

## **Sample Total Disability based on Individual Unemployability (TDIU) Medical Opinion Letter**

**(Records Review Only – Fictional Example – Impact of Service-Connected Conditions on Employability)**

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Department of Veterans Affairs Claims Intake Center P.O. Box 4444 Janesville, WI 53547-4444

**Re: Medical Opinion – Total Disability based on Individual Unemployability (TDIU)  
Records Review Only**

Veteran: [Sample Veteran] VA File Number: [Redacted] Date of Birth: [Redacted]

To Whom It May Concern:

I am David Protaziuk, MSN, APRN, FNP-C, a board-certified Family Nurse Practitioner licensed to practice in the State of Illinois. I have been practicing as an FNP for over 4 years, with experience reviewing medical records and preparing independent medical opinions for VA disability claims, including assessments of functional limitations and employability impacts. My opinions are independent and based solely on the medical evidence reviewed.

I have conducted a thorough review of the veteran's service treatment records (STRs), VA electronic health records, private post-service treatment notes, diagnostic imaging studies, prior VA rating decisions, and vocational/employment history. The veteran is service-connected for bilateral knee degenerative joint disease (osteoarthritis) at a combined rating that meets schedular criteria for TDIU consideration (e.g., one disability at 40% or combined 70% with one at 40%).

[Sample Veteran] has longstanding service-connected bilateral knee degenerative joint disease (osteoarthritis) (ICD-10: M17.0), with symptoms including chronic pain (rated 6–9/10 daily), stiffness, instability, limited range of motion, crepitus, swelling, antalgic gait, and need for bracing/assistive devices. Diagnostic imaging confirms moderate-to-severe joint space narrowing, osteophyte formation, subchondral sclerosis, and cartilage loss. Secondary conditions (e.g., lumbar degenerative disc disease from compensatory gait) further compound limitations, including chronic low back pain, reduced mobility, and intermittent radiculopathy.

The veteran reports inability to maintain substantially gainful employment due to these service-connected disabilities. Work history shows attempts at sedentary/light-duty roles (e.g., desk/administrative positions), but frequent absences, inability to sit/stand for prolonged periods, reduced productivity from pain/distraction, and need for unscheduled breaks or accommodations have led to job loss or voluntary resignation. No non-service-connected conditions adequately explain the occupational impairment.

**In my professional medical opinion, based on a thorough review of the records and my clinical expertise, [Sample Veteran]'s service-connected disabilities render the veteran unable to secure and follow a substantially gainful occupation consistent with education and occupational experience.**

This includes inability to perform even sedentary employment on a sustained and reliable basis due to chronic pain, mobility restrictions, need for frequent position changes, and secondary effects (e.g., fatigue from pain management, concentration issues from discomfort). These limitations are expected to persist more likely than not and preclude competitive employment.

This opinion is rendered without consideration of age or non-service-connected conditions.

Rationale:

- Service-connected bilateral knee osteoarthritis causes severe functional limitations (e.g., inability to walk/stand >15–30 minutes, frequent pain flares, instability risking falls), directly impacting physical job demands and even sedentary roles requiring prolonged sitting/standing.
- Compensatory gait and secondary lumbar issues exacerbate overall mobility and endurance deficits, leading to inability to maintain consistent work pace or reliability.
- Continuity of impairment is evident from medical records showing progressive worsening despite conservative treatment (e.g., PT, medications, bracing), with no realistic vocational rehabilitation potential for return to gainful work.
- No non-service-connected condition adequately accounts for the degree of occupational impairment observed.

This opinion is rendered within a reasonable degree of medical certainty and probability, based solely on the evidence reviewed. It aligns with VA criteria under 38 CFR § 4.16 for TDIU entitlement.

Should additional clarification be required, please contact me at the above information.

Sincerely,

David Protaziuk, MSN, APRN, FNP-C Board-Certified Family Nurse Practitioner

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