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WHAT EACH PROTECTION ACTUALLY PROTECTS

A field matrix for separating evaluation safeguards, service connection, payment, and reexamination limits.



QUESTION ONE
What status is VA changing?

QUESTION TWO
Would current payment decrease?

QUESTION THREE
Which effective date controls?

RULE FILE

The fastest way to misread rating protection law is to treat every status as permanent. This matrix shows the specific job of each rule.

MATRIX 01 | PROTECTION COMPARED

EACH RULE HAS A DIFFERENT TARGET

RULE OR STATUS	SERVICE CONNECTION	EVALUATION LEVEL	ROUTINE REEXAM	PAYMENT PROCESS
Five-year stabilization	No independent protection	Safeguards reduction analysis	Related five-year limit	Proposal rules may apply
Ten-year rule	Generally protects	Does not freeze percentage	Not its function	Not its function
Twenty-year rule	Not the ten-year rule	Protects held floor	Not its function	Lower payment generally barred below floor
Static or over age 55	No	No independent floor	Limits periodic exams	Not its function
Total schedular	No independent protection	Material-improvement test	Exam can still be authorized	Proposal rules may apply
TDIU	Underlying awards separate	Employability safeguards	Review can occur	Proposal rules may apply
P&T	No independent ten-year rule	Permanence finding matters	Generally no routine future exam	Not a twenty-year floor

MATRIX 02 | FORMAL PROPOSAL TRIGGER

WHEN 38 CFR 3.105(E) APPLIES

Lower individual evaluation

VA considers reducing a service-connected evaluation or employability status.

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Current compensation decreases

The lower evaluation would reduce or discontinue compensation payments currently being made.

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Formal proposal procedure

VA must issue the proposal and provide the evidence and hearing opportunities in section 3.105.

If the combined payment does not decrease, section 3.105(e) may not require the same formal proposal procedure even when one individual evaluation changes.

USE THE RIGHT COLUMN

Ask whether the dispute concerns service-connected status, the percentage, a total-rating basis, the scheduling of an exam, or the payment procedure. One label rarely answers every question.

