have one year from the letter to send it.

If weeks pass with no word, call 1-800-827-1000 or ask your accredited representative. **If** VA asks for records you already sent, send them again with a note giving the date and confirmation number of the first time.

Where this is written down: 38 U.S.C. § 1165; 38 CFR § 3.159(b)(1).

Done when you're checking status on a set schedule and have answered every VA letter on time.

Recap Checklist

- ☐ Filed the Intent to File and noted the date.
- ☐ Confirmed the experience fits VA's MST definition and my duty status.
- ☐ Know which of the three pieces I have and which I need.
- ☐ Have a current diagnosis, or know VA will examine me.
- ☐ Requested my C-file (VA Form 20-10206) and records, and read them for markers.
- ☐ Gathered evidence from outside my service records.
- ☐ Wrote my account on VA Form 21-0781 or in the online questions.
- ☐ Have a reasoned medical opinion, or know VA will get one.
- ☐ Decided whether to contact an MST coordinator.
- ☐ Completed VA Form 21-526EZ with the conditions marked as MST-related.
- ☐ Submitted the claim with labeled evidence and saved the confirmation.
- ☐ Chose my examiner's sex if I want to, and answer every VA letter on time.

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 *Military Sexual Trauma VA Claims*. 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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