

— FWD ASSIST HQ —

FIELD GUIDE

Protecting Your Rating From Reduction

Understand your rating protections and keep
your record strong so a rating is harder to
reduce.



J. Erickson

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.

Protecting Your Rating From Reduction

Understand your rating protections and keep your record strong so a rating is harder to reduce.

Companion to *Protect What You Earned*.

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 know which protections apply to each of your ratings and you'll have the habits in place that keep your record current, so any proposal to cut a rating meets a full file.

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. It prints no percentages or dollar figures; check any current figure at va.gov.

WHAT YOU NEED BEFORE YOU START

- ☐ Your rating decisions and codesheets, showing the effective date of each rating and each grant of service connection.
- ☐ A record of your ongoing treatment for each rated condition.
- ☐ Access to va.gov to update contact information and request records.
- ☐ The name of a free accredited representative for anything claim-specific.

When to start: Now, before any notice arrives. Several protections build with time, and the record that defends a rating is the one you keep before VA ever proposes a change.

Start Here: The Basics

Once VA grants a rating, it can propose to reduce it, but federal rules limit when and how. Some protections come from time: five years at the same level, ten years of service connection, twenty years at or above a level. Others come from the kind of rating, like a total rating. Every rating is easier to defend when your medical record is current. No guide can promise a rating will never change. This one shows you the protections and the habits that keep your file strong.

The Steps

STEP 1

Learn the four main rating protections.

A rating held 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, it can't cut it on one exam unless the whole record clearly shows lasting improvement. Even when improvement is clear, VA has to consider whether it's reasonably certain to hold up under the ordinary conditions of life. 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; that protects the connection, not the percentage. A rating held at or above a level for twenty years or more can't be cut below that level except for fraud. A total rating based on how severe the condition is can't be cut, absent clear error, without an exam showing material improvement.

Where this is written down: 38 CFR § 3.344; 38 CFR § 3.957; 38 CFR § 3.951(b); 38 CFR § 3.343(a).

Done when you can name the five-year, ten-year, twenty-year, and total-rating protections and what each one covers.

STEP 2

Find out which protection applies to each of your ratings.

Use the effective dates on your rating decisions. The five-year rule looks at how long a rating has stayed at its current level. The ten-year count starts on the effective date of service connection, not the latest rating change. The twenty-year count starts on the effective date of the level being protected. Both of those run to the date a cut or severance would take effect. Mark which ratings are near or past the five, ten, and twenty year marks.

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

Done when each rating is labeled with the protection it has now and the next one it's approaching.

STEP 3

Keep treating your conditions and keep the records.

A current medical record shows how each condition affects you today. Keep your appointments, keep your prescriptions filled, and keep copies of the notes. If VA ever proposes a cut, those notes are what you'll answer with.

Do not stop treatment because you think a rating is safe. A record with long gaps gives VA less to weigh against a single exam.

Done when you have ongoing, documented treatment for each rated condition and copies of the records.

STEP 4

Keep your contact information current with VA.

Update your mailing address, phone, and email at va.gov/change-address whenever they change. VA sends a proposed reduction to your latest address of record, and the clocks start on the date of the notice whether you got it or not.

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

Done when your contact details at va.gov are current.

STEP 5

Attend any scheduled reexamination and prepare for it honestly.

If VA schedules a future exam, go. Bring your recent records. Describe how the condition affects you on good days and bad days, accurately and completely, without exaggerating or playing it down.

Do not skip a scheduled reexamination. If you miss it without good cause, VA can send a notice that the payment for that condition will be cut or stopped, separate from anything about your condition. You'd have 60 days to answer. If you can't make the date, reschedule.

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

Done when you've attended the reexamination, or confirmed none is scheduled.

STEP 6

Know what puts a rating up for reexamination and what doesn't.

VA schedules future exams for conditions it expects to improve. It generally doesn't schedule routine reexaminations in six situations: the condition is static; findings have held without material improvement for five years or more; the condition is permanent with no likely improvement; you're over 55, except in unusual circumstances; the rating is the schedule's minimum; or a lower rating wouldn't change your combined rating. The ten-year and twenty-year protections don't stop VA from scheduling an exam. Your decision letter usually says whether a future exam is planned.

If you can't tell whether a rating is set for a future exam, **then** ask a free accredited representative to read your decision language with you.

Where this is written down: 38 CFR § 3.327(a) and (b)(2).

Done when you know which of your ratings, if any, are likely to be reexamined.

STEP 7

Keep your own copy of every decision and exam report.

Save each rating decision, codesheet, and exam report in one place. If a reduction is ever proposed, these show your rating history and the effective dates your protections depend on. Request anything you're missing with VA Form 20-10206, the Freedom of Information Act or Privacy Act Request.

Done when you have a complete personal file of your decisions and exam reports.

STEP 8

If a proposed reduction arrives, act that day.

A proposed reduction isn't a final decision. You have 60 days from the date of the notice to send evidence, and VA has to receive a hearing request within 30 days for your payments to stay at the current level until it decides. Call a free accredited representative right away. The companion book, *Protect What You Earned*, walks the full response.

Do not ignore a proposed-reduction notice or let either window pass.

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

Done when you know both deadlines and who you'll call.

Recap Checklist

- ☐ I can name the five-year, ten-year, twenty-year, and total-rating protections.
- ☐ I labeled each rating with the protection it has and the next one it's approaching.
- ☐ I'm keeping current, documented treatment for each rated condition.
- ☐ My contact information at va.gov is current so I don't miss a notice.
- ☐ I go to scheduled reexaminations and describe my condition accurately.
- ☐ I know which of my ratings are likely to get a future exam.
- ☐ I keep my own copy of every decision and exam report.
- ☐ I know the 30-day and 60-day clocks on a proposed reduction and who I'll call.

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 *Protect What You Earned*. 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.