

— FWD ASSIST HQ —

FIELD GUIDE

Managing Your Ratings Over the Long Term

Keep your record current and manage your
ratings over the long term.



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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.

Managing Your Ratings Over the Long Term

Keep your record current and manage your ratings over the long term.

Companion to *The Long Game*.

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 have a repeatable yearly practice for keeping your rating record current, checking it for accuracy, filing when your health or family changes, and answering a proposed reduction on time.

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

- ☐ Your most recent VA rating decision letter.
- ☐ Your current medical records, from VA and any civilian providers.
- ☐ Your claims file (C-file); request it on VA Form 20-10206 if you don't have a copy.
- ☐ A notebook or app for a running symptom log.
- ☐ A calendar that can hold a recurring yearly reminder.
- ☐ Contact information for a free accredited representative. Find one at va.gov/get-help-from-accredited-representative.

When to start: As soon as you have a rating decision in hand. Make the yearly review a standing appointment, and work the other steps whenever your health or your family changes.

Start Here: The Basics

Your VA rating isn't a one-time event. It moves as your health, your family, and the rules change. Managing the long game means keeping records current, knowing when a worse condition or a new secondary condition is worth a claim, knowing the protections that come with time, and keeping dependents and contact information up to date. This guide sets up the habits that carry you through the years.

The Steps

STEP 1

Set a standing yearly rating review with your representative.

Pick a fixed date every year, like the first Friday of October. Book 30 to 60 minutes with your accredited representative to go over your ratings together.

Done when a recurring yearly review is on your calendar and the first one is booked.

STEP 2

Pull and organize your records in one place.

Keep your rating decisions, current medical records, and C-file together. Request the C-file with VA Form 20-10206, the Freedom of Information Act or Privacy Act Request, if you don't have it.

Done when your decisions, current records, and C-file are together and easy to find.

STEP 3

Check each rating against the rating criteria.

The criteria for every rating are in the VA rating schedule, 38 CFR Part 4, which you can read free at eefr.gov. Compare each rated condition to its diagnostic code and to the findings in your records.

If you think the last decision got the rating wrong on the evidence it had, and it's been less than a year, **then** look at a Higher-Level Review or a Board Appeal; with new evidence, a Supplemental Claim. **If** the condition has gotten worse since the decision, **then** the path is a claim for an increased rating, not a review (Step 6). **If** the rating matches the evidence, **then** note it and move on. Take any close call to your representative.

Where this is written down: 38 CFR § 3.2500(a) and (c); 38 CFR Part 4.

Done when every rated condition is checked and you've flagged any that look off.

STEP 4

Identify conditions that have gotten worse since your last decision.

Use your symptom log and treatment records to show what changed: how often, how bad, how long, and what it stops you from doing.

If a condition has clearly gotten worse, **then** plan an increase claim. Know that a new claim usually brings a new exam, and the exam looks at where you are now. **If** it's stable, **then** keep logging it.

Done when you have a list of worse conditions with evidence of the change.

STEP 5

Identify possible secondary conditions.

For each service-connected condition, ask whether a diagnosed condition may have been caused or made worse by it. For example, a knee condition can change how you walk, and a doctor may link that to a hip problem. A secondary claim needs a current diagnosis and medical evidence of the link.

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

Done when you've listed any diagnosed conditions that may be secondary to a service-connected one.

STEP 6

File for increases and secondary conditions.

Increase claims and new secondary claims go on VA Form 21-526EZ, the Application for Disability Compensation and Related Compensation Benefits, online at va.gov or on paper. Bring your records and symptom log to your representative.

Do not pay anyone to file a claim for you. Accredited Veterans Service Organizations help at no charge, and accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on a claim. After that, any fee has to fall within the limits of 38 CFR 14.636.

Done when your increase and secondary claims are filed and you have confirmation.

STEP 7

Add your dependents if you qualify.

Extra pay for a spouse, children, or dependent parents starts at a set combined rating. Check the current threshold at va.gov. If you meet it, file VA Form 21-686c, the Application Request to Add and/or Remove Dependents. Use the same form when a dependent leaves, through divorce or a child aging out.

Where this is written down: 38 U.S.C. § 1115.

Done when your dependents are on record with VA, or you've confirmed you don't qualify yet.

STEP 8

Keep your record current between reviews.

Keep a symptom log of how often, how bad, how long, and what each condition stops you from doing. Keep your appointments and keep your prescriptions filled so your treatment history has no gaps.

Done when you have a running log and steady treatment for your rated conditions.

STEP 9

Know your rating protections.

Track how long each rating has been in place. A rating at the same level for five years or more is stabilized; VA can't cut it based on an exam less thorough than the ones the rating rests on, and for a condition that comes and goes, not on one exam unless the whole record clearly shows lasting improvement. Service connection in effect for ten years or more can't be severed except for fraud or a clear showing from military records that you lacked the required service or character of discharge. A rating held at or above a level for twenty years or more can't be cut below that level except for fraud.

Where this is written down: 38 CFR § 3.344; 38 CFR § 3.957; 38 CFR § 3.951(b).

Done when you know which ratings have crossed the five, ten, and twenty year marks.

STEP 10

Prepare for any reexamination.

If VA schedules a reexamination, go, and bring your symptom log and current records. Describe how the condition affects you on good days and bad days, accurately and completely.

Do not skip it. Missing a reexamination without good cause can bring a notice that the payment for that condition will be cut or stopped. If you can't make the date, reschedule.

Where this is written down: 38 CFR § 3.655(c).

Done when your log and records are ready and you've attended or rescheduled.

STEP 11

Answer a proposed reduction on time.

A proposed reduction isn't a final decision. Count from the date of the notice. VA has to receive a hearing request within 30 days for your payments to stay at the current level until it decides. You have 60 days to send evidence that your condition hasn't improved. Call your representative the day it arrives.

If the rating has held at the same level for five years or more, **then** cite the stabilized-rating rule in your response. **If** it has held at or above a level for twenty years or more, **then** cite the twenty-year rule. **If** neither applies, **then** you still get the 60 days and the chance at a hearing whenever the cut would lower the payments you get now, and your evidence still counts.

Do not let either window pass.

Where this is written down: 38 CFR § 3.105(e) and (i); 38 CFR § 3.344; 38 CFR § 3.951(b).

Done when your hearing decision is in by day 30 and your evidence by day 60.

STEP 12

Take anything claim-specific to a free accredited representative.

When your next move depends on the details of your own file, take it to an accredited representative. Check their accreditation at va.gov/get-help-from-accredited-representative before you sign VA Form 21-22 or 21-22a.

Done when an accredited representative is working with you on anything specific to your file.

Recap Checklist

- ☐ A recurring yearly rating review with my representative is on the calendar.
- ☐ Decisions, current records, and C-file are together in one place.
- ☐ Each rated condition is checked against 38 CFR Part 4.
- ☐ Worse conditions are listed with evidence of the change.
- ☐ Possible secondary conditions are identified.
- ☐ Increase and secondary claims are filed on VA Form 21-526EZ.
- ☐ Dependents are added on VA Form 21-686c if I qualify.
- ☐ A running symptom log and steady treatment are in place.
- ☐ I know which ratings have crossed the five, ten, and twenty year marks.
- ☐ I'm ready for any reexamination and won't miss it.
- ☐ I know the 30-day hearing and 60-day evidence clocks on a proposed reduction.
- ☐ Anything claim-specific goes to a free accredited representative.

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 *The Long Game*. 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.

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.