

— FWD ASSIST HQ —

FIELD GUIDE

Filing a Tinnitus and Hearing Loss Claim

File a complete, well-organized claim for tinnitus
and hearing loss.



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 Tinnitus and Hearing Loss Claim

File a complete, well-organized claim for tinnitus and hearing loss.

Companion to *Ringings and Silence*.

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 claim for tinnitus and hearing loss on VA Form 21-526EZ, document your in-service noise exposure, and walk into the C&P audiology exam prepared.

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 line at 1-800-827-1000.
- ☐ Your service dates, branch, and MOS, rating, or AFSC.
- ☐ What you know about your in-service noise: your job, your duties, and any hazardous-noise or combat history.
- ☐ Any hearing tests you have, including enlistment and separation audiograms.
- ☐ The names, cities, and treatment dates of the places that hold your records.
- ☐ Your VA file number, if you have one.

When to start: Today. If VA gets your claim within one year after you leave service, benefits can start the day after separation. Otherwise the start date is usually the day VA gets the claim. An Intent to File holds an earlier date for one year while you gather evidence.

Start Here: The Basics

Tinnitus is the ringing, buzzing, or hissing many veterans hear after weapons, aircraft, engines, or other loud noise in service. VA rates it under Diagnostic Code 6260, with one evaluation whether you hear it in one ear, both ears, or your head. Hearing loss from the same noise is rated under Diagnostic Code 6100. A state-licensed audiologist has to test you without hearing aids, using the Maryland CNC speech test and a puretone test. Hearing loss counts as a disability for VA only when the test results meet the levels in 38 CFR 3.385.

To be service connected you generally need a current condition, evidence of noise in service, and a link between them. VA proposed changes to the hearing and tinnitus rules in February 2022. As of October 2026 that proposal isn't final, and Diagnostic Code 6260 is the current rule. Check the current criteria at [va.gov](https://www.va.gov).

Where this is written down: 38 CFR § 4.85(a); 38 CFR § 4.87, Diagnostic Codes 6100 and 6260; 38 CFR § 3.385.

The Steps

STEP 1

File an Intent to File today.

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. Save the confirmation.

Do not wait until your evidence is perfect. The Intent to File is free and gives you one year to file the complete claim, with VA treating it as filed on the Intent to File date.

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

Done when you have a confirmation saved.

STEP 2

Document your in-service noise exposure.

Write down your job, your duties, and the noise you were around: weapons, aircraft, generators, armor, artillery, engine rooms. Some jobs are known for hazardous noise, so name yours and what you did in it. Get statements from people who served with you on VA Form 21-10210, Lay/Witness Statement.

If you served in combat, VA accepts your own account of noise that fits the circumstances of that service.
If your job wasn't known for noise, lean on statements and any records of specific incidents.

Where this is written down: 38 U.S.C. § 1154(a) and (b).

Done when you can name the noise, the job that put you around it, and at least one statement or record that backs it up.

STEP 3

Get your hearing tested and your tinnitus written down.

See an audiologist for a hearing evaluation. Tinnitus is something you report, and your account counts, so describe when it started and how often you hear it. For rating hearing loss, VA needs a state-licensed audiologist's exam with the Maryland CNC speech test and a puretone test, done without hearing aids.

If your enlistment and separation audiograms show your hearing got worse during service, mark those pages. **If** you have no in-service audiogram, a medical opinion matters more (Step 4). **If** hearing loss showed up within a year of leaving service, ask a free accredited representative whether the chronic disease rule applies.

Where this is written down: 38 CFR § 4.85(a); 38 CFR § 3.159(a)(2); 38 CFR § 3.307(a)(3); 38 CFR § 3.309(a).

Done when you have a current audiogram and a written description of your tinnitus and when it began.

STEP 4

Get a medical opinion linking the conditions to service, or know VA will.

VA usually gets an opinion at the C&P audiology exam. You can also ask a qualified provider whether your tinnitus and hearing loss are "at least as likely as not" related to your noise exposure in service. A useful opinion explains its reasoning.

If a private provider won't give an opinion, the C&P exam can supply one. Make sure your exposure evidence is in the file so the examiner sees it.

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

Done when you hold a written opinion that names the noise, the condition, and the link, or you know VA will get one.

STEP 5

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

List "tinnitus" and, on its own line, "hearing loss" (both ears, or the left or right ear, as it applies). Name each VA and private facility with the city and treatment dates.

Do not file them as one vague "hearing problem." They're separate conditions with separate diagnostic codes, so name both.

Done when tinnitus and hearing loss are each named on the form and every service field is complete.

STEP 6

Prepare for the C&P audiology exam.

Describe your tinnitus honestly and the same way each time: when it started, how often you hear it, and what it does to sleep, focus, and conversation. Take your hearing aids out for the test, and answer only to what you truly hear. Before you leave, you can ask whether the speech test was the Maryland CNC.

Do not guess at sounds or words you don't hear clearly. Inconsistent answers can make the results unusable and delay the claim.

Where this is written down: 38 CFR § 4.85(a).

Done when you have written notes on your symptoms and how they affect your day to bring to the exam.

STEP 7

Put one organized package together, submit it, and save proof.

Gather the 21-526EZ, your exposure evidence, statements, audiogram, and any opinion, with a one-page index. File online at va.gov and download the confirmation, or mail it to Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-4444, by certified mail, and keep the receipt.

Done when your package is submitted and you hold a dated confirmation or receipt.

STEP 8

Check that VA received everything.

About 10 days after you file, call 1-800-827-1000 or sign in to [VA.gov](https://va.gov) and check that the claim shows as received and every document is in the file.

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

STEP 9

Know how each condition is rated, and what to do with the decision.

Tinnitus gets a single evaluation under Diagnostic Code 6260 and can be combined with a hearing loss rating. Hearing loss is scored from your exam results under 38 CFR 4.85 and 4.86. This guide prints no percentages; check the current criteria at [va.gov](https://www.va.gov).

If you have new 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) or file a Board Appeal (VA Form 10182). File within one year of the decision to keep your effective date; after that, only a Supplemental Claim is open, and it starts a new date. A free accredited representative can help you choose.

Where this is written down: 38 CFR § 4.87, Diagnostic Code 6260, Notes (1) and (2); 38 CFR § 3.2500.

Done when you know which code applies to each condition and your next move after the decision.

Recap Checklist

- ☐ Filed an Intent to File and saved the confirmation.
- ☐ Documented my in-service noise exposure and gathered statements.
- ☐ Had my hearing tested and described my tinnitus and when it began.
- ☐ Have a medical opinion, or know the C&P exam will supply one.
- ☐ Completed the 21-526EZ with tinnitus and hearing loss named separately.
- ☐ Prepared honest notes for the C&P audiology exam; aids out for the test.
- ☐ Submitted one organized package and saved proof.
- ☐ Confirmed about 10 days later that every document is in my file.
- ☐ Know which code applies to each condition and my options after the decision.

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 *Ring and Silence*. See every FWD Assist HQ title that is out now at fwdassisthq.com/books.

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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.