

— FWD ASSIST HQ —

FIELD GUIDE

Filing a Women Veterans Claim

File a complete claim that documents the conditions the system often overlooks.



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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.

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 Women Veterans Claim

File a complete claim that documents the conditions the system often overlooks.

Companion to *Filed*.

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: You'll have every condition you carry on one list, the records that document them, and one consolidated claim on file that puts the full picture in front of the rater.

This guide prepares you for the task. It does not and cannot promise a rating, a percentage, or an outcome. The evidence in your file decides the result.

WHAT YOU NEED BEFORE YOU START

- ☐ Access to VA.gov to file the intent to file and the claim.
- ☐ A blank sheet of paper for the condition inventory.
- ☐ Your service treatment records, or a plan to get a copy.
- ☐ Your VA medical records and any civilian records for conditions treated outside the VA.
- ☐ Your current rating decision, if you already hold one or more ratings.
- ☐ The name of a treating provider who can write a nexus opinion where one is needed.
- ☐ A free accredited representative on standby for anything that branches beyond this guide.

When to start: today. File an intent to file first so your potential effective date is held, then build the inventory and the records while the year runs.

Start Here: The Basics

Women veterans are eligible for the full range of VA disability benefits, and some conditions, including reproductive health conditions and the effects of military sexual trauma, come up more often or call for particular evidence. Knowing which records to gather and which exam rights apply helps the claim reflect your actual health.

The Steps

STEP 1

File an intent to file to protect your effective date.

Submit an intent to file online at va.gov, by phone at 800-827-1000, in person, or by mail on VA Form 21-0966 (Intent to File a Claim for Compensation and/or Pension, or Survivors Pension and/or D.I.C.). It holds your potential effective date for one year while you build the file.

Do not spend months gathering records before you file the intent to file. Back pay generally can't reach earlier than the date VA has on record.

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

Done when your intent to file confirmation is saved.

STEP 2

Build the condition inventory on one sheet of paper.

List every health condition you've had since service. Don't filter. Include mental health, gynecological and reproductive, physical, dermatological, gastrointestinal, sleep-related, pain-related, and hormonal conditions. Then mark three columns for each: diagnosed, claimed, currently rated. The gaps between the columns show what you haven't claimed yet.

Done when every condition is written down and marked for diagnosed, claimed, and rated.

STEP 3

Run the inventory against the women-specific catalogs so nothing is left off.

The rating schedule scatters women-specific conditions across several sections, so conditions get missed. Check your list against the gynecological and breast conditions in the schedule (for example endometriosis, diagnostic code 7629, and pelvic organ prolapse, diagnostic code 7621), urinary conditions such as incontinence, and joint and spine conditions from years of gear and load. Add any you'd missed.

If your history includes military sexual trauma, **then** work that part of the claim with a free accredited representative. For PTSD based on an in-service assault, VA accepts evidence from sources outside your service records, such as counseling records, statements from family or friends, and changes in behavior. **If** it doesn't, **then** keep building this inventory.

Where this is written down: 38 CFR § 4.116 (DC 7621, DC 7629); 38 CFR § 4.115a; 38 CFR § 4.71a; 38 CFR § 3.304(f) (5).

Done when your inventory reflects the full catalog, not just the conditions you already knew were claimable.

STEP 4

Request your complete claims file and your records.

Request your claims file (C-file) on VA Form 20-10206 (Freedom of Information Act (FOIA) or Privacy Act (PA) Request) so you can see everything VA already holds, including service treatment records you may have forgotten. Pull your VA medical records on VA.gov, and gather civilian records from each provider who treated a relevant condition. VA also requests your service treatment records itself once you file.

Where this is written down: 38 CFR § 3.159(c)(3).

Done when you have your VA, service, and civilian records in hand or on request.

STEP 5

Build a chronological timeline for each condition.

Read every page of your records. For each condition, note onset, the service activity or event connected to it, and the treatment history. Conditions that developed gradually during service and were not diagnosed until later still belong on the timeline; a gap in service treatment records doesn't close the claim.

Done when each condition has a dated onset-to-present timeline drawn from the records.

STEP 6

Check for a current diagnosis for every condition you plan to claim.

Service connection needs a current disability, and a diagnosis in your records is the clearest proof of one. Where a condition has no diagnosis yet, ask your provider or VA about it. Don't hold the claim for it: you can claim a condition on its symptoms, and VA orders an exam when the record shows symptoms that may be linked to service.

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

Done when you know which conditions have a diagnosis on record and which are claimed on symptoms.

STEP 7

Group each condition by its service-connection pathway.

Sort the conditions into direct service connection (in-service onset or exposure), secondary service connection (caused or aggravated by a service-connected primary), and presumptive (for example PACT Act, Agent Orange, or Camp Lejeune histories). The pathway decides what evidence each condition needs.

Where this is written down: 38 CFR §§ 3.303, 3.307, 3.309, and 3.310.

If a presumptive pathway clearly fits your service history, **then** note it as presumptive; a presumptive condition doesn't need a nexus opinion. **If** it doesn't fit or you're unsure, **then** keep it in the direct or secondary group and confirm with a free accredited representative.

Done when every condition is assigned to a direct, secondary, or presumptive pathway.

STEP 8

Prioritize by evidence strength and build the missing nexus opinions.

Conditions with strong service-record evidence are the most ready. Secondary conditions with a treating-provider statement come next. Conditions that need a medical opinion or a specialty evaluation move as that evidence is built. Where a condition needs one, ask the treating provider for a medical opinion. It should give reasons and say whether the link is "at least as likely as not." When the evidence is evenly balanced, VA resolves the doubt in your favor.

Do not leave a condition off the claim to wait for a slow opinion. Once you file the complete claim, your intent to file is used up. A condition you claim later gets a later date unless you file a new intent to file. Put every condition on the 21-526EZ and send the late evidence when it arrives.

Where this is written down: 38 CFR § 3.102; 38 CFR § 3.155(b)(6) and (d)(1)(ii).

Done when each condition has the evidence its pathway requires, or a plan to get it.

STEP 9

Write a personal statement in your own words.

Use VA Form 21-4138 (Statement in Support of Claim) to describe your symptoms, when they started, and how each condition affects your work and daily life. Write it on a calm day, not under the pressure of an exam room. Describe how often, how bad, and how long, where you can.

Done when your statement covers each claimed condition in plain, specific language.

STEP 10

Appoint a free accredited representative.

Sign VA Form 21-22 to appoint an accredited Veterans Service Organization, or 21-22a to appoint an accredited agent or attorney. This gives them access to your VA records and the right to file on your behalf. Ask for a representative with experience in women veterans' claims. 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 an initial claim is a claim shark.

Do not drop a condition because someone on a phone line said you don't qualify. A phone answer isn't a decision. Check it with your accredited representative first.

Done when your representative is appointed and has reviewed your inventory, records, and strategy.

STEP 11

Assemble and file one consolidated claim packet.

File VA Form 21-526EZ (Application for Disability Compensation and Related Compensation Benefits) covering every condition the evidence supports. Attach a cover letter that lists each condition and its pathway, the supporting medical records, the treating-provider statements, and your personal statement. One packet lets the rater see the full picture, and VA still decides each condition on its own. File online at va.gov, or mail it to Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-4444.

Done when the packet is submitted with every exhibit attached and you've saved the confirmation.

STEP 12

Prepare for any Compensation and Pension exam and protect the record.

Is your claim for a condition that resulted from military sexual trauma? Then the law lets you choose the sex of the examiner. VA has to tell you about that right before the exam. For other sensitive exams, you can ask; VA tries to honor the request but isn't required to. Either way, ask in writing, early, and keep a copy. Bring current treatment records, and describe how often, how bad, and how long. If an exam is dismissive or rushed, write down what happened within days.

If the exam was inadequate, **then** raise it with your representative. Once VA gives an exam, it has to be adequate, and an inadequate one is grounds for a new exam or a review. You can get a copy of the exam report by asking VA for your records. **If** it went well, **then** keep your notes for the file.

Where this is written down: 38 U.S.C. § 1165; 38 CFR § 3.159(c)(4); Barr v. Nicholson, 21 Vet. App. 303 (2007).

Done when any exam is attended, any examiner request was made in writing, and any problem is documented.

STEP 13

Read the decision, save the letters, and set the next step.

Read the decision for every condition, and save each decision letter for your file and for future reviews. You have one year from the date of the decision notice to ask for a Higher-Level Review or a Board Appeal. A Supplemental Claim can come later, but filing it inside that year keeps your original effective date.

If a condition is granted, **then** check the current compensation figure at va.gov and move to your next inventory item. **If** a condition is denied or rated below what the evidence supports, **then** pick a review lane with a free accredited representative: a Supplemental Claim (VA Form 20-0995), a Higher-Level Review (VA Form 20-0996), or a Board Appeal (VA Form 10182).

Where this is written down: 38 CFR § 3.2500(a), (h).

Done when every condition has a saved decision and a granted or next-step status.

Recap Checklist

- ☐ Filed an intent to file to hold the potential effective date.
- ☐ Built the full condition inventory and marked diagnosed, claimed, and rated.
- ☐ Checked the inventory against the gynecological, urinary, and musculoskeletal parts of the schedule.
- ☐ Requested the C-file (VA Form 20-10206) and gathered VA, service, and civilian records.
- ☐ Built a dated timeline for each condition.
- ☐ Checked for a current diagnosis for every condition to be claimed.
- ☐ Grouped each condition as direct, secondary, or presumptive.
- ☐ Prioritized by evidence strength and asked for reasoned medical opinions where needed.
- ☐ Wrote a personal statement (VA Form 21-4138) in plain, specific terms.
- ☐ Appointed a free accredited representative (VA Form 21-22 or 21-22a).
- ☐ Filed one consolidated packet on VA Form 21-526EZ with all exhibits.
- ☐ Made any examiner request in writing and documented any inadequate exam.
- ☐ Read every decision, saved the letters, and lined up the next step or review lane inside the year.

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 *Filed*. 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.

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.