

FWD ASSIST HQ / CLAIM TOOLKIT / NO. 08

Which Door

The stressor rule has five doors. Most people only know about the hardest one, decide they cannot prove it, and never file.

Almost everybody believes the same thing: that to connect PTSD to service, you have to produce a document proving a specific event happened on a specific day. No document, no claim.

That is one road, and it is the hardest one. The regulation contains four other situations where your own account may establish the stressor, and a fifth where records from outside the military can corroborate it. Finding out which one fits you is the most useful thing you can do before you write a word.

WHAT IS IN HERE

1. What the rule actually asks for
2. The five doors, and how to tell which is yours
3. The statement worksheet
4. A check before you submit

This is general education. It is not legal advice, medical advice, or a promise about any claim result. Nobody can promise you an outcome. A VA-accredited representative can help you with your claim at no cost. FWD Assist HQ is not affiliated with the Department of Veterans Affairs or any government agency.

What the rule actually asks for

Three pieces, and only one of them is the hard part.

The piece	Who supplies it
A diagnosis, made the way VA requires	A clinician. Not you.
A link between your current symptoms and something that happened in service	A clinician, in medical evidence.
Credible supporting evidence that the stressor occurred	This is the one people get stuck on. And this is where the five doors live.

Notice that two of the three are somebody else's job. The part that is yours is the third one, and the rule does not say the same thing to everyone about it.

What "made the way VA requires" means

The first piece has a standard attached to it. The diagnosis has to conform to the diagnostic manual VA names in its regulation, and it has to come from somebody qualified to make it. A note from a primary care doctor saying you seem anxious is not that. A diagnosis from a psychiatrist, a psychologist, or a licensed clinician working within their scope is.

Private counts. So does VA. If your diagnosis came from outside VA, the usual question is whether the record is complete enough to stand on, not whether it is allowed.

THE ONE LINE TO REMEMBER

You may not need the document you think you need.

Four of the five doors let your own account establish that the stressor happened. Which one applies depends on what kind of service and what kind of event, not on how good your paperwork is.

The five doors

Read all five. People routinely qualify for one and never know it.

The door	What it takes
1. Diagnosed in service	PTSD was diagnosed while you were still in, and the stressor relates to that service.
2. Combat	The evidence establishes you engaged in combat with the enemy and the stressor relates to that combat. What usually establishes it: a combat award or badge, unit records, or your own account where it fits your assignment.
3. Fear of hostile military or terrorist activity	A VA psychiatrist or psychologist, or one VA contracted with, confirms the stressor is adequate to support a diagnosis and that your symptoms relate to it.
4. Prisoner of war	You were a prisoner of war and the stressor relates to that experience.
5. Personal assault	Different shape. Not lay testimony alone, but evidence from sources other than service records may corroborate the account.

For doors 1 through 4 the regulation says your lay testimony alone may establish that the stressor occurred, absent clear and convincing evidence to the contrary, and provided the stressor is consistent with your service. Doors 1, 2 and 4 say consistent with the circumstances, conditions, or hardships of your service. Door 3 says consistent with the places, types, and circumstances of your service. That proviso is not a formality. It is why where you were and what your unit did still matter even on the doors that run on your own word.

Door 3, more precisely

How the confirmation actually happens: in the ordinary course this is the VA examination for the claim, where a VA psychiatrist or psychologist, or one VA has contracted with, makes that finding. A letter from your own private psychiatrist, however good, is not what this door names. So if you think door 3 is yours, the exam is the step that opens it, and going to it matters more than any paperwork you gather beforehand.

This is the widest door and the most misunderstood. It does not mean you were somewhere dangerous. The regulation describes experiencing, witnessing, or being confronted with an event or circumstance involving actual or threatened death or serious injury, or a threat to physical integrity, and it names examples: an actual or potential improvised explosive device, a vehicle-imbedded explosive device, incoming artillery, rocket, or mortar fire, a grenade, small arms fire including suspected sniper fire, or an attack on friendly military aircraft. And your response has to have involved fear, helplessness, or horror.

Door 5, more precisely

The regulation names sources: records from law enforcement, rape crisis centers, mental health counseling centers, hospitals, or physicians, certain test results, and statements from family members, roommates, fellow service members, or clergy. It also says evidence of behavior changes can be credible evidence of the stressor, and it gives its own examples: a request for transfer to another assignment, deterioration in work performance, substance abuse, episodes of depression, panic attacks, or anxiety without an identifiable cause, and unexplained economic or social behavior changes.

IF NONE OF THE FIVE FIT

Then you are on the general road, which does ask for credible supporting evidence that the stressor occurred. That is harder, not closed. Unit records, deployment records, incident reports, and buddy statements all do work there. Talk to an accredited representative before you decide you cannot get there.

The statement worksheet

Answer these in your own words. Plain is better than formal. You are not writing a report, you are telling somebody what happened.

NAME

DATE

WHAT THIS PAGE IS, AND IS NOT

It is a worksheet, not a privileged document. Anything you write here that goes to VA or to a board becomes part of a file other people read. Write what you need to establish what happened. You do not have to write more than that, and what you leave off this page you can still tell a representative or a clinician out loud.

If working on it is bringing things up, the Veterans Crisis Line is 988 then press 1, or text 838255. You can stop and come back to this.

1. Where were you, and when?

Unit, base, ship, country. Month and year is enough. Approximate is fine if that is all you have.

2. What happened?

The event, or the ongoing situation. One or two specific times if there were many. Do not polish it.

2b. What was it like at the time?

Door 3 turns partly on your response having involved fear, helplessness, or horror. Say in your own words what it was like in the moment. You do not have to use those three words.

3. Who else was there, or knew?

Names if you have them. Nicknames and roles count. Somebody may be willing to write a statement.

4. What changed in you afterward?

A transfer request, work performance dropping, substance use, depression or panic or anxiety with no obvious cause, money or friendships changing. Anything different before versus after.

A NOTE ON WRITING THIS

You do not have to relive it in detail to satisfy the rule. Enough to identify what happened, roughly when, and where. If writing it is hard, write less and tell a clinician or an accredited representative the rest out loud.

Before you submit

- ☐ I read all five doors, not just the one I had heard of.
- ☐ I identified which one applies to me, or that none does.
- ☐ My statement says where and roughly when.
- ☐ My statement describes what happened, not how I feel about it now.
- ☐ I named anybody who was there or who knew.
- ☐ I described what changed in me afterward, concretely.
- ☐ I did not describe events that did not happen.
- ☐ I asked an accredited representative to look at the door question before filing.
- ☐ If writing it was too hard, I told somebody instead of leaving it blank.

WHY THE DOOR QUESTION COMES FIRST

Because it changes what you spend your effort on. If your own account can establish the stressor, months spent chasing a record that may not exist is months wasted. If it cannot, then buddy statements and unit records are exactly where the effort belongs. Same claim, completely different work.

HOW THIS REACHES VA

Handing a page to somebody in an appointment is not the same as putting it in your file. To be sure your statement lands, submit it yourself.

VA Form 21-10210, Lay/Witness Statement (July 2024 version), is the form built for a written statement from you or from somebody else. You can upload it through your account at va.gov or mail it. Form numbers and versions change, so check the current one first. The page for this form is va.gov/find-forms/about-form-21-10210 and every VA form has one at the same address with its own number on the end.

Anybody who was there, or who saw you change afterward, can write their own on the same form. Give a copy to your representative and take a copy to your exam.

Keep a copy of what you sent and how you sent it.

For your own account of the event, VA's form is 21-0781 (March 2024 version), which also covers personal assault and MST.

NOBODY SHOULD CHARGE YOU TO FILE

Help from an accredited Veterans Service Officer is free. Always. Disabled American Veterans, the Veterans of Foreign Wars, the American Legion and your state or county veterans service office all have accredited representatives and none of them charges you. The search is at va.gov/get-help-from-accredited-representative/find-rep.

Nobody may charge you a fee for helping with your claim before VA issues its first decision on it. That rule is 38 USC 5904(c)(1). After the first decision an accredited agent or attorney may charge, and 38 CFR 14.636 sets the limits, measured against past-due benefits, which means the back pay owed for the stretch before the decision: a fee not over 20 percent of that is presumed reasonable if that person represented you through the date of the decision, and a fee over one third is presumed unreasonable. Only an accredited agent or attorney may charge you anything.

So if somebody who is not accredited offers to file for you, wants money up front, or wants a cut, walk away and report them to the VA Office of Inspector General at 1-800-488-8244.

Where this is written down

The three-element requirement and all five situations are in 38 CFR 3.304(f): diagnosis in service, combat, fear of hostile military or terrorist activity with its definition and examples, prisoner of war, and personal assault with its alternative sources and behavior change evidence. The consistency provisos are in the same paragraphs. The diagnosis standard it points to is 38 CFR 4.125(a).

Regulation text: [ecfr.gov](https://www.ecfr.gov), Title 38, Part 3, section 3.304 and Part 4, section 4.125.

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Current as of October 2026. Regulations change. Check for a newer version before you rely on this.

If working on this is bringing things up, the Veterans Crisis Line is 988 then press 1, or text 838255. Family members can call it too.