

— FWD ASSIST HQ —

FIELD GUIDE

Reviewing Your Ratings and Filing for Every Evaluation You Can Support

Review your current ratings and file for every
evaluation you have evidence for.



J. Erickson

A FWD Assist HQ Field Guide

FIELD GUIDE

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 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.

Reviewing Your Ratings and Filing for Every Evaluation You Can Support

Review your current ratings and file for every evaluation you have evidence for.

Companion to *100 Percent VA Disability Explained*.

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 reviewed your current rating decision, listed the conditions you haven't claimed and the rated ones that have gotten worse, matched each to evidence, and filed for every evaluation you can document.

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 (sign in at va.gov, or call 1-800-827-1000).
- ☐ Your VA file number.
- ☐ A list of every physical and mental condition you've been treated for, in service and since.
- ☐ Access to your service treatment records and your VA treatment records.
- ☐ The name of a free accredited representative you can work with (VSO, accredited agent, or accredited attorney).
- ☐ A notebook or file to track each condition, its evidence, and its filing date.

When to start: Now. If you already have a condition in mind that you haven't filed, submit an Intent to File first (Step 2), then work the rest of the guide at your own pace.

Start Here: The Basics

Over time, many veterans carry conditions that are diagnosed and treated but never claimed, or rated lower than their current evidence would support. Reviewing your ratings means comparing three lists: what you're diagnosed with, what you've claimed, and what you're rated now. Then you file for the gaps you can actually support with evidence. This is about an accurate record. Nothing more.

Two facts shape the whole review. First, VA doesn't add ratings straight across; it combines them, most severe first, so the order you file in doesn't change the final number. Second, a condition generally pays from the date VA gets the claim, or the Intent to File it attaches to. So the date you file matters far more than the order.

Where this is written down: 38 CFR § 4.25; 38 CFR § 3.400.

The Steps

STEP 1

Pull your current rating decision and list every condition on it.

Sign in at va.gov to see your ratings and letters, or call 1-800-827-1000 and ask for a copy. Write down each service-connected condition, its diagnostic code, its rating, and its effective date.

Done when you have a written list of every rated condition with its diagnostic code and effective date.

STEP 2

Submit an Intent to File for compensation.

Submit it online at va.gov/resources/your-intent-to-file-a-va-claim, call 1-800-827-1000, or mail VA Form 21-0966. It needs no evidence and doesn't have to list conditions. If VA gets your complete claim within one year, VA treats the claim as filed on the Intent to File date. Only the first complete claim after it gets that date. Save the confirmation.

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

Done when your Intent to File is submitted and the confirmation is saved.

STEP 3

Check your combined rating.

VA combines ratings with the whole person method. Each rating is applied to the ability you have left after the one before it, most severe first, so the gains get smaller as you climb. Enter your ratings in the disability rating calculator at va.gov/disability/about-disability-ratings and compare the result to your letter.

If your result matches the letter, **then** move on. **If** it doesn't, **then** there may be an error in your file. Flag it for a free accredited representative before you plan new filings.

Where this is written down: 38 CFR § 4.25.

Done when your math matches the letter or you've flagged the gap for a representative.

STEP 4

Check every arm and leg pair for the bilateral factor.

When you have compensable ratings on both arms, or both legs, or paired skeletal muscles, VA combines the two sides and then adds 10 percent of that value before combining it with anything else. The joints don't have to match: a left knee and a right hip count, because each leg is one extremity. It doesn't apply to paired organs like the ears. If including a condition in the factor would lower your combined rating, VA leaves it out. Look for the bilateral factor in your decision wherever you have rated conditions on both sides.

If the factor is missing and the decision is less than a year old, **then** a Higher-Level Review is the simpler fix. **If** the decision is older and final, **then** the tool is a request to revise it for clear and unmistakable error. Take either one to an accredited representative first.

Where this is written down: 38 CFR § 4.26; 38 CFR § 3.105(a); 38 CFR § 3.2601.

Done when every arm and leg pair is confirmed correct or flagged for review.

STEP 5

Request your claims file and your medical records.

Request your complete VA claims file (C-file) with VA Form 20-10206, the Freedom of Information Act (FOIA) or Privacy Act (PA) Request, which you can also submit online. Request your service treatment records through va.gov/records/get-military-service-records. Download your VA medical records from the medical records section of My HealtheVet on VA.gov.

Done when all three requests are in and you have a confirmation or date for each.

STEP 6

Build your unfiled conditions inventory.

Read your service treatment records and your current medical records. List every condition documented at any visit, in service and since, whether it went away or continues, and whether you've already filed for it. Note when symptoms started and where each is written down.

Done when you have one written list of every condition, marked filed or unfiled.

STEP 7

Find the rated conditions that have gotten worse.

For each rated condition, look up its diagnostic code in the rating schedule and read the criteria for the next level up. Compare them with what your recent treatment records show. Mark any condition where the records describe more than your current rating covers.

If a condition has gotten worse, **then** it goes on your claim as a request for an increase. **If** it's improved, **then** know that a claim for an increase lets VA look at its current severity, and VA can propose a reduction if the evidence shows real improvement. Ratings held at the same level for five years or more get extra protection. Ask an accredited representative before you file on a condition that's better than it was.

Where this is written down: 38 CFR Part 4; 38 CFR § 3.105(e); 38 CFR § 3.344.

Done when every rated condition is marked worse, the same, or better, with the record that shows it.

STEP 8

Map the secondary conditions from each service-connected condition.

A secondary condition is one caused or made worse by a condition that's already service connected. It needs evidence of the link to that condition, not a new in-service event. For each primary, list what it's known to lead to, for example a lumbar condition and radiculopathy in each leg, or a TBI and migraines, and mark the ones you have now.

If the new condition is a mental health diagnosis and you already have a service-connected one, like PTSD, **then** it doesn't get its own rating. VA gives one mental health rating for all of them, so the new diagnosis goes in as part of a claim for an increase.

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

Done when each primary has its likely secondaries listed and your current ones marked.

STEP 9

Match every condition to its evidence.

For each condition on your list, note where the link comes from: your service treatment records, an existing service-connected condition, or a medical opinion you still need. List radiculopathy separately for each leg, because each side is rated on its own.

Do not file a condition with nothing behind it. A denial means the next try needs new and relevant evidence.

Done when every condition you plan to file has a named evidence source or an opinion you still need to get.

STEP 10

Get the medical opinions you still need.

Ask each treating provider to say in writing whether your condition is at least as likely as not caused or made worse by service or by the related service-connected condition. If medication controls a condition, ask your providers to record what your symptoms are like when a dose is missed or wears off. Don't stop or skip a medication to prove a point.

If your provider won't write an opinion, **then** ask a private physician, or rely on VA, which gets an exam or opinion when the record needs one to decide the claim.

Where this is written down: 38 CFR § 3.102; 38 CFR § 3.159(c)(4).

Done when every condition that needs an opinion has one in hand, or you know VA will get one.

STEP 11

File one claim with every condition together.

Submit VA Form 21-526EZ (Application for Disability Compensation and Related Compensation Benefits) online or by mail to Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-4444. List every new condition, every secondary with its primary, and every increase on the same claim. Attach your evidence and opinions.

Do not file conditions one at a time across separate months. Only the first complete claim after your Intent to File takes its date; a condition you hold back pays from a later date.

Where this is written down: 38 CFR § 3.155(d)(1)(ii); 38 CFR § 3.400.

Done when the claim is submitted with every condition and you have the confirmation.

STEP 12

Ask whether TDIU fits, and file if it does.

Total Disability based on Individual Unemployability pays at the total rate when service-connected conditions keep you from holding substantially gainful work. The schedular rule needs one service-connected condition at 60 percent or more, or two or more with one at 40 percent or more and a combined 70 percent or more. For this test VA counts some groups as one condition, such as conditions of both legs or conditions from one cause. A veteran who doesn't meet those numbers but can't work because of service-connected conditions can still be sent for extraschedular review. To file, use VA Form 21-8940 (Veteran's Application for Increased Compensation Based on Unemployability). Describe your work limits in Item 26, Remarks, or on VA Form 21-4138. VA asks your last employer to complete VA Form 21-4192.

If you want VA to consider permanent and total status, **then** say so in writing. VA decides it from the evidence, and it affects benefits for family members, such as CHAMPVA and Chapter 35 education.

Where this is written down: 38 CFR § 4.16(a) and (b).

Done when you and a representative have checked TDIU and, if it fits, you've filed VA Form 21-8940.

STEP 13

Check whether any severe condition supports Special Monthly Compensation.

Special Monthly Compensation is an added payment for specific situations, such as loss or loss of use of a hand, foot, or creative organ, blindness in one eye with only light perception, deafness in both ears with no air and bone conduction, or needing another person's regular aid and attendance. VA considers SMC as part of deciding your claim, but it can only act on what's in the file. Name the basis in your claim and attach the medical evidence that shows it.

Where this is written down: 38 U.S.C. § 1114; 38 CFR § 3.350; 38 CFR § 3.155(d)(2).

Done when you've raised an SMC basis with evidence, or confirmed with a representative that none applies.

STEP 14

Prepare for the C&P exam, then read your rating decision in full.

Read the rating criteria for each condition before the exam. Describe your symptoms as they really are, including how often your bad days come, how long they last, and what they stop you from doing. Don't play them down, and don't stretch them. Request the exam report afterward. If it has a factual error, send VA a written statement pointing it out. When the decision arrives, read every page and confirm each condition was decided and each effective date is right.

If a condition was denied or rated lower than the evidence supports, **then** choose a Supplemental Claim, a Higher-Level Review, or a Board Appeal within one year of the decision notice to keep your effective date. Talk with an accredited representative about which one fits.

Where this is written down: 38 CFR § 3.2500.

Done when you've read every page of the decision and either accepted it or started a review within the year.

Recap Checklist

- ☐ Pulled the current rating decision and listed every rated condition.
- ☐ Submitted an Intent to File for compensation (21-0966) and saved the confirmation.
- ☐ Checked the combined rating with VA's calculator, or flagged the gap.
- ☐ Checked every arm and leg pair for the bilateral factor.
- ☐ Requested the C-file (20-10206), service treatment records, and VA records.
- ☐ Built the unfiled conditions inventory.
- ☐ Marked each rated condition worse, the same, or better.
- ☐ Mapped secondary conditions, with mental health kept to one rating.
- ☐ Matched every condition to its evidence.
- ☐ Got the medical opinions I still needed, or know VA will get one.
- ☐ Filed one 21-526EZ with every condition together.
- ☐ Checked TDIU and filed 21-8940 if it fits.
- ☐ Raised Special Monthly Compensation where a severe condition supports it.
- ☐ Prepared for the C&P exam and read the rating decision in full.

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 *100 Percent VA Disability Explained*. 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.

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.