

— FWD ASSIST HQ —

FIELD GUIDE

Filing a PTSD Claim

File a complete, well-organized PTSD claim.



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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 PTSD Claim

File a complete, well-organized PTSD claim.

Companion to *The VA PTSD Claims Playbook*.

BEFORE YOU READ ONE MORE LINE

If you are in a mental health crisis, stop and call the **Veterans Crisis Line: dial 988, then press 1, or text 838255**. It is free, confidential, and open 24 hours a day, and many of the people who answer are veterans.

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 PTSD claim on VA Form 21-526EZ, describe your stressor the way VA asks for it, and confirm VA received your whole evidence package.

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

- ☐ Internet access for VA.gov, or the VA phone line at 1-800-827-1000.
- ☐ Your service dates, branch, job (MOS, AFSC, or rating), and any deployments.
- ☐ A current PTSD diagnosis, if you have one. If you don't, you can still file. VA may schedule an exam.
- ☐ The names, cities, and treatment dates of the VA and private providers who hold your records.
- ☐ Any evidence you already have: service records, buddy statements, a symptom journal.
- ☐ Your VA file number, if you have one.

When to start: Today. Once VA has your Intent to File, you have one year to send the complete claim, and VA treats the claim as filed on the Intent to File date. Waiting can push back the date your benefits could start.

Start Here: The Basics

PTSD can be service-connected when three things line up: a current diagnosis, an event in service that caused it (VA calls it a stressor), and a medical link between the two. VA also needs believable evidence that the stressor happened. That proof is easier in some cases: combat, fear of hostile military or terrorist activity, being a prisoner of war, PTSD diagnosed while you were still in service, and personal assault, which includes military sexual trauma. This guide walks you through the claim and the stressor statement.

If you're in a mental health crisis, call the [Veterans Crisis Line](#): dial 988, then press 1, or text 838255.

Where this is written down: 38 CFR § 3.304(f); 38 CFR § 4.125(a).

The Steps

STEP 1

File an Intent to File today.

Submit it online through va.gov/resources/your-intent-to-file-a-va-claim, call 1-800-827-1000, or mail VA Form 21-0966. If you start the online 21-526EZ while signed in with a verified account, VA records your intent to file for you. Save the confirmation.

Do not wait until your evidence is perfect. The Intent to File is free, and it holds your potential start date for one year while you build the claim.

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

Done when you have a confirmation saved in your records.

STEP 2

Figure out which stressor rule fits before you write anything.

The rule decides how VA will check that the event happened. Match your stressor to one: combat with the enemy; fear of hostile military or terrorist activity; prisoner of war; PTSD diagnosed during service; personal assault, including military sexual trauma; or any other event.

If it's combat, fear of hostile activity, POW, or an in-service diagnosis, **then** your own statement can be enough to show the event happened, as long as it fits the circumstances of your service and nothing clearly shows otherwise. For fear of hostile activity, a VA or VA-contracted psychiatrist or psychologist also has to confirm the stressor supports the diagnosis. **If** it's personal assault or MST, **then** evidence from outside your service records counts, like behavior changes, and VA can't deny the claim without first telling you that and giving you time to send it. **If** it's any other event, **then** plan to back it up with records or statements. **If** you can't tell, ask a free accredited representative.

Where this is written down: 38 CFR § 3.304(f)(1) through (f)(5).

Done when you've written down which rule fits your stressor.

STEP 3

Line up your diagnosis and the medical link.

VA will usually schedule a C&P exam when it needs a medical opinion. Many veterans also send VA a private evaluation before that exam. If you get one, ask the provider to confirm a DSM-5 PTSD diagnosis, review your records, and explain whether your PTSD is "at least as likely as not" related to your stressor.

If your VA treating provider will write an opinion, **then** ask for it in writing. **If** not, **then** a private psychiatrist or psychologist can write one. Ask the price up front. Nobody can promise a private opinion changes the result.

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

Done when you know where your diagnosis comes from, and any private opinion is in hand before your C&P exam.

STEP 4

Gather your buddy statements.

Ask people with firsthand knowledge to fill out VA Form 21-10210, the Lay/Witness Statement. Two or three specific statements beat a stack of vague ones: someone who served with you and can speak to the event, and one or two people who see how your symptoms show up at home and at work.

If your stressor falls under the combat, fear of hostile activity, POW, or in-service diagnosis rule, **then** you may not need a witness to prove the event happened. Statements about your symptoms still help. **If** it's another kind of event, **then** find witnesses early, before they get hard to reach.

Done when each statement is specific, describes a real event or symptom, and is scanned and saved.

STEP 5

Describe your stressor the way VA asks for it.

Use VA Form 21-0781, the Statement in Support of Claimed Mental Health Disorder(s) Due to an In-Service Traumatic Event(s). Give the approximate date, the place, your unit, and what happened, and point to any evidence that backs it up. For combat, name your unit, the deployment, and any award that shows combat.

If you file online and answer the mental health questions in the 21-526EZ, **then** you don't also need the 21-0781. **If** you file on paper, **then** include it. VA calls the form optional, but it gives VA the details it needs to look for records of the event.

Do not guess at details you don't remember. Write "about" when a date is your best estimate. A plain, honest account holds up better than a padded one.

Done when your stressor account names the event, when and where it happened, your unit, and the evidence that supports it.

STEP 6

Complete VA Form 21-526EZ and name every condition.

List PTSD by name. List every other condition separately by its diagnosis. If one is caused by another, say so, for example "major depressive disorder, secondary to PTSD." Fill in every service and evidence field, and name each VA and private provider with the city and treatment dates.

VA gives one mental health rating no matter how many mental health diagnoses you have. A second diagnosis isn't a second rating, but its symptoms count toward the one rating if it's service connected.

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

Do not write "mental health issues." Name each diagnosis. A condition you leave off and claim later can end up with a later start date.

Done when every condition is named by its diagnosis and every service field is filled in.

STEP 7

Put together one organized evidence package.

Send everything together: the 21-526EZ, your Intent to File confirmation, your stressor statement, any private evaluation, buddy statements, the records you have, and an optional personal statement. Add a one-page cover letter that lists every document by page number, and put your name and VA file number on every page.

Do not mail your evidence in pieces. Separate mailings are easy to lose track of before a decision.

Done when your package is one labeled, page-numbered set with a cover-letter index.

STEP 8

Submit the claim and save proof that VA got it.

File online at [VA.gov](https://va.gov) and save the confirmation right away. Or mail the paper claim to Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-4444, with tracking, or bring it to a VA regional office. For most claims, benefits can start no earlier than the date VA receives your claim, or your Intent to File date if you filed one within the past year. If you file within a year after leaving service, the start can go back to the day after you separated.

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

Done when you have a dated confirmation or delivery receipt saved.

STEP 9

Check that VA received everything, about 10 days after you file.

Log in to VA.gov or call 1-800-827-1000. Confirm the claim shows as received and that every document you sent is in the file. Don't assume it all arrived.

Done when you've confirmed each document you sent is in your claims file.

STEP 10

Use VA's duty to help you get records, and keep track of it.

VA has to keep asking for federal records you identify, like service records, VA treatment records, and Social Security records, until it gets them or learns they don't exist. It also has to make reasonable efforts to get private records you identify, and it schedules a medical exam when it needs one. Name each source with the facility, city, and dates. VA won't find your witnesses or write your argument for you.

If VA decides your claim without getting records you named, **then** write down what was missed, keep a copy, and take it to a free accredited representative. A Higher-Level Review is one way to raise a missed duty to help.

Where this is written down: 38 CFR § 3.159(c); 38 CFR § 3.2601.

Done when every record source is listed on your claim and you've written down any records VA missed.

Recap Checklist

- ☐ Filed an Intent to File and saved the confirmation.
- ☐ Figured out which stressor rule fits.
- ☐ Know where my diagnosis comes from; any private opinion is in hand before the exam.
- ☐ Gathered two or three specific buddy statements on VA Form 21-10210.
- ☐ Described my stressor on the 21-0781 or in the online 21-526EZ questions.
- ☐ Completed the 21-526EZ with PTSD and every other condition named.
- ☐ Put together one labeled, page-numbered package with a cover-letter index.
- ☐ Submitted the claim and saved proof VA got it.
- ☐ Checked about 10 days later that every document is in my file.
- ☐ Listed every record source and wrote down anything VA missed.

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 *The VA PTSD Claims Playbook*. 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.

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