— FWD ASSIST HQ —

FIELD GUIDE

Filing an Anxiety Claim

File an anxiety disorder claim, whether direct or secondary to another service-connected condition.

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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 an Anxiety Claim

File an anxiety disorder claim, whether direct or secondary to another service-connected condition.

Companion to *VA Mental Health Claims Beyond PTSD*.

> **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 an anxiety claim on VA Form 21-526EZ that documents your diagnosis and, in your own words, how worry, panic, and avoidance affect your work and daily life.

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.
- [ ] A current anxiety diagnosis (such as generalized anxiety disorder or panic disorder) from a licensed professional, if you have one.
- [ ] A record of your symptoms: worry, restlessness, panic attacks, avoidance, and sleep trouble.
- [ ] Your service history and any in-service event, or the name of a service-connected condition that may be driving the anxiety.
- [ ] Statements from people who've seen the change in you.
- [ ] 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.

Start Here: The Basics

Anxiety disorders can be service connected like any other condition. VA rates them under the General Rating Formula for Mental Disorders. Generalized anxiety disorder is Diagnostic Code 9400, specific phobia and social anxiety disorder are 9403, panic disorder and agoraphobia are 9412, and other specified and unspecified anxiety disorders are 9410 and 9413. The rating turns on how much your symptoms get in the way of work and relationships, not on the name of the diagnosis.

Anxiety shows up as worry you can't switch off, panic attacks, avoiding places or people, and a body that stays on alert. It's often secondary to a service-connected condition, like chronic pain or tinnitus that never stops. If you already have a service-connected mental health condition, like PTSD, VA gives one mental health rating for all of them. An anxiety diagnosis then adds symptoms to that one rating instead of creating a second one. This guide prints no percentages. See how VA rates mental health conditions at va.gov.

Where this is written down: 38 CFR § 4.130; 38 CFR § 4.14; 38 CFR § 3.310.

If your symptoms turn into a crisis, stop and call the **Veterans Crisis Line**: dial **988**, then press **1**, text **838255**, or chat at veteranscrisisline.net. Getting help is part of building your record, not a mark against your claim.

The Steps

STEP 1

File an Intent to File.

How. 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. Save the confirmation.

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

Done when you have a confirmation saved.

STEP 2

Get a diagnosis and name the type.

How. See a mental health provider, at VA or privately, to confirm the specific anxiety diagnosis, such as generalized anxiety disorder or panic disorder, and to record your symptoms over time. If you don't have one yet, you can still file, and VA will usually examine you.

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

Done when you have a current diagnosis that names the anxiety condition, or you know VA's exam will address it.

STEP 3

Pick the service-connection path that fits your facts.

How. Anxiety can be direct, tied to an event or the conditions of your service, or secondary to a service-connected condition. The secondary path is easy to overlook.

If a service-connected condition, like chronic pain or constant tinnitus, keeps you on edge, **then** claim anxiety as secondary and name that condition. **If** you had anxiety before and a service-connected condition made it worse, **then** that's aggravation, and VA needs medical evidence of how bad it was before it got worse, or the earliest medical evidence from after it started getting worse. **If** it traces to something in service, **then** claim direct service connection. **If** you aren't sure, ask a free accredited representative.

Where this is written down: 38 CFR § 3.303; 38 CFR § 3.310(a) and (b).

Done when you've picked your path.

STEP 4

Describe the panic and avoidance in concrete terms.

How. Write how often panic attacks hit, what you now avoid, how worry breaks up your focus and sleep, and how it shows up at work. Ask people close to you for short statements about what they've seen. VA Form 21-10210 works for their statements.

Done when you have a plain, specific account of how anxiety limits your work and home life.

STEP 5

Get the medical opinion your path needs.

How. Ask your provider to explain whether your anxiety is at least as likely as not related to service, or caused or made worse by the service-connected condition you named. VA may also get an opinion at your C&P exam.

Done when you have a written opinion that matches your path, or you know VA will get one at the exam.

STEP 6

File the 21-526EZ and name the path.

How. List the anxiety condition by its diagnosis and say how it connects, for example "generalized anxiety disorder, secondary to service-connected tinnitus." Attach your diagnosis, statements, and any opinion.

Done when the claim names the anxiety condition and the path you're using.

STEP 7

Get ready for the mental health C&P exam.

How. Describe your symptoms as they really are, including how often panic attacks come, how long they last, and what you avoid. Don't play them down, and don't stretch them. VA looks at how often, how bad, and how long, across your whole record, not just how you feel the day of the exam.

Where this is written down: 38 CFR § 4.126(a).

Done when you're ready to describe your symptoms honestly and fully.

STEP 8

Submit and confirm.

How. File online at VA.gov or mail it to Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-4444. Keep the receipt. About 10 days later, check VA.gov or call 1-800-827-1000 to confirm every document is in your file.

Done when the claim is filed and you've confirmed VA has everything.

Recap Checklist

- [ ] Filed an Intent to File and saved the confirmation.
- [ ] Got a diagnosis that names the anxiety condition, or know VA will examine me.
- [ ] Picked my path: direct, secondary, or aggravation.
- [ ] Described panic, avoidance, and daily impact in concrete terms, with statements.
- [ ] Got a medical opinion that matches my path, or know VA will get one.
- [ ] Filed the 21-526EZ naming the condition and the path.
- [ ] Ready to describe my symptoms at the C&P exam as they really are.
- [ ] Submitted the claim and confirmed VA has everything.

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 *VA Mental Health Claims Beyond PTSD*. See every FWD Assist HQ title that is out now at **fwdassisthq.com/books**.

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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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