

— FWD ASSIST HQ —

FIELD GUIDE

# Filing a Traumatic Brain Injury (TBI) Claim

File a complete traumatic brain injury claim and  
document its residuals.



**J. Erickson**

A FWD Assist HQ Field Guide

## 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](https://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 Traumatic Brain Injury (TBI) Claim

*File a complete traumatic brain injury claim and document its residuals.*

Companion to *The VA TBI Claims Playbook*.

### 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. A brain injury can change mood and behavior, and the Crisis Line is there for that too.

**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](https://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 traumatic brain injury claim on VA Form 21-526EZ. The head-injury event, the TBI diagnosis, and your documented residuals will be organized so the rater can find each one.

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

- ☐ A way to sign in at [va.gov](https://va.gov), or an accredited representative who can file with you.
- ☐ Your service history: unit, dates, and the place of each blast or head-injury event.
- ☐ Any records you already have: service treatment records, C-file, private medical records.
- ☐ Names and contact info for anyone who saw the event, and for family who saw the before and after.
- ☐ A notebook for a symptom journal you'll keep in the weeks before your exam.

**When to start:** Now. VA rates a TBI on its residuals, the problems it left behind, not on the event itself, and residuals can take time to document. An Intent to File protects your start date for one year while you gather evidence.

## Start Here: The Basics

A traumatic brain injury, or TBI, comes from a blow, blast, or jolt to the head in service. Its effects can reach memory, mood, sleep, and headaches long after the event. You don't need to have lost consciousness. You need evidence of the injury in service, a current diagnosis or residuals, and a link between them.

VA looks at three areas: cognitive (memory, attention, judgment), emotional and behavioral, and physical. Cognitive problems and symptoms like dizziness or fatigue are rated on a TBI table with ten facets. A diagnosed mental health condition is rated under the mental health formula. A physical problem with its own diagnosis, like migraines, hearing loss or tinnitus, gets its own rating. VA won't count the same symptom twice.

Where this is written down: 38 CFR § 4.124a, Diagnostic Code 8045; 38 CFR § 4.14.

## The Steps

### STEP 1

#### Connect with a free accredited representative and file an Intent to File.

Accredited help through a VSO (American Legion, VFW, DAV, and others) or your county veterans office is free. File the Intent to File online at [va.gov/resources/your-intent-to-file-a-va-claim](https://va.gov/resources/your-intent-to-file-a-va-claim), by calling 1-800-827-1000, or on VA Form 21-0966. You then have one year to file the full claim, and VA treats it as filed on the Intent to File date.

**Do not** pay an upfront fee to file an initial claim. Accredited Veterans Service Organizations help at no charge, and accredited claims agents and attorneys may charge a fee only after VA issues its initial decision, within the limits of 38 CFR 14.636. Anyone charging an upfront fee to file your first claim is a claim shark.

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

**Done when** your Intent to File is on record and you know who's helping you.

### STEP 2

#### Pull your C-file and read what VA already has.

Request your claims file with VA Form 20-10206, online at [va.gov/forms/20-10206](https://va.gov/forms/20-10206). One complete copy is free. Look for what VA has on the event and on your symptoms, and whether it rated headaches or sleep problems without ever looking at a TBI.

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

**Done when** you have your C-file, or the request is in, and you've noted every gap you find.

### STEP 3

#### Gather records of the blast or head-injury event.

VA asks for your service treatment records and other federal records itself, but get your own copies so you can read them (see [va.gov/records/get-military-service-records](https://va.gov/records/get-military-service-records)). Unit records such as after-action reports or medical logs can help. Be specific with dates, unit, and place.

**If** your service records already show the event, move on. **If** they're thin, collect statements from people who were there, with the date, place, what happened, and what they saw afterward. VA Form 21-10210 works for these.

Where this is written down: 38 CFR § 3.159(c)(2) and (3); 38 CFR § 3.159(a)(2).

**Done when** each event is supported by a record or a statement from someone who was there.

### STEP 4

#### Confirm a current TBI diagnosis, or know VA will examine you.

A VA or private provider can diagnose a TBI, even years after the event, and you don't need to have lost consciousness. If you don't have a diagnosis yet, you can still file, and VA will usually schedule a TBI exam.

Where this is written down: 38 CFR § 3.303(d); 38 CFR § 3.159(c)(4).

**Done when** a current medical record names the TBI, or you know VA's exam will address it.

### STEP 5

#### List your residuals in the three areas.

Write down every symptom under cognitive (memory, attention, judgment), emotional and behavioral (irritability, anger, pulling away), and physical (headaches, dizziness, fatigue, hearing or vision changes). Give a concrete example from the last 90 days for each.

**Do not** leave a real symptom off the list because it seems minor. If nobody hears about it, nobody rates it.

**Done when** you have a written list of residuals sorted into the three areas.

## STEP 6

### **Tell your providers about your residuals.**

Bring your symptom list to appointments and tell your provider about each one, so the clinical notes show what you live with now, not just the old diagnosis. Your own statement and statements from family count as evidence too.

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

**Done when** your current records or statements reflect the residuals on your list.

## STEP 7

### **Consider a neuropsychological evaluation for cognitive problems.**

A neuropsychological evaluation measures memory, attention, processing speed and other functions with standardized tests. Ask for it through VA primary care, mental health, or a TBI clinic, or get it privately. Say what it's for: "evaluation of TBI residuals and treatment planning."

**If** your cognitive symptoms are significant, ask for the evaluation during your Intent to File year. **If** it won't be done in time, file with what you have. You can send it later, while the claim is pending or with a Supplemental Claim.

**Done when** the evaluation is scheduled or done, or you've decided to go ahead without it.

## STEP 8

### **Get a medical opinion linking the event to the TBI, or know VA will.**

VA usually gets an opinion at the C&P exam. You can also ask a provider with TBI experience, such as a neurologist or psychiatrist, for a letter. A useful one explains the reasoning and says whether the TBI and its residuals are "at least as likely as not" related to the event. When the evidence is evenly balanced, VA decides for the veteran.

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

### List every related condition and claim them together.

Migraines, hearing loss, tinnitus, balance problems and other conditions with their own diagnosis can each get their own rating, as long as the same symptoms aren't counted twice. PTSD from the same event is its own claim. After a service-connected TBI, VA presumes some conditions are caused by it: Parkinsonism and unprovoked seizures after a moderate or severe TBI; certain dementias that show up within 15 years of a moderate or severe TBI; depression within 3 years of a moderate or severe TBI or within 12 months of a mild one; and certain hormone diseases within 12 months of a moderate or severe TBI.

**If** a condition fits that presumption, you don't need a separate opinion linking it to the TBI. **If** it doesn't, it can still be service connected with a medical opinion. Ask a free accredited representative if you aren't sure.

Where this is written down: 38 CFR § 3.310(d); 38 CFR § 4.124a, Diagnostic Code 8045.

**Done when** you have a full list of conditions to claim, each with its evidence identified.

## STEP 10

### Prepare for the TBI C&P exam.

Read the ten facets in Diagnostic Code 8045 and write a specific example next to each one that affects you: memory, attention, concentration and executive functions; judgment; social interaction; orientation; motor activity; visual spatial orientation; subjective symptoms; neurobehavioral effects; communication; and consciousness. Keep a symptom journal for at least 30 days. Describe your symptoms as they really are, including how often the bad days come and how long they last.

**If** the examiner doesn't ask about a facet where you have symptoms, raise it and give a dated example. **If** a symptom can't be seen, like memory or concentration, say so plainly.

Where this is written down: 38 CFR § 4.124a, Diagnostic Code 8045.

**Done when** you have a symptom summary mapped to the facets and a journal ready to bring.

## STEP 11

### File the complete claim on VA Form 21-526EZ.

File online at [va.gov](https://va.gov), or mail it to Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-4444. List each condition on its own line, such as "traumatic brain injury, blast-related, with memory, mood and headache problems," and each related condition. Organize your evidence so the rater can find the event, the diagnosis, the residuals, and each opinion.

**Do not** use the form for long argument. Your evidence and any opinions carry the claim.

**Done when** the 21-526EZ is submitted with every condition listed and your evidence attached or on its way.

## STEP 12

### Review the C&P report and the decision, then fix any gap.

Get a copy of your C&P report and read it against your symptom summary. If a symptom you described is missing, note the date and exactly what you said.

**If** you have new evidence, like a neuropsychological evaluation, file a Supplemental Claim (VA Form 20-0995). **If** VA overlooked evidence already in the file, ask for a Higher-Level Review (VA Form 20-0996) or file a Board Appeal (VA Form 10182). Do it within one year of the decision. **If** your residuals get worse later, file for an increase with new records.

Where this is written down: 38 CFR § 3.2500; 38 CFR § 3.2501; 38 CFR § 3.2601.

**Done when** you've reviewed the report and decision and know your next move.

## Recap Checklist

- ☐ Connected with a free accredited rep and filed an Intent to File.
- ☐ Pulled and read my C-file (VA Form 20-10206).
- ☐ Gathered records or statements for each head-injury event.
- ☐ Have a current TBI diagnosis, or know VA will examine me.
- ☐ Listed my residuals: cognitive, emotional and behavioral, physical.
- ☐ Told my providers about my residuals so they're in the record.
- ☐ Decided on a neuropsychological evaluation.
- ☐ Have a reasoned medical opinion, or know VA will get one.
- ☐ Listed every related condition, including any VA presumes after a TBI.
- ☐ Prepared a symptom summary mapped to the facets and a 30-day journal.
- ☐ Filed the complete claim on VA Form 21-526EZ with evidence organized.
- ☐ Reviewed the C&P report and decision, and know my next move.

**Reminder:** rules and rates change. Check any current figure at [va.gov](https://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

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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](https://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

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This field guide is the short, do-this-now companion to the book *The VA TBI Claims Playbook*. See every FWD Assist HQ title that is out now at [fwdassisthq.com/books](https://fwdassisthq.com/books).

*Current as of October 2026. Rules, forms, and figures change. Check current details at [va.gov](https://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](https://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.