

— FWD ASSIST HQ —

FIELD GUIDE

Using AI Tools Safely to Prepare Your Claim

Use AI tools safely to organize and draft parts of
your claim.



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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.

Using AI Tools Safely to Prepare Your Claim

Use AI tools safely to organize and draft parts of your claim.

Companion to *AI and Your VA Claim*.

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 use AI as a research and structuring assistant to organize and draft parts of your claim, keep your private information safe, and verify every fact before it goes near your file.

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. AI is a tool, not a claims expert, and it has no standing in the VA process.

WHAT YOU NEED BEFORE YOU START

- ☐ A clear idea of the condition or claim you're working on.
- ☐ An AI tool you can type into (treat anything you type as potentially permanent).
- ☐ A way to reach primary sources for verification: eCFR.gov for regulations, VA.gov for forms and current figures.
- ☐ The name of a free accredited representative you can bring your work to (see [the back of this guide](#)).
- ☐ A blank document or spreadsheet to keep a research trail (what you researched, what you verified, where you found it).

When to start: Before your first accredited representative appointment. This is the safest phase, because you're building understanding, not making claim decisions yet.

Start Here: The Basics

AI tools can help you organize records, draft plain-language statements, and understand VA terms, but they can also invent facts, cite rules that don't exist, and mishandle sensitive information. Used carefully, AI is a research and drafting assistant, never a decision-maker and never a substitute for accredited help. This guide shows how to use these tools safely, verify everything against [va.gov](https://www.va.gov), and protect your personal data.

The Steps

STEP 1

Understand what AI actually is before you rely on it.

An AI tool predicts likely text. Unless it's actually searching a source, it doesn't look up regulations, and it doesn't know your file. A confident tone tells you nothing about whether it's right. Treat every output as a draft, not a source.

Done when you can say out loud that AI output is a first draft to be verified, never a fact to be filed.

STEP 2

Learn the line between the Green Zone and the Red Zone.

Green Zone is where AI helps: plain-language explanations, general rating frameworks, document structure, exam-prep categories, and questions for your representative. Red Zone is where AI damages your claim: nexus opinions, legal or appeal strategy, and rating predictions.

If a task is about understanding or organizing information, **then** it's Green Zone and you can use AI as a starting point. **If** a task claims professional judgment, a medical opinion, a legal decision, or a rating prediction, **then** it's Red Zone and belongs with an accredited representative or a qualified clinician.

Done when you can sort your own to-do list into Green Zone and Red Zone before you open an AI tool.

STEP 3

Sanitize everything before you type it into a public AI tool.

Strip identifiers. Replace your name with [VETERAN]. Use general condition types instead of exact diagnoses. Use date ranges instead of exact dates. Reference your own papers as [my medical records] rather than pasting them.

Do not paste your DD-214, your claims file, your medical records, your service number, or your Social Security number into a public AI tool, and never give any tool or company your VA.gov sign-in. Assume anything you type is stored, could be read, and may be permanent.

Done when your draft prompt carries no name, service number, exact date, or exact diagnosis that could re-identify you.

STEP 4

Use AI to understand your condition and how it's rated in general.

Ask for a plain-language explanation of the condition and the general architecture of how the rating schedule approaches that category. Tell the tool not to predict your outcome, not to cite codes as authoritative, and that you will verify the specifics yourself.

If you want to understand how the VA rates a condition category, **then** that's a safe Green Zone question, and you check the answer against the regulation itself. **If** you're asking whether your condition will reach a certain rating, **then** stop. AI can't rate a disability, and any answer is a guess dressed up as an assessment.

Done when you understand the general framework well enough to ask sharper questions, and you haven't asked AI to predict a rating.

STEP 5

Use AI to build the structure of your personal statement, then write the content yourself.

Ask for a framework: the categories of information a strong personal statement should cover for your condition. Then write every sentence in your own words, in your own voice, about your own experience.

Do not let AI write the content of your statement. A personal statement is lay evidence: your own account of what you've lived. Raters read a lot of statements and notice one that doesn't sound like a person, and words that aren't yours are weaker evidence than your own imperfect ones.

Where this is written down: 38 CFR § 3.159(a)(2).

Done when you have an outline from AI and a draft statement written entirely by you.

STEP 6

Use AI to learn what a C&P exam assesses, not to script your answers.

Ask what a Disability Benefits Questionnaire is, what categories the examiner gathers for your condition, and what functional impact means. Then check it against the actual DBQ for your condition on VA's public DBQ page at benefits.va.gov, or against the rating criteria in 38 CFR Part 4 if your DBQ isn't public.

Do not memorize AI-generated answers and recite them at the exam. A C&P exam is a clinical assessment. Sounding scripted costs you credibility, and memorized criteria may be wrong.

Done when you can describe your symptoms and functional limits accurately in your own words, and you've checked the real DBQ or criteria.

STEP 7

Use AI to generate a list of questions for your accredited representative.

Ask AI to help you build specific, informed questions about evidence, the rating framework, the exam process, and next steps. Tell it not to answer them or evaluate your claim; the answers come from your representative.

Done when you have an organized question list ready to bring to your appointment.

STEP 8

Verify every fact AI gives you against a primary source.

Check every regulation citation at eCFR.gov. Check every rating criterion against the actual diagnostic code. Check every case citation at the court's own site, such as www.uscourts.cavc.gov for the Court of Appeals for Veterans Claims. Board of Veterans' Appeals decisions show how other claims went but don't bind VA. Check medical facts against a recognized medical source. Confirm a fact in more than one independent source before you trust it.

Do not copy AI-generated regulatory language into any filing. A wrong or invented citation becomes a permanent part of your record and can raise questions about your credibility. Quote regulations directly from eCFR.gov instead.

Done when every number, citation, and medical claim in your materials traces to a primary source you checked yourself.

STEP 9

Keep the Red Zone off your file: no AI nexus letters, legal advice, or rating predictions.

A medical opinion has to come from a qualified clinician who reviewed your actual records. Choosing a review lane carries deadlines, so talk it through with an accredited representative; the choice is still yours. Rating predictions are guesses. None of these are AI tasks.

If you need a medical opinion, a legal or appeal decision, or a read on your likely outcome, **then** take it to a qualified clinician or a free accredited representative, not an AI tool.

Do not submit an AI-generated nexus letter or medical analysis as evidence. It isn't a medical opinion, it can read smoothly and still be medically false, and it can hurt your credibility on everything you send after it.

Done when every Red Zone task on your list is assigned to a qualified human, not AI.

STEP 10

Bring your organized, verified work to a free accredited representative before you file.

Present it as a starting point: here is what you researched, here is what you verified, and here are your open questions. Ask your representative to review your drafted statements and research for gaps and accuracy.

Do not pay an upfront fee to file an initial claim. Accredited Veterans Service Organizations help at no charge, and accredited claims agents and attorneys may charge a fee only after VA issues its initial decision, within the limits of 38 CFR 14.636. Anyone who charges to prepare or file your initial claim, including someone selling AI-built claim packages, is a claim shark. Report them to the VA Office of Inspector General at 1-800-488-8244.

Where this is written down: 38 U.S.C. § 5904(c)(1); 38 CFR § 14.636.

Done when an accredited representative has reviewed your materials and you know your next step.

Recap Checklist

- ☐ I treat AI output as a draft to verify, never a source to file.
- ☐ I can sort tasks into Green Zone (understand, organize) and Red Zone (opinions, legal, ratings).
- ☐ I stripped identifiers from every prompt and never pasted my DD-214, records, service number, or SSN, or shared my VA.gov sign-in.
- ☐ I used AI to understand my condition and its rating framework, and never asked it to predict my rating.
- ☐ AI gave me a personal statement structure; I wrote the content in my own words.
- ☐ I learned what the C&P exam covers and checked the real DBQ or criteria, without scripting answers.
- ☐ I have an organized question list for my accredited representative.
- ☐ I verified every citation, criterion, and medical fact against a primary source.
- ☐ I kept nexus letters, legal strategy, and rating predictions off my file.
- ☐ I brought my verified work to a free accredited representative and paid no upfront fee.

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 *AI and Your VA Claim*. 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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