

— FWD ASSIST HQ —

FIELD GUIDE

Filing a Supplemental Claim (VA Form 20-0995)

File a complete Supplemental Claim with new
and relevant evidence.



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 Supplemental Claim (VA Form 20-0995)

File a complete Supplemental Claim with new and relevant evidence.

Companion to *The Appeals Playbook*.

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 Supplemental Claim on VA Form 20-0995 that names each issue and the new and relevant evidence, inside the window that protects your effective date.

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

- ☐ The VA decision letter you disagree with, and the date on it.
- ☐ The reason for the denial, written in one plain sentence.
- ☐ The new records, opinions, or statements themselves, or a list of records (facility names and treatment dates) for VA to help gather.
- ☐ Access to VA.gov to file online, or a paper VA Form 20-0995 and the mailing address for your benefit type.
- ☐ A free accredited representative on standby to help confirm the lane.

When to start: As soon as you have, or can get, new and relevant evidence. To keep your effective date, VA has to receive the Supplemental Claim within one year of the date on your decision letter.

Start Here: The Basics

A Supplemental Claim is one of three decision-review lanes after a VA decision. You use it when you have new and relevant evidence VA didn't have before, or when a change in law, such as the PACT Act, may now cover a condition VA denied. A reviewer decides the claim again with all the evidence, and VA has to help you get records you identify. You can file a Supplemental Claim at any time. If VA receives it within one year of the decision, your effective date can stay tied to your original claim.

Where this is written down: 38 CFR § 3.2500(a)(2) and (h); 38 CFR § 3.2501.

The Steps

STEP 1

Confirm the Supplemental Claim is the right lane.

Ask one question: what was missing when VA decided?

If VA said evidence was missing and you now have new and relevant evidence, **then** a Supplemental Claim fits. **If** you think VA got it wrong on the evidence it already had, **then** a Higher-Level Review may fit better. **If** you want a Veterans Law Judge to decide, **then** look at a Board Appeal. **If** a rated condition has simply gotten worse since the decision, **then** this isn't the lane; that's a claim for an increased rating on VA Form 21-526EZ. **If** you can't tell, **then** take the letter to a free accredited representative before you file.

Do not file a Supplemental Claim on an issue that's already waiting in another review lane or on appeal at the Court of Appeals for Veterans Claims. The rules don't allow it.

Where this is written down: 38 CFR § 3.2500(b) and (c)(1).

Done when you've picked the Supplemental Claim lane on purpose.

STEP 2

Note your decision date and the one-year window.

Find the date on your decision letter and mark one year from it. Set a reminder 30 days before that date.

Do not let the year slip by if you can help it. VA has to receive the Supplemental Claim inside the year; having it in the mail isn't enough. If it arrives later, VA can still decide it, but the effective date usually can't be earlier than the day VA received it.

Where this is written down: 38 CFR § 3.2500(h)(1) and (2).

Done when the one-year date and the reminder are on your calendar.

STEP 3

Identify your new and relevant evidence.

New means VA didn't have it in the record before. Relevant means it tends to prove or disprove something at issue in the claim, like the reason you were denied. Evidence that raises a theory VA didn't address before, such as secondary service connection, can count. Line each piece up against the denial reason. If nothing you send is both new and relevant, VA won't decide the claim again. It will send a decision saying there wasn't enough evidence to readjudicate.

Where this is written down: 38 CFR § 3.2501 and § 3.2501(a)(1).

Done when you can list each piece of evidence and the part of the denial it answers.

STEP 4

Gather the evidence, or identify records for VA to help get.

Collect what you can. For records you can't get yourself, name the facility and the treatment dates on the form. For a private doctor, also fill out VA Form 21-4142, the Authorization to Disclose Information to the Department of Veterans Affairs, so VA can ask for those records. Once VA has a substantially complete Supplemental Claim, its duty to help you gather evidence kicks in.

Where this is written down: 38 CFR § 3.2501(c); 38 CFR § 3.159.

Done when your new evidence is attached or each record is clearly identified for VA to get.

STEP 5

Decide whether a new medical opinion or statement belongs in the package.

A new medical opinion, a new diagnosis, or a lay statement that wasn't in the file can be new and relevant evidence. Match it to the denial reason. If VA denied because nothing linked the condition to service, the new piece has to speak to that link. A statement from someone who saw what happened can go on VA Form 21-10210, the Lay/Witness Statement.

Done when any opinion or statement you plan to use is in hand or requested.

STEP 6

Fill out VA Form 20-0995.

The form's full name is Decision Review Request: Supplemental Claim. For a disability compensation claim you can file online at va.gov/decision-reviews/supplemental-claim. Or print the form and mail it with your evidence to Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547, or bring it to a VA regional office. Other benefit types use other addresses, listed on that same page. Name each issue, the date of the decision, and the new evidence.

Done when the form names each issue, its decision date, and your new evidence.

STEP 7

Submit and track the Supplemental Claim.

Save your online confirmation, or keep a copy of everything you mailed and proof of the mailing date. Watch your status on VA.gov. If VA schedules an exam, go to it.

Done when the claim is submitted, your proof is saved, and you're tracking it.

STEP 8

Know your options if the Supplemental Claim is denied.

The new decision starts its own one-year window.

If you have more new and relevant evidence, **then** you can file another Supplemental Claim. **If** you think the reviewer got it wrong on the evidence, **then** you can request a Higher-Level Review. **If** you want a judge to decide, **then** you can file a Board Appeal. A free accredited representative can help you choose.

Where this is written down: 38 CFR § 3.2500(c)(1).

Done when you know your next deadline and the lane you'd use.

Recap Checklist

- ☐ Confirmed a Supplemental Claim is the right lane, not an increase claim or another review.
- ☐ Marked the one-year date and a 30-day reminder.
- ☐ Listed each piece of new and relevant evidence against the denial reason.
- ☐ Gathered the evidence or identified records for VA, with VA Form 21-4142 for private records.
- ☐ Decided on any new medical opinion or lay statement.
- ☐ Filled out VA Form 20-0995 with each issue, decision date, and the new evidence.
- ☐ Submitted, saved proof, and started tracking.
- ☐ Noted the next deadline and next lane in case of a denial.

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 *The Appeals 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.

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.