

# VA Disability: Start Here

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A free, plain-English primer on the whole VA disability process — what to do first, the mistakes that sink claims, how the rating math really works, and how to get honest help that doesn't cost you a dime.

*A benefits system is not a maze built to defeat you. It's a set of rules — and the rules are knowable.*

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FREE PRIMER · The companion to The VA Disability Playbook · 2026 · [baratelliinstitute.com](https://baratelliinstitute.com)

START HERE

## The whole process, on one path

If you're starting a VA disability claim — or you've been denied and don't know why — this primer gives you the map. The VA process feels like a wall, but it's really a series of knowable steps. Here they are, in order.

### THE PATH EVERY CLAIM FOLLOWS

1. Am I service-connected?

2. Build the evidence

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| 3. <b>File the claim</b>                      | 6. <b>Seek the right rating, lawfully</b> |
| 4. <b>The C&amp;P exam &amp; the decision</b> | 7. <b>Appeal, if needed</b>               |
| 5. <b>The rating math</b>                     | 8. <b>Get free, accredited help</b>       |

STEP 1

### Are you service-connected?

Compensation flows from *service connection* — a current disability that’s linked to your service. Three ways to get there: **direct** (it started in service), **secondary** (a service-connected condition caused another), and **presumptive** (the law presumes the link for certain exposures and conditions). The **PACT Act** dramatically expanded presumptives for burn-pit and other toxic exposures, and Agent Orange presumptives cover many Vietnam-era veterans — if you fall in a presumptive group, you don’t have to prove the link the hard way.

STEP 2

### Build the evidence

A claim is only as strong as its evidence: your service treatment and personnel records, current medical evidence, and — critically — a *nexus* opinion linking the condition to service. Lay statements (“buddy statements”) can establish what happened when records are thin. Request your C-File to see what the VA already has.

STEP 3

### File the claim & the C&P exam

File an **intent to file** first — it locks in your effective date (and potential back pay) while you gather evidence. After you file, the VA usually schedules a **Compensation & Pension (C&P) exam**. This exam often drives the rating, so prepare: describe your symptoms on your *worst* days, not your best, and be honest and complete.

STEP 4 & 5

### The decision — and the rating math that surprises everyone

The VA assigns each condition a rating from 0 to 100% and then *combines* them — it does not add them. Each new rating applies only to the part of you the VA still considers healthy, so the numbers never total what you’d expect.

**WORKED EXAMPLE — WHY 50% + 30% = 70%, NOT 80%**

Start with the highest: **50%**. That leaves you **50% “healthy.”**

The 30% applies to that remaining 50% → it adds 15 points, not 30. So 50% + 30% → **65%**.

The VA rounds to the nearest 10% → a **70% combined rating**.

Add more conditions and the gap grows. Our free **Combined-Rating Calculator** does this for you, including the 10% **bilateral factor** for paired limbs.

#### STEP 6

### Seek the rating you've earned — lawfully

This is about claiming what the rules already allow, never exaggerating. Don't overlook **secondary conditions**; if your service-connected conditions keep you from working, look at **TDIU** (paid at the 100% rate even below a 100% schedular rating); severe losses may qualify for **Special Monthly Compensation (SMC)**; and dependents can increase your award. As conditions worsen, you can file for an **increase**.

#### STEP 7

### If you're denied: the appeal lanes

A denial is not the end — it's the start of the **AMA** appeal system, which has three lanes: a **Higher-Level Review** (a senior reviewer, no new evidence), a **Supplemental Claim** (add new and relevant evidence), or a **Board Appeal** (a Veterans Law Judge). Each has deadlines; missing one can cost your effective date and back pay. Choose the lane that fits why you were denied — and bring in an accredited attorney for complex appeals.

#### STEP 8 · THE MOST IMPORTANT ONE

You should **never pay anyone just to file a VA claim**. Accredited **Veterans Service Organizations** — the DAV, VFW, American Legion, and your county or state veterans office — prepare and file claims **for free**. Only VA-accredited representatives may assist, and charging a fee for an initial claim is generally prohibited. Beware “claim sharks” who promise guaranteed results for a cut of your back pay. This primer and the Playbook exist to help you understand the system and find honest help — not to file for a fee.

#### THE MISTAKES THAT SINK CLAIMS

### Avoid these

- **Filing without the nexus.** A diagnosis and a service event aren't enough — you need the link (“nexus”) between them. The most common reason claims fail.
- **Missing the C&P exam, or going in unprepared.** The exam often decides the rating. Know what it is and describe your worst days honestly, not your best.
- **Forgetting secondary conditions.** Conditions *caused* by a service-connected one (e.g., depression secondary to chronic pain) are themselves ratable.
- **Assuming ratings add up.** They don't — the VA combines them (see Step 5). Plan around the real number.
- **Missing an appeal deadline.** The AMA lanes have time limits; miss one and you can lose your effective date and back pay.
- **Paying a ‘claim shark.’** You do not have to pay anyone to *file* — a VSO does it free.

## FIVE VETERANS

## You're not the first to walk this path

The full Playbook follows five composite veterans through every step. Find the one closest to you.

**Marcus**

POST-9/11 · FIRST CLAIM

PTSD, tinnitus, burn-pit respiratory — learning the PACT Act presumptives.

**Linda**

GULF WAR · APPEALING

Denied once; choosing the right lane and fixing the evidence gap.

**Earl**

VIETNAM · INCREASES

Agent Orange presumptives; seeking increases and Aid &amp; Attendance.

**Sofia**

RECENT · TDIU

MST-related PTSD, handled with care; pursuing unemployability.

**The Bennetts**

SURVIVOR · DIC

A surviving spouse pursuing Dependency &amp; Indemnity Compensation.

GO DEEPER

## The full VA Disability Playbook

This primer is the map. The Playbook is the whole journey — nine parts, the five veterans, and the detail behind every step above:

- Service connection and the PACT Act presumptives, in depth
- Building airtight evidence and preparing for the C&P exam
- The rating math, TDIU, SMC, and effective dates / back pay

- The AMA appeal lanes, deadlines, and when to hire counsel
- A companion workbook of trackers and a directory of free, accredited help

Start free now: the **Combined-Rating Calculator** at [baratelliinstitute.com](https://baratelliinstitute.com).

*Educational orientation only — not legal advice, not a VA-accredited representative, and not affiliated with or endorsed by the U.S. Department of Veterans Affairs. The five veterans are fictional composites. VA rules, presumptives, ratings, and amounts change and depend on your circumstances; confirm everything with the VA or a VA-accredited representative. Accredited Veterans Service Organizations help with claims free of charge.*