

— FWD ASSIST HQ —

FIELD GUIDE

How VA Disability Ratings Work

Read your rating decision and understand how
the VA schedule assigns and combines your
evaluations.



J. Erickson

A FWD Assist HQ Field Guide

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By J. Erickson | An FWD Assist HQ Field Guide | Publisher: FWD Assist HQ | First Edition, 2026

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.

How VA Disability Ratings Work

Read your rating decision and understand how the VA schedule assigns and combines your evaluations.

Companion to *VA Disability Primer*.

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 be able to read your own rating decision and explain how the VA arrived at each evaluation and your combined figure, using the Schedule for Rating Disabilities.

This guide prepares you for the task. It doesn't and can't promise a rating, a level, or an outcome. The evidence in your file decides the result. Any figure or percentage this topic touches changes over time; check the current number at va.gov.

WHAT YOU NEED BEFORE YOU START

- ☐ Your most recent VA rating decision letter and codesheet.
- ☐ A list of your service-connected conditions and any records that describe their current severity.
- ☐ Internet access: eCFR.gov to read the rating schedule (38 CFR Part 4) and va.gov to check any current figure.
- ☐ The name of a free accredited representative for anything claim-specific.

When to start: Any time. Understanding your decision costs nothing and helps you decide whether to file for an increase or a review.

Start Here: The Basics

VA rates service-connected conditions with one rulebook, the Schedule for Rating Disabilities (often called the VASRD), in 38 CFR Part 4. Each condition is matched to a diagnostic code, and the code lists the criteria that set the evaluation. The evaluation is meant to reflect how much the condition cuts into your ability to function and earn, not how bad the original injury was. VA then combines your evaluations, rather than adding them, to reach your overall figure. This guide walks you through reading your own decision so the numbers stop being a mystery. It prints no rating percentages on purpose; read the criteria themselves at [eCFR.gov](https://www.ecfr.gov).

Where this is written down: 38 CFR § 4.1; 38 CFR § 4.10; 38 CFR § 4.25.

The Steps

STEP 1

Get your rating decision and code sheet.

Download your decision letter from [VA.gov's letters page](#). The rating decision and its codesheet (the page that lists each condition, its diagnostic code, and its evaluation) may not be in the download; ask your accredited representative to pull them, or request your claims file with VA Form 20-10206.

Done when you have the decision letter and codesheet in front of you.

STEP 2

Understand what a VA rating actually measures.

A VA rating measures how much a service-connected condition reduces your average earning capacity and your ability to function in daily life, including work. It isn't a score of how badly you were hurt. Pain counts when it limits what you can do. Two veterans with the same diagnosis can carry different evaluations because the schedule rates impairment, not the injury itself.

Where this is written down: 38 CFR § 4.1; 38 CFR § 4.10; 38 CFR § 4.40.

Done when you can explain, in one sentence, that the rating measures lost function and earning capacity, not the injury itself.

STEP 3

Find the diagnostic code and criteria for each condition.

Each condition is rated under a diagnostic code in a body-system section of 38 CFR Part 4 (for example the musculoskeletal, mental disorders, or respiratory sections). The code points to a list of criteria, and your evaluation is set by which criteria your evidence meets. Look up your codes on the codesheet, then read the matching criteria in 38 CFR Part 4 on eCFR.gov, or with your representative. A code with a hyphen (two codes joined) usually means VA rated an unlisted condition by analogy to a listed one, or rated one condition by the residual it causes.

Where this is written down: 38 CFR § 4.20; 38 CFR § 4.27.

If the criteria for a code are hard to follow or seem to conflict with your evidence, **then** bring the codesheet to a free accredited representative instead of guessing.

Done when each service-connected condition on your decision is matched to its diagnostic code and the criteria that set its evaluation.

STEP 4

Learn the reasonable-doubt and higher-of-two rules.

When a reasonable doubt arises about the degree of disability, VA resolves it in your favor. When your symptoms fall between two levels, VA assigns the higher one if the disability picture more nearly matches it; otherwise the lower one. These two rules decide many close calls.

Where this is written down: 38 CFR § 4.3; 38 CFR § 4.7.

Done when you understand that a real doubt is resolved in your favor and that a picture closer to the higher level gets the higher level.

STEP 5

Learn the pyramiding rule and when separate ratings are allowed.

VA won't rate the same disability or the same symptom twice under different codes; that's called pyramiding. But truly separate disabilities, or separate symptoms of one condition that don't overlap, can each carry their own evaluation. That's why one injury sometimes produces more than one rating and sometimes only one.

Do not assume every separate diagnosis earns a separate rating. Overlapping symptoms of one problem are rated once. Mental health diagnoses, for example, are usually rated together under one mental health rating, because their symptoms overlap.

Where this is written down: 38 CFR § 4.14; 38 CFR § 4.25(b); 38 CFR § 4.130.

Done when you can tell the difference between one symptom counted twice (not allowed) and two distinct disabilities each rated (allowed).

STEP 6

Understand that individual ratings are combined, not added.

VA doesn't add your evaluations together. It combines them with the Combined Ratings Table: each condition takes its share of the capacity left after the ones before it, so the combined figure is lower than the straight sum. The result is then rounded to the nearest multiple of ten. When both arms, both legs, or paired skeletal muscles each carry a rating above zero, a bilateral factor applies first.

Where this is written down: 38 CFR § 4.25; 38 CFR § 4.26.

Done when you understand your combined evaluation comes from a combining method, not simple addition.

STEP 7

Note whether each rating is subject to a future examination.

VA may schedule a future exam for a condition it expects to change; a condition that's static or has stayed the same for years usually isn't reexamined, and neither, except in unusual cases, is a veteran over 55. Your rating decision or codesheet usually says whether a future exam is planned. A reduction has its own notice rules and protections; take any reduction notice to your accredited representative right away.

Where this is written down: 38 CFR § 3.327; 38 CFR § 3.105(e).

Done when you know which of your ratings, if any, are flagged for a future examination.

STEP 8

Compare each listed evaluation against your own evidence.

Read each condition's assigned level against the criteria and against your records. Mark any condition where your documented symptoms appear to meet a higher level than the one assigned, and any condition that seems mislabeled or missing.

Done when you have a short written list of any evaluations that look inconsistent with your evidence.

STEP 9

Route any disagreement to the correct next step.

If an evaluation looks wrong, the fix is usually about that one evaluation, not the combined math. Within one year of the decision notice you can use a decision-review lane (Supplemental Claim, VA Form 20-0995; Higher-Level Review, VA Form 20-0996; or Board Appeal, VA Form 10182). A Supplemental Claim can also be filed after that year, but its start date is generally later. If the condition has gotten worse since, you can file a claim for increase on VA Form 21-526EZ. Take your marked list to a free accredited representative to talk through the choice.

Where this is written down: 38 CFR § 3.2500.

Done when every evaluation you flagged has a planned next step, or you have confirmed the decision reads correctly.

Recap Checklist

- ☐ I pulled my rating decision and codesheet.
- ☐ I can state that a rating measures lost function and earning capacity, not how badly I was hurt.
- ☐ I matched each condition to its diagnostic code and criteria in 38 CFR Part 4.
- ☐ I understand the reasonable-doubt and higher-of-two rules.
- ☐ I understand pyramiding and when separate ratings are allowed.
- ☐ I understand my evaluations are combined, not added.
- ☐ I noted which ratings are flagged for a future examination.
- ☐ I compared each evaluation against my own evidence and flagged what looks off.
- ☐ I planned a next step for any disagreement, within one year, with an accredited rep.

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 *VA Disability Primer*. 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.