



September 11th  
Victim Compensation Fund

# 2022 annual report





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Victim Compensation Fund**

## Table of Contents

Executive Summary..... 3

Special Master’s Message ..... 4 – 5

    Thank you, Rupa ..... 4

The Year in Numbers..... 6 – 9

    Why does it take so long to  
    review a claim? ..... 8

    What can I do to speed the  
    processing of my claim? ..... 9

Outreach..... 10 – 11

    vcf.gov Website ..... 10

    Events..... 10

    Building Relationships ..... 10

    New “Interactive” Presence Tool..... 11

Transforming for the Future..... 12 – 13

    Transforming the Claimant Experience ..... 13

World Trade Center Health  
Program Partnership ..... 14 – 15

Online Access to Your Claim ..... 16

Map of Where Claims are From ..... 17

Program Results..... 18

Annual Reassessment..... 19

VCF Program Statistics ..... 20 – 25

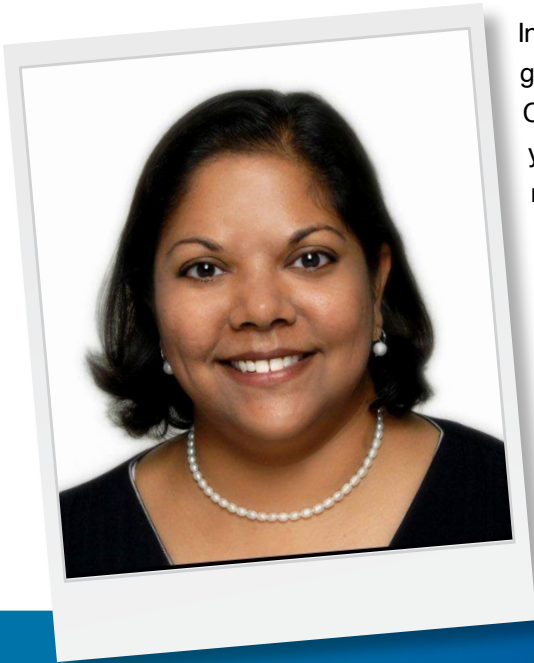




## Executive Summary

In a year characterized by transitions, the most notable being the departure of Special Master Rupa Bhattacharyya, the VCF completed its 11th year of operation in 2022. While the search for a permanent Special Master was underway, the appointment of interim Special Master August Flentje allowed VCF operations to continue with minimal disruption. As a result, the Fund was able to reach a milestone of awarding over \$10 billion to almost 49,000 claimants since re-opening in October 2011. In addition to achieving this milestone, the VCF completed another successful year in service to the 9/11 community, issuing over 9,100 award letters and awarding over \$1.4 billion in 2022. This past year also included several new initiatives profiled in this report, including a continued focus on reducing the burden on claimants by establishing direct relationships with organizations that may be able to provide the VCF with the necessary information on the claimant's behalf. The VCF continues to look towards the future with the VCF Transformation, and a continued focus on carrying out its critical mission to the 9/11 community.

# Thank you, Rupa!



In April 2022, Special Master Rupa Bhattacharyya **announced** she would be leaving government service for a position with Georgetown University Law Center’s Institute for Constitutional Advocacy and Protection. Rupa served as Special Master for almost six years, guiding the VCF through the 2016 roll out of the new claim form, implementing numerous changes to policies and procedures focused on streamlining the claim review process, enhancing outreach efforts and communications with the 9/11 community, and achieving her goal of reducing the time that it takes to review a claim from start to finish. Under her leadership, the VCF made awards to more than 35,000 individuals and paid more than \$8 billion in compensation. Her tenure will always be highlighted by the establishment of the VCF as a permanent program, here to continue its vital work until 2090, with sufficient funding to pay all eligible claims. Rupa, your mark will remain on this program for decades to come, and you have the sincere appreciation of the claimants and families you served, the broader 9/11 community, and the entire VCF team. We look forward to carrying your legacy forward as we fulfill our mission.

*“I will always view my time as Special Master as, above all else, a privilege. When I accepted this role, I hoped to be able to uphold the VCF’s reputation for excellence and fairness and compassion. I depart with the great satisfaction of having done so, and of leaving the VCF in the most solid position possible, with its future firmly secured.”*

**Rupa Bhattacharyya**  
**Special Master – July 2016-April 2022**

## A Message from the Special Master

The VCF completed its 11th year of operation in 2022, a year that brought with it measurable progress, continued challenges, and notable transitions – the most significant of which was the departure of Special Master Rupa Bhattacharyya in April 2022, after nearly six years of dedicated and extraordinary service at the VCF, and 27 years with the Department of Justice. Rupa’s far-reaching contributions will continue to benefit the 9/11 community for years to come, and she has my deepest gratitude for her service to this community. I was honored to step into the role of Special Master in May 2022 on an interim basis, while the search for a permanent Special Master is underway. Throughout this period, the VCF team has continued to impress me with its resilience, work ethic, and dedication to those we serve.

As a young professional, I worked in lower Manhattan in the 1990s, so when I read the stories of claimants who were caught in the midst of the 9/11 attacks, or of the heroic responders and clean-up workers, I think about the people I worked with in lower Manhattan, and see claims frequently from people who worked in and around the offices where I was working just a few years prior. My career brought me to Washington before those terrible attacks, but I think often about the experiences of those who were in the buildings where I worked, those who lived and attended school in the area, and those who passed through areas that I traveled through daily. I have a deep appreciation for those who made it possible to return to lower Manhattan after 9/11, and sadness for those who suffered in 2001, and who continue to suffer to this day.

When stepping into this position earlier this year, my goals were straightforward: (1) continue the processing and payment of claims without delay during this time of transition; and (2) make sure the team had what it needed to continue to deliver on the VCF mission – issuing decisions and payments as quickly as possible (once all information needed to decide the claim has been provided). I also set a personal commitment to decrease the time it takes to render decisions following appeal hearings to within six months of the hearing date. At the time of my appointment as interim Special Master, on average, it took almost 12 months for decisions to be rendered following a hearing. I am proud that our team has been able to reduce that timeframe to six months by the end of 2022, although we still have much work to do to decrease the overall timeframe of claim review and the appeals process.

In our ongoing efforts to make the claims process less burdensome for claimants, we continued to identify and develop new collaborative relationships with external entities to obtain “proof of presence” information directly from employers, unions, volunteer organizations, and other groups with potentially large numbers of claimants. Our “Entity Outreach” team leads these efforts, and their results are profiled in the “Outreach” section on [page 10](#). We also streamlined the overall process by removing the requirement to submit original copies of documents by mail, encouraging claimants to upload all supporting documents for their claim into our online claims system. And as we look towards our future as a permanent program, we began focusing significant attention on our “VCF Transformation,” profiled on [page 12](#), which is our plan for ensuring that the VCF, now that it is permanent, is set up to operate in an efficient manner to support claimants and their families through 2090.

The commitment and pride with which the VCF team serves this deserving community is overwhelmingly evidenced by our year-end progress. As of December 31, 2022, over the course of the VCF’s eleven years in operation, we have communicated awards totaling nearly \$10.9 billion to almost 49,000 individuals, with over \$1.4 billion awarded in 2022 alone. This past year also saw a continuation of the new trend that began in 2021, with each month bringing more new claims filed from survivors than responders. In 2022, we received 5,539 total new claims from survivors and 3,856 from responders, a reflection of the outreach efforts undertaken by the 9/11 community. You will find details about our progress throughout this report, with detailed statistics beginning on [page 20](#).

As I near the end of my time as interim Special Master, I have a personal message to those who are still suffering from the 9/11 attacks: keep up the fight! The WTC Health Program has tremendous resources to help with your health and well-being. Every day when I read claims and issue awards to those of you who are suffering from 9/11-related ailments, I cannot help but hope you are able to stay as healthy as possible and can share precious time with your loved ones well into the future.

Sincerely,

*Auggie*  
Auggie Flentje



# The Year In Numbers 2022

**12,822**

Pieces of mail  
received & processed

**92,161**

Letters sent

**642**

Appeal hearings held

**48,169**



Inbound calls  
to Helpline

**45**

New members  
added to the VCF team

**7,196**



Approved eligibility  
determinations rendered

**7,979**

Payments processed

**7,050**

Initial award letters

**313**

Claims expedited

**2022**

**Total**

**\$ 1,406,737,970.29**

Dollars awarded in 2022

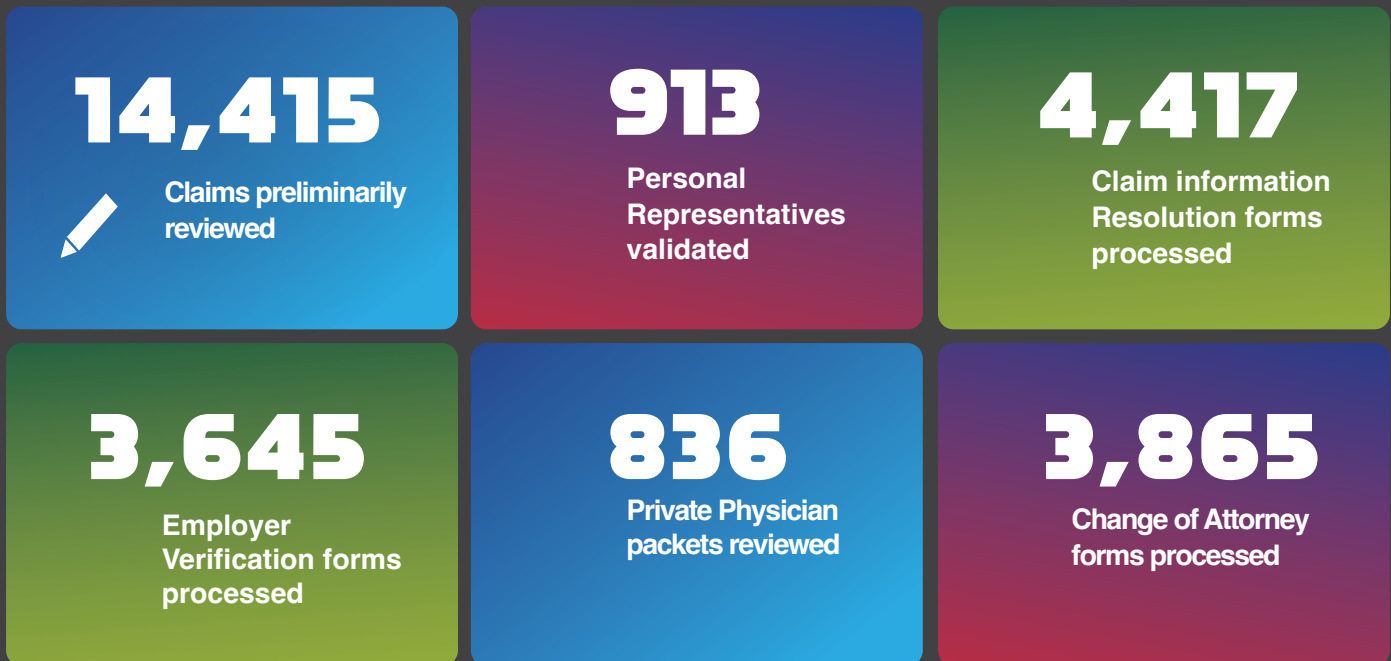
**\$ 10,878,092,695.61**

Total Dollars awarded by VCF



By any measure, 2022 was another successful year for the VCF as shown in the numbers on the previous page. Incoming mail was processed, calls were answered, new staff joined our team, and claims were reviewed and paid. Despite a year of transition, the VCF team never lost its focus on those we serve.

These numbers, which we report on each year, provide insight into the amount of work done by the VCF team. But they do not tell the entire story. The VCF does so much more than what has historically been shared in the Annual Report. This year, we are expanding our reporting to give you a glimpse into the full breadth of work we do – all of which takes time and resources and impacts the timeframe in which claims can be reviewed and decided. Shown below are some of the VCF team’s additional 2022 accomplishments.



The VCF’s work also includes information exchanges with various external entities to provide information in support of VCF claims. This includes the WTC Health Program to get information about certified conditions, various employers who provide information to support proof of presence, NYCERS and NYSLRS for pension information, and the Social Security Administration for information needed to calculate economic loss awards. Each of these exchanges requires the VCF to prepare and submit the request to the third-party entity, wait for the response to be received from the third-party, and then upload the response to the specific claim. On average, 30% of claims require data from one of these external partners, and the VCF processed 6,883 of these requests in 2022.\*

\* **Note:** This number does not include requests sent to (and received from) the WTC Health Program for information on a claimant’s certified condition(s). All submitted claims that include a sufficient “Exhibit A Authorization for Release of Medical Records” are sent to the WTC Health Program to request and receive this information.

## Why does it take so long to review a claim?

Over the past several years, the VCF has made tremendous progress in reducing the timeframe from claim submission to award, and we report on this each month with our public statistics. But we know the timeframe is still too long. The VCF Transformation (see [page 12](#)) is focused on streamlining our operations and increasing efficiency with a more modern claims system, but the benefits of that effort won't be realized until early 2024. What more can be done now? This is where you can help!

The biggest hurdle to the VCF team's ability to review and decide more claims each year is the quality of the claim submissions, and the resulting need to place claims on hold while waiting for information, deny the claim when the information is not sufficient to establish eligibility, and then pick up the same claim multiple times as it comes back for review again...and again...and often again. This problem – which we refer to as “Premature and Insufficient Claims” – has a major impact on every claim because they take an extraordinary amount of time and attention from the VCF team.

## Premature Claims – The Numbers

### On average....

- **33.8%** of claims are missing the Claim Form Signature Page and/or Exhibit A - Authorization for Release of Medical Records
- **32.3%** do not have a certified physical condition at the time the claim is filed
- **54%** of claims are deactivated for failure to provide the minimum required information

41.9%

On average 41.9 % of all claims are submitted with insufficient proof of presence documents.

## Premature and Insufficient Claims

**Premature Claims** are claims that are submitted without the basic supporting documentation to allow Preliminary Review to begin, or to be completed so the claim can move to Substantive Review. These claims are considered “premature” because they should not have been submitted if: (1) the minimally required documents needed for the VCF to begin preliminary review of the claim have not been completed and submitted to the VCF; (2) the victim is not yet certified for treatment by the WTC Health Program for a physical condition; and/or (3) the Personal Representative or court-appointed Guardian does not have the required documentation to validate his or her authority to file the claim.

The VCF waits 60 days once a claim is submitted to allow time for the minimally required documents and information to be submitted before determining a claim is premature. Premature claims receive a Missing Information letter and are moved to “Inactive” status during the Automated Document Check process and/or Preliminary Review.

**Insufficient Claims** are claims for which the minimally required documents have been submitted (either at the time the claim was filed or in response to a Missing Information letter), the VCF reviewed the claim, and the documents to support eligibility were found to be insufficient to establish the claimant's eligibility. These claims are placed on hold while awaiting the missing information. This category primarily contains claims that were submitted with proof of presence documents that do not meet the VCF's requirements.



## Why it Matters

Submitting premature and incomplete claims slows down and delays review because the VCF has to generate one or more Missing Information requests, move the claim to “Inactive” or “On Hold” status, wait for the requested information to be submitted, reactivate the claim, and review the newly submitted documentation to see if it resolves the issue. The more times we touch a claim – whether it is premature, incomplete, or both – slows our ability to get decisions out to other claimants.

### What can I do to speed the processing of my claim?

You can do a lot to help speed the processing of your claim!

- ✔ Make sure your claim form responses are complete and accurate.
- ✔ Only submit your claim form when you have all the required documents ready to submit.
- ✔ Use the [Document Checklists](#) to be sure all required documents based on your specific circumstances have been submitted, and that they are complete and legible.
- ✔ Upload all supporting documents and required forms to your claim rather than mailing them to the VCF.
- ✔ Do not upload the same document multiple times, and do not mail a copy to the VCF of anything you upload to your claim.
- ✔ Submit the “[definitive proof of presence](#)” based on your unique circumstances. Witness Presence Statements are a last resort for those who cannot get the preferred documents. Review Section 1.6 of the [VCF Policies and Procedures](#) to confirm which documents you should submit.
- ✔ Respond to VCF requests for missing information as soon as possible.
- ✔ If you are working with an attorney, coordinate with your attorney before taking any action on your claim or submitting any information to the VCF.

# Outreach

**What's new in 2022? The following updates were rolled out over the course of the year:**

- **New!** System-generated Client Authorization Form for payments to law firm account
- **New!** “What to Expect at Your Hearing” document explains the hearings process
- **New!** Revised Missing Information and Award letters using plain language principles to improve clarity and ease of understanding
- Change to allow the upload of ACH Payment Information Forms into the online system – no need to mail forms to the VCF
- Expanded direct relationship with NYCERS to obtain information in support of claims for deceased individuals
- **New!** Established relationship with NYSLRS to obtain information directly in support of members’ VCF claims

## **Need more information?**

Check out the full Policies & Procedures on the [www.vcf.gov](http://www.vcf.gov) website.

## **vcf.gov Website**

Throughout 2022, VCF outreach activities continued to focus on sharing accurate information about the program, ways in which to provide presence documentation, and how to register and file a claim. A central tool continued to be the [www.vcf.gov](http://www.vcf.gov) website, where materials are posted in English, Spanish, Polish, and Chinese. With more than 354,900 visitors in 2022, the VCF website is a vital resource for claimants, potential claimants, and the general public. The website features clear and easy to follow step-by-step instructions on how to register and file a claim.

## **Events**

The VCF Outreach Team continued to participate in information sessions and other events over the course of 2022. As in prior years, many of these events were conducted jointly with our partners at the WTC Health Program, including an overview of both programs for FBI staff conducted on a quarterly basis as part of ongoing efforts to increase awareness of available resources for current and former employees. VCF staff also conducted multiple training sessions for new staff at the various WTC Health Program Clinical Centers of Excellence and Nationwide Provider Network, preparing them to provide information about the VCF to their members. In addition, VCF leadership participated in events to commemorate the 21st anniversary of 9/11, including the VOICES Annual Symposium and the 9/11 Memorial and Museum’s Community Day. We continue to focus on further expanding our outreach efforts, with an emphasis on building awareness and expanding relationships to reach groups who may not have heard about the VCF or the options available to them.

## **Building Relationships to Support Proof of Presence**

Throughout 2022, the VCF continued to build upon communications and outreach activities developed in previous years, intensifying its efforts to create relationships with a broader range of organizations that serve the 9/11 community, with a focus on establishing ways to ease the burden on claimants to find “proof of presence” documents. As more years pass since 9/11, and with a claim filing deadline that continues until October 1, 2090, finding documents to support presence at an eligible location has become the biggest hurdle to establishing eligibility for VCF compensation. We recognize that memories fade and records may no longer exist from that time. Throughout this past year, our team has worked to establish information sharing arrangements with employers, unions, and other organizations specifically to provide presence documentation for claims filed by their employees and members. These efforts resulted in new arrangements with entities such as Verizon, CWA Local 1101, Bank of America, Goldman Sachs, JP Morgan Chase, and the NYC Department of Buildings, and our team continues to proactively contact other entities based on organizations identified in claim filings. The [VCF Policies & Procedures](#) (located on the VCF website) were updated multiple times throughout the year as agreements with new entities were finalized.

We also continued to identify new ways to locate contact information for third parties that might potentially assist our claimant population. At the beginning of 2022, the [Third Party Verification Form](#), used by employers and other organizations to confirm

a claimant's presence at the site, was updated to include an optional check box to learn more about how to support the VCF Outreach Team's efforts. This addition resulted in 50 new potential contacts from an array of employers, associations, and unions.

Our relationship-building efforts this year extended to the NYC Mayor's Office, which provided us with contacts at various NYC agencies for which we either had difficulty verifying presence in the past or would benefit from establishing a relationship for future purposes. Since then, we have been in contact with a number of city agencies and are working on developing direct information sharing relationships with them to benefit their staff should they file a VCF claim.

The VCF will continue to build on existing relationships and further expand outreach efforts in 2023, with conversations already underway with the Borough of Manhattan Community College, Bank of NY Mellon, New York Stock Exchange, and American International Group (AIG).

## New "Interactive" Presence Tool

A key requirement to be eligible for compensation is providing information that establishes your presence at an eligible 9/11 location at some point during the September 11, 2001, through May 30, 2002 timeframe. This has remained one of the biggest hurdles to eligibility for claimants given the passage of time, businesses closing or changing ownership, destruction of records, and difficulty locating co-workers or neighbors from that time. Compounding these issues is the confusion about which specific documents the VCF needs, and how many presence documents a claimant needs to submit.

While we have intensified and focused our efforts on establishing "proof of presence" relationships with employers, unions, and others this past year, and updated presence information on our website, we know the information is still hard to find and not easy to navigate. With this in mind, we developed the idea for an "interactive" presence tool and contracted with a company that has expertise in the design of easy-to-use online tools.

Our vision is for claimants to be able to go to a "presence page" on our website, where they will be prompted to answer a series of questions about their reason for being at an eligible location. Based on their answers, they will be given information about the specific form of presence best suited to their circumstances. This will include instructions on who to contact or where to get the documents or information, making it much easier to get to the "right answer." Our goal is to eliminate the need to review multiple sources of information and provide claimants with the "how to" for proving presence in a simple, scenario-driven, interactive manner that is easily accessible on our website. The design of this tool is underway, and we expect to launch it in mid-2023.

**Third Party Verification Form**  
 This form should be used by an employer or volunteer organization to provide information to the September 11th Victim Compensation Fund ("VCF") on behalf of an employee or volunteer who has filed a VCF claim.  
 Please carefully read and follow the instructions before completing this form.  
 The Employer/Organization should send this form directly to the VCF.  
 The claimant should not submit this form to the VCF on behalf of the Employer/Organization.

**Section 1: Information about the Employee/Volunteer.**  
 Employee/Volunteer Full Name: \_\_\_\_\_  
 7-digit VCF Claim Number: \_\_\_\_\_

**Section 2: Information about the Employer/Organization and the representative who is completing the form.**  
 Employer/Organization Name: \_\_\_\_\_  
 Employer/Organization Address: \_\_\_\_\_  
 Contact Person's Name & Title: \_\_\_\_\_  
 Contact Person's Email: \_\_\_\_\_  
 Contact Person's Phone Number: \_\_\_\_\_

Does your organization have a number of employees/volunteers who may be eligible for VCF compensation? By checking this box, a member of our Outreach Team will contact you to discuss how you can help us help them.

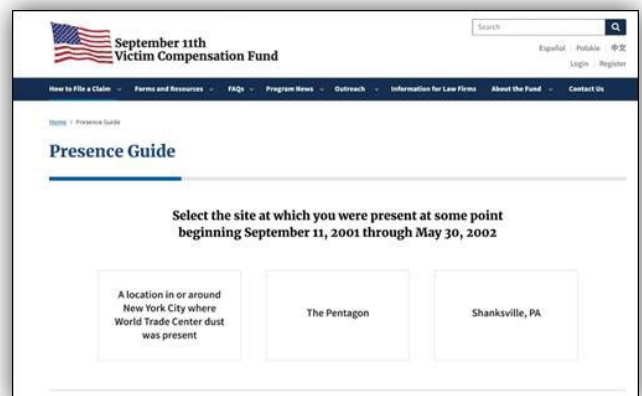
**Section 3: Information about the individual's location(s) and activity beginning on September 11, 2001, through May 30, 2002. Complete the table below. If you rely on internal employer/organization documents or business records to complete the table, include copies of those documents with your response. You may attach a letter or additional pages to this form if additional space is needed.**

Specific Dates Worked/Volunteered	Specific Address(es) where Individual Worked/Volunteered	Brief Description of Work/Duties Performed

**Section 4: Certification.**  
 I, \_\_\_\_\_, certify under penalty of perjury pursuant to 28 U.S.C. §1746(1) that the foregoing is true and correct.

Employer/Organization Contact's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Updated: March 2022 [www.vcf.gov](http://www.vcf.gov) / VCF Helpline 1-855-885-1555





# Transforming for the Future: myVCF

The July 29, 2019, passage of the “Never Forget the Heroes: James Zadroga, Ray Pfeifer, and Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund Act” created a path for the VCF to continue its work on behalf of the 9/11 community for decades to come. Former Special Master Rupa Bhattacharyya announced in our [20th Anniversary Special Report](#) that the VCF had begun the “VCF Transformation” (or “Transformation” for short), which is our plan for ensuring that the VCF is set up to operate efficiently as a permanent program and able to support victims and their families through 2090.

Since that report, the VCF has taken several important steps toward realizing its Transformation vision, including review of VCF policies to identify changes that support Transformation goals; the initial design of a more streamlined claims process that will reduce the time from claim submission to award determination; and the purchase of software for a new, more modern claims system. Our new system, called **myVCF**, will provide the enhanced “guided experience” that claimants both need and deserve.

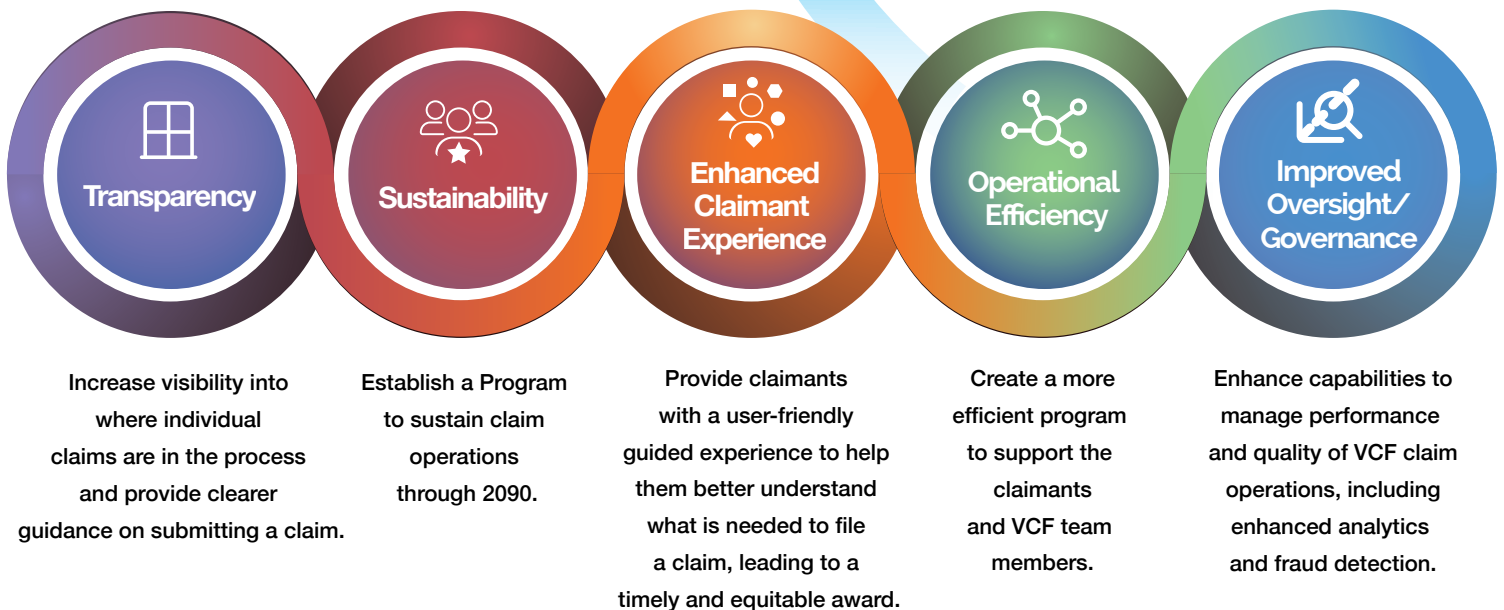
## Transformation Mission

To reduce the time to issue an award to VCF claimants by designing a modern, victim-centric claims solution supported by streamlined business processes, automation, and a dynamic operating model.

## Transformation Vision



## Transformation Goals:



# Transforming the Claimant Experience



A simplified claim form with clear instructions that only asks claimants the specific questions they need to answer based on their circumstances.



A streamlined process and new claims system that will reduce the time between claim submission and award determination.



Automatic checks to be sure all required documentation and information is included before the claim form can be submitted, leading to faster claim review and fewer requests for missing information that can delay processing of the claim.

## What You Can Expect: myVCF

Brand new look!



Instructions and tips throughout the online claim form to assist claimants as they complete and file their claim.

Ability to request expedited status, request approval to use the Private Physician process, and make basic updates such as changing the attorney associated with the claim – all from within the system.

Additional details and support about how to prove presence at an eligible location based on the claimant's specific circumstances.

Improved status updates so claimants know where the claim is in the overall process, and any action they need to take.



## When will myVCF be ready?

We are committed to getting **myVCF** up and running within the shortest possible timeframe, while doing so in a way that is easily understood by claimants and allows for an easy transition from the current system to the new one. The design and development of **myVCF** will continue through 2023 with an anticipated roll out in early 2024. Current operations will continue without any impact to the existing claim review process.

Large changes such as these are only successful if those who are impacted understand what is happening, when it is happening, what it means to them, and what they need to do to prepare. The [vcf.gov](http://vcf.gov) website will soon have a new section dedicated to Transformation where important information and updates will be posted. Throughout 2023, there will be frequent communications to claimants and law firms, keeping them up-to-date on the timeframe for system launch and what steps, if any, they need to take.



**myVCF** is fundamental to our ability to continue to serve our claimants and the 9/11 community. We remain committed to transforming the VCF for long term sustainability without losing focus on our commitment to remaining faithful to our statute, fair to claimants, and defensible to taxpayers.

The screenshot shows a progress bar on the left with six steps: 'Victim Contact Information', 'SSN and Citizenship', 'Present at a 9/11 Crash Site', 'Certified Medical Condition Status', 'Review Information', and 'Registration Completed'. The 'Registration Completed' step is highlighted with a blue circle. To the right, the 'Registration Completed' screen displays the message: 'Your registration is completed. Would you like to start filing your claim?' Below this message are two buttons: 'Return home and start claim later' (disabled) and 'Start my claim now' (active).








# World Trade Center Health Program Partnership

In 2022, the VCF continued to build on its long-standing partnership with the National Institute for Occupational Safety and Health (NIOSH), which administers the World Trade Center (WTC) Health Program, by collaborating on a range of joint outreach efforts, such as a training for social workers at the Clinical Centers of Excellence (CCEs), and enlisting NIOSH's support in sharing accurate and timely information with Program members.

Connected by a shared mission to serve the 9/11 community, the two programs maintained consistent and ongoing communication throughout the year. VCF leadership attended monthly meetings of the WTC Health Program's Responder Steering Committee to report on progress and outreach efforts and met with the WTC Health Program's Survivor Steering Committee to answer questions related to the transition in Special Masters.

While the VCF and the WTC Health Program work together very closely, they are two separate programs with several important distinctions, some detailed here. It is important to note that an individual must register with the VCF and enroll in the WTC Health Program separately.

## How the Programs Differ

	 <b>September 11th Victim Compensation Fund</b>	 <b>9.11 WTC Health Program</b>
 <b>Benefits Provided</b>	Compensation for eligible physical conditions	Medical monitoring and treatment
 <b>Illnesses Covered</b>	Physical Only	Physical and Psychological
 <b>Geographic Zone where were you?</b>	For "Presence at the site": South of Canal Street (Manhattan only)	For Exposure: South of Houston Street and parts of Brooklyn
 <b>Presence/Exposure Timeframe when were you there?</b>	For Presence: September 11, 2001 – May 30, 2002	For Exposure: September 11, 2001 – July 31, 2002
 <b>Presence/Exposure Duration – how long were you there?</b>	No minimum time required for presence – just need to have been in the zone during the timeframe	Minimum time requirements apply for exposure

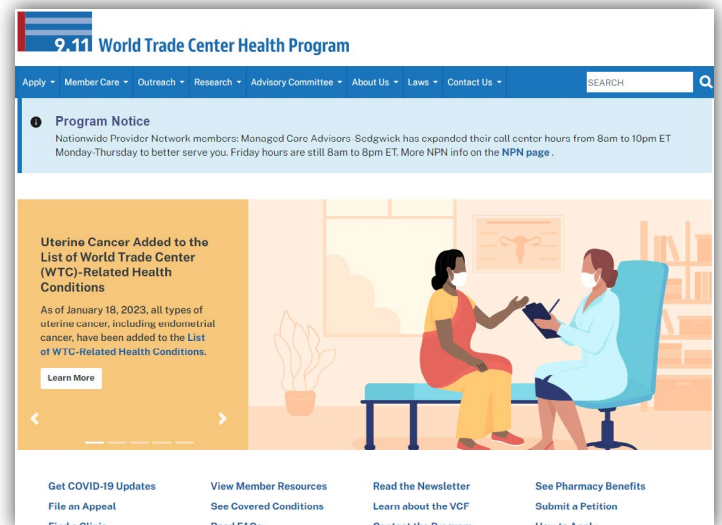


# World Trade Center Health Program Updates

The World Trade Center (WTC) Health Program has provided the following updates as of January 2023. Get the latest information on the Program at [www.cdc.gov/wtc](http://www.cdc.gov/wtc).

As a reminder, the WTC Health Program and the VCF are separate programs with distinct eligibility criteria and are administered by different federal government agencies. A member of the WTC Health Program is not required to register or file a claim with the VCF. Learn more about the differences between the VCF and the WTC Health Program at [www.cdc.gov/wtc/vcfcompare.html](http://www.cdc.gov/wtc/vcfcompare.html).

For general questions about the WTC Health Program, contact the WTC Health Program member services team at **1-888-982-4748** or email [wtc@cdc.gov](mailto:wtc@cdc.gov).



## Uterine Cancer Added to the List of WTC-Related Health Conditions

On January 18, 2023, the WTC Health Program issued a final rule to add all types of uterine cancer, including endometrial cancer, to the List of WTC-Related Health Conditions (List). Program members with uterine or endometrial cancer(s) who meet the certification requirements may now get their condition certified as a WTC-related health condition and receive covered treatment through the Program. Individuals who are certified for one of these cancers may also receive compensation from the VCF if all other eligibility requirements are met.

More information on this addition, including what to do if you have or think you have uterine cancer, is available at [www.cdc.gov/wtc/uterineCancer\\_20230118.html](http://www.cdc.gov/wtc/uterineCancer_20230118.html).

Please note: The WTC Health Program does not have the legal authority to reimburse members or healthcare providers for the costs of treatments received prior to January 18, 2023. The WTC Health Program also cannot reimburse for treatments received prior to the date that the member's uterine cancer is certified as a WTC-related health condition. However, compensation may be available through the VCF for past uterine/endometrial cancer treatment costs.

## New "Health Effects of 9/11" Exhibition

In May 2022, the WTC Health Program launched "Health Effects of 9/11," an online exhibition devoted to raising awareness about the ongoing health effects linked to 9/11 exposures.

Developed by the Program in partnership with members of the 9/11 community and the David J. Sencer CDC Museum, the exhibition is dedicated to all people impacted by 9/11, including those who lost their lives that day, those who have died from 9/11-related illnesses, and those who continue to struggle with 9/11-related illness or injury.

Visit [www.cdc.gov/wtc/exhibition/](http://www.cdc.gov/wtc/exhibition/) to explore the exhibition.

# Need Online Access to Your Claim?

Do you have online access to your claim? With online access, you can view your claim status and documents submitted to the VCF, upload documents for VCF review, and access letters from the VCF that have been posted to your claim.

**Call the VCF Helpline at 1-855-885-1555 and request online access to your claim or follow this step-by-step guide for detailed instructions. The Helpline can also explain how to use the system once you have access to your claim.**

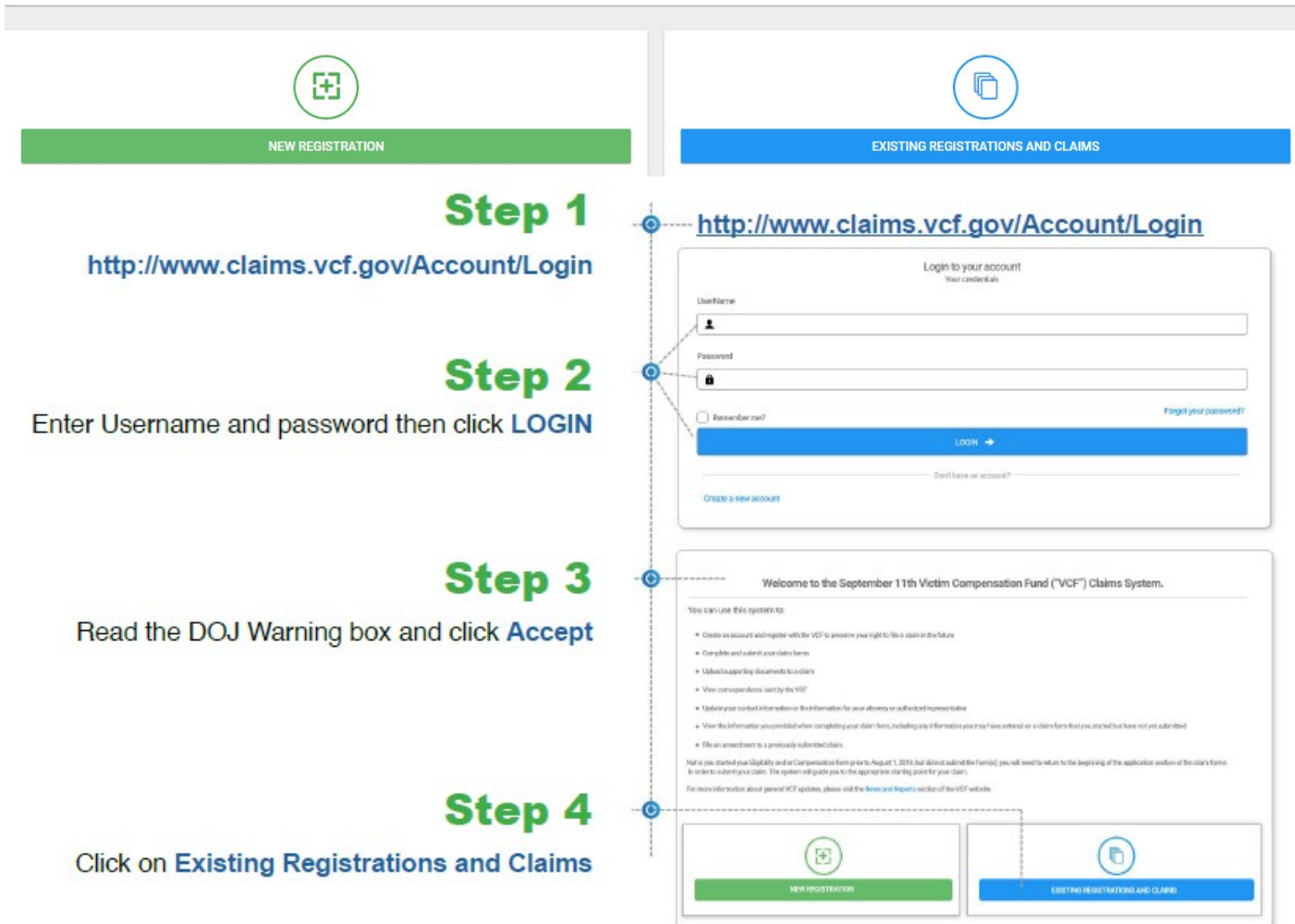
## Welcome to the September 11th Victim Compensation Fund ("VCF") Claims System.

You can use this system to:

- ▶ Create an account and register with the VCF to preserve your right to file a claim in the future.
- ▶ Complete and submit your claim form.
- ▶ Upload supporting documents to a claim.
- ▶ View correspondence sent by the VCF.
- ▶ Update your contact information or the information for your attorney or authorized representative.
- ▶ View the information you provided when completing your claim form, including any information you may have entered on a claim form that you started but have not yet submitted.
- ▶ File an amendment to a previously submitted claim.

Note: If you started your Eligibility and/or Compensation form prior to August 1, 2016, but did not submit the form(s), you will need to return to the beginning of the applicable section of the claim form in order to submit your claim. The system will guide you to the appropriate starting point for your claim.

For more information about general VCF updates, please visit the [News and Reports](#) section of the VCF website.



# The VCF has received claims from individuals in every state in the nation, as well as Puerto Rico and abroad.





# Program Results

Although the transition in Special Masters was a major change for the VCF in 2022, the team remained intensely focused on its work, sustaining a steadfast commitment to its mission and to the 9/11 community. In 2022, the VCF found 7,196 individuals eligible for compensation, notified claimants of over 9,100 award determinations (7,050 initial award determinations and 2,095 awards on amended claims), and awarded over \$1.4 billion, making the VCF's total dollars awarded almost \$10.9 billion since reopening in 2011. These results are due to the coordinated efforts of the entire VCF team, whose various functions support the claimant population and every aspect of claims processing. The overall statistics for the year, "The Year in Numbers" (found on [page 6](#)), documents the team's impressive output, from number of letters sent, payments processed, and calls to the VCF Helpline, to the number of claims expedited, hearings held, and pieces of mail processed.

Additional 2022 year-end and cumulative claim statistics appear beginning on [page 20](#), "VCF Program Statistics," with a series of charts reporting on key data points and important trends, including the number of VCF registrations, claims filed, and award determinations by claim type and claimant type.

A final important statistic to be reported relates to the costs of administering the fund, which the VCF works very hard to keep as low as possible while helping to reduce the burden placed on claimants and maximizing claims processing speed and efficiency. These costs include technology and facilities costs, such as the software and hardware to develop and maintain the claims system and rent for VCF offices; salaries for over 200 staff who run all areas of VCF operations, answer calls to the Helpline, process incoming mail, and work with claimants and law firms to complete unfinished and inactive claims, as well as for the VCF's staff attorneys who review claims for eligibility and compensation and render decisions on claims; and costs associated with various Department of Justice offices that support VCF payment processing, information system security, and the budget and funding process. As of December 31, 2022, the VCF's administrative costs remain less than three percent of total awards issued.



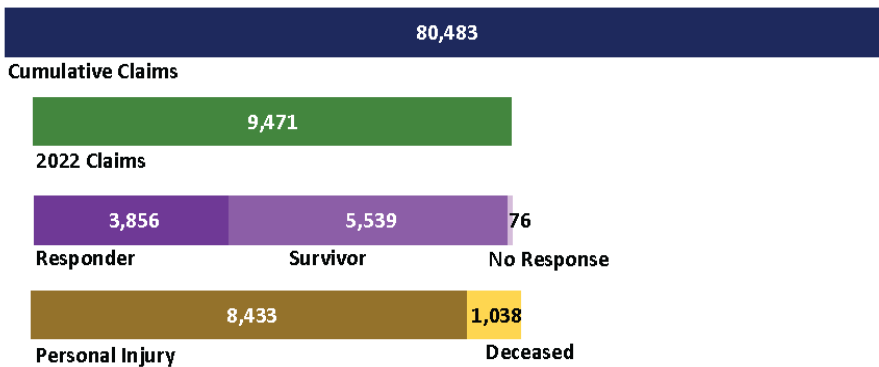
9/11 Memorial & Museum, Photographs by Jin S. Lee

# Annual Reassessment

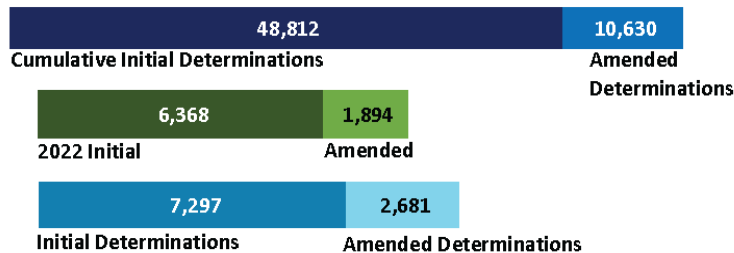
Each year, as required by statute, the VCF Special Master must reassess whether VCF policies and procedures appropriately prioritize funding for claimants who are suffering from the most debilitating conditions. In 2022, the Special Master remained committed to reserving higher awards for those claimants who demonstrate that their conditions severely impact the activities of daily living, and to expediting claims for those who are suffering from terminal illness or are facing significant financial hardship. A total of 313 claims were approved for expedited processing in 2022. As a matter of course, the VCF continually evaluates processes and policies to ensure that those who suffer most are adequately compensated.

## 2022 VCF At-A-Glance

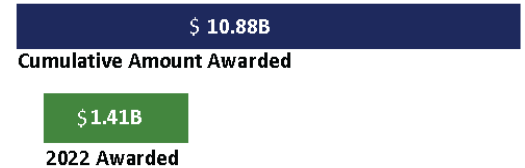
### CLAIMS SUBMITTED



### DETERMINATIONS RENDERED



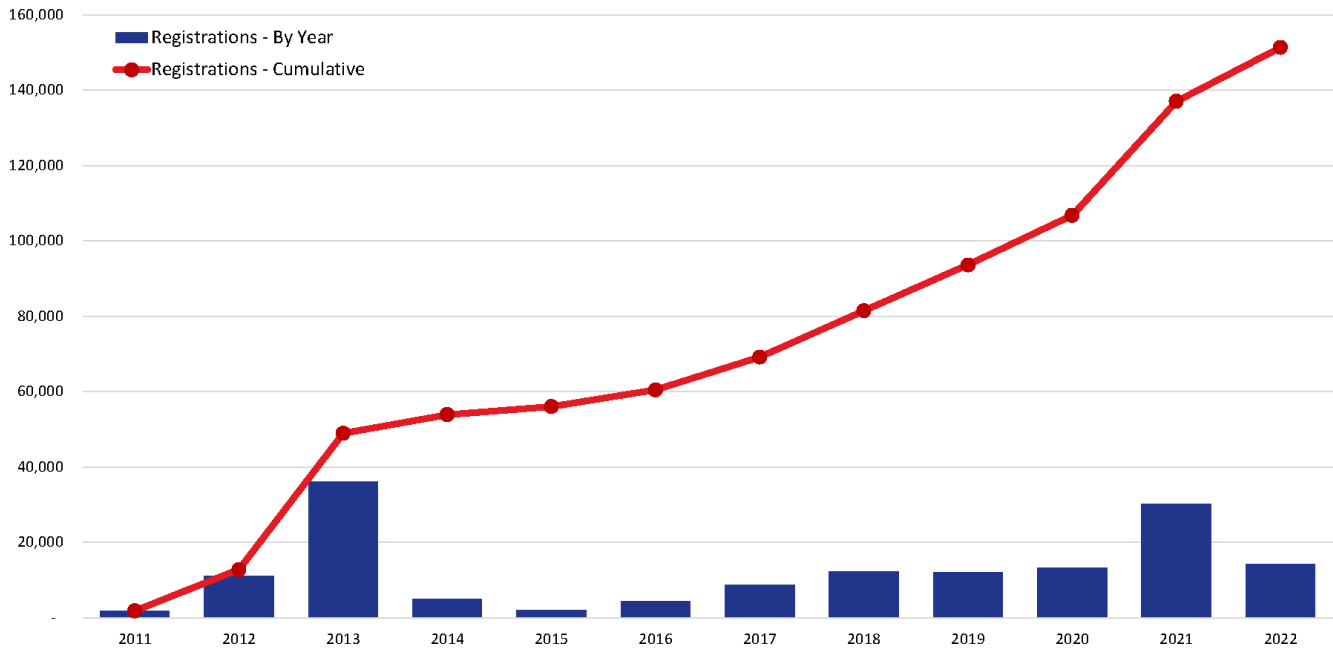
### DOLLARS AWARDED



# VCF Program Statistics

As a permanently funded program, the VCF remains fully committed to thorough, transparent, and accessible public reporting that reflects respect for both the 9/11 community and the U.S. taxpayers. Throughout the year, the VCF publishes monthly reports of key program statistics and data. All VCF reports can be found on the VCF website under [Program News](#). The charts and graphs presented here provide aggregate details of the program’s progress in 2022, and an overview of cumulative program success to date. A list of [definitions](#) associated with these charts is available.

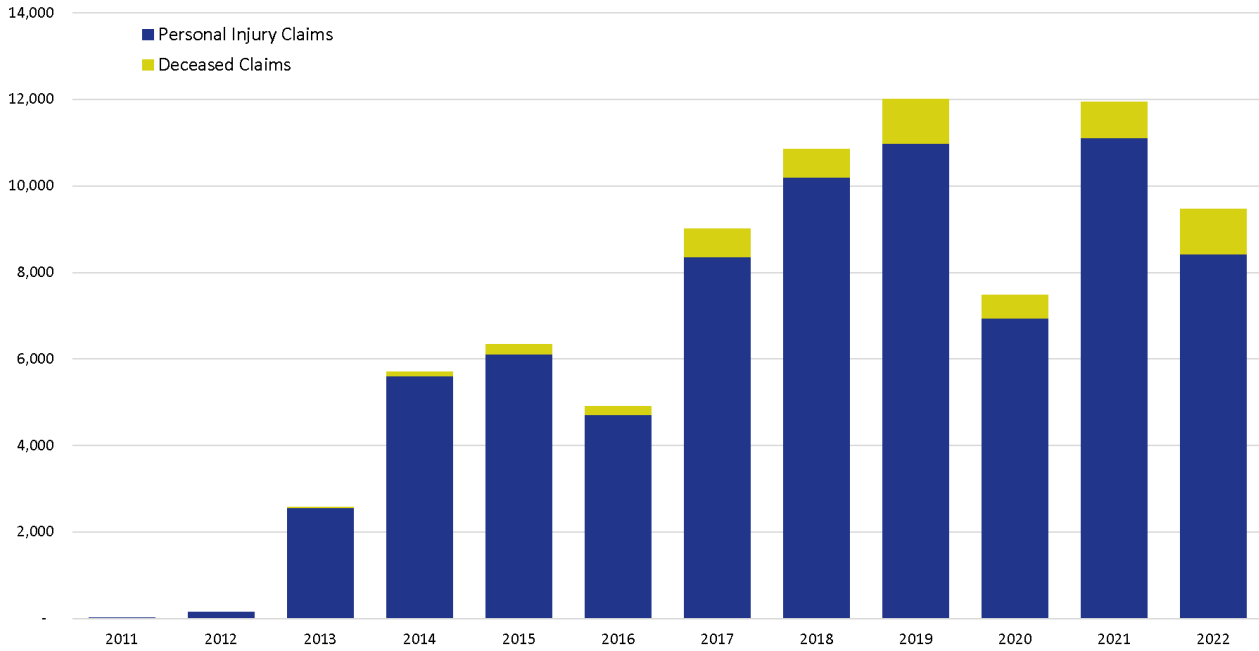
Unique Registrations



Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Registrations - By Year	1,791	10,984	36,161	4,942	2,130	4,437	8,715	12,276	12,166	13,159	30,259	14,307
Registrations - Cumulative	1,791	12,775	48,936	53,878	56,008	60,445	69,160	81,436	93,602	106,761	137,020	151,327

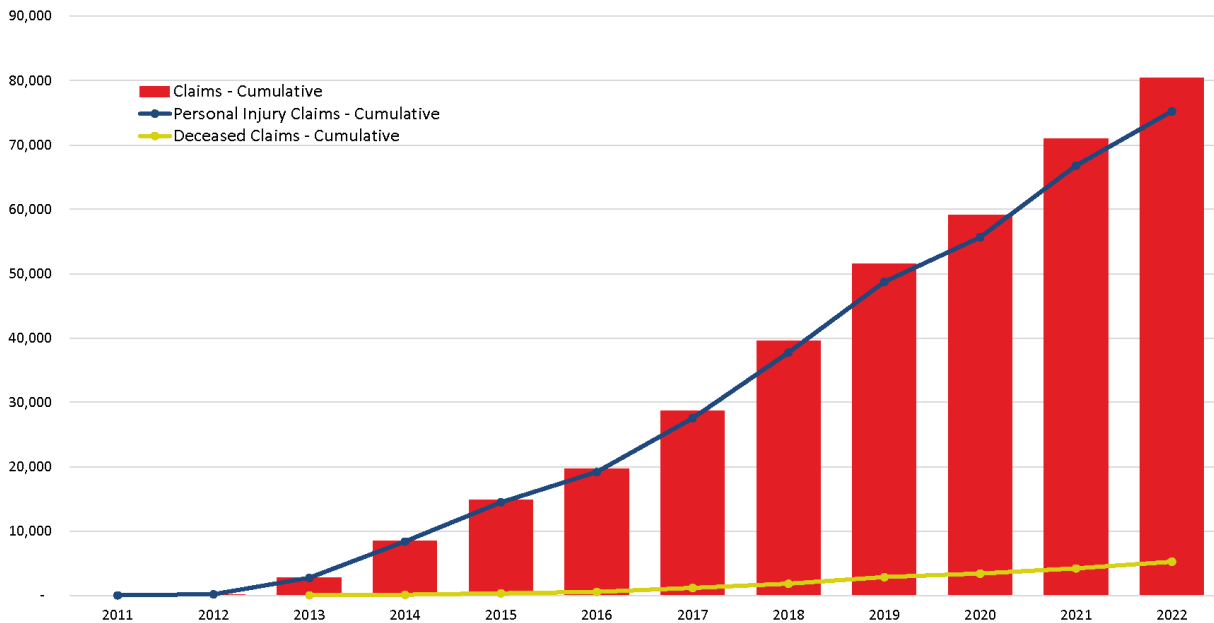


### Claims Submitted by Year: Personal Injury & Deceased



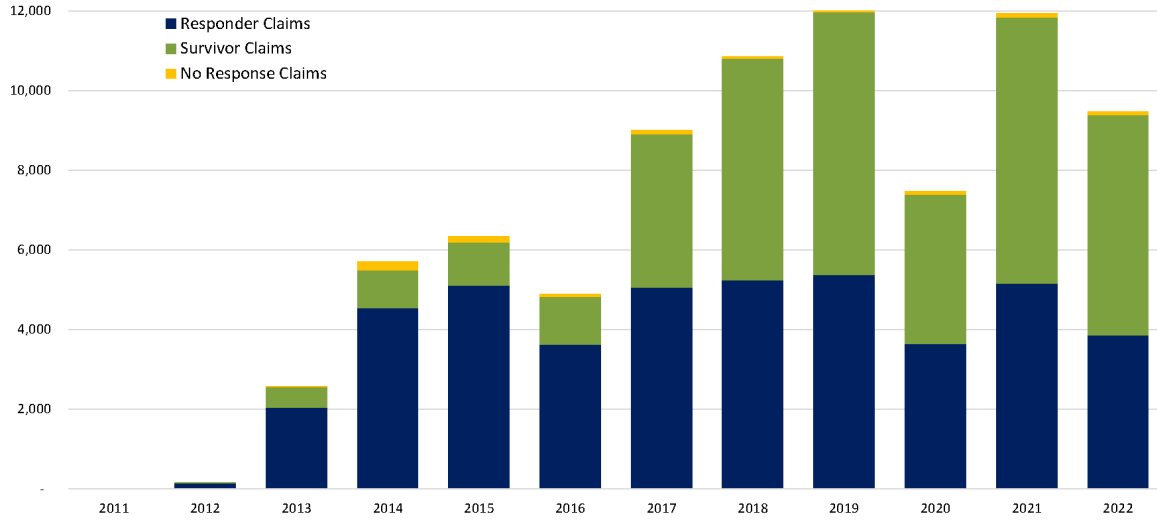
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Personal Injury Claims	19	162	2,563	5,614	6,119	4,707	8,363	10,202	10,984	6,951	11,119	8,433
Deceased Claims	-	-	18	91	224	198	644	657	1,028	529	820	1,038

### Cumulative Claims Submitted: Personal Injury & Deceased



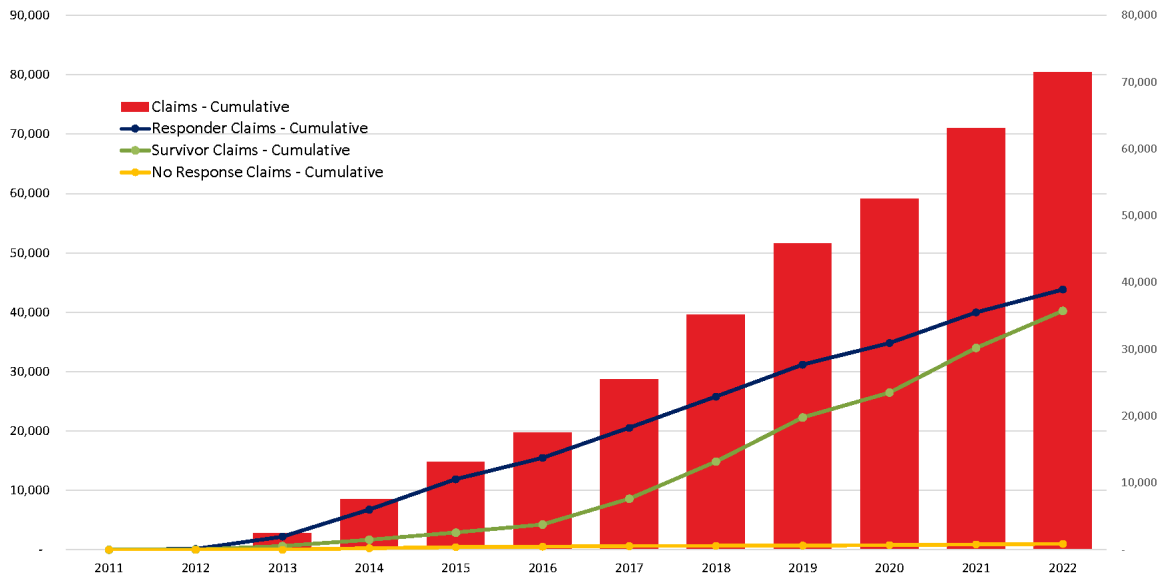
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Claims - Cumulative	19	181	2,762	8,467	14,810	19,715	28,722	39,581	51,593	59,073	71,012	80,483
Personal Injury Claims - Cumulative	19	181	2,744	8,358	14,477	19,184	27,547	37,749	48,733	55,684	66,803	75,236
Deceased Claims - Cumulative	-	-	18	109	333	531	1,175	1,832	2,860	3,389	4,209	5,247

### Claims Submitted by Year: Responder & Survivor



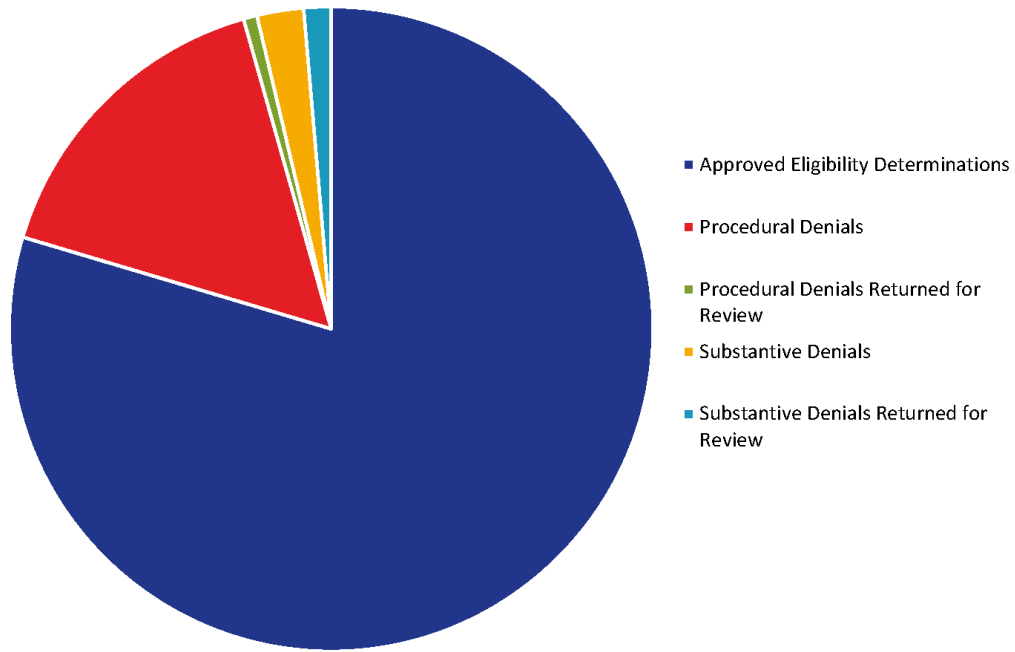
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Responder Claims	12	147	2,041	4,552	5,108	3,628	5,061	5,243	5,381	3,649	5,167	3,856
Survivor Claims	7	15	526	941	1,082	1,200	3,854	5,568	6,603	3,745	6,682	5,539
No Response Claims	-	-	14	212	153	77	92	48	28	86	90	76

### Cumulative Claims Submitted: Responder & Survivor



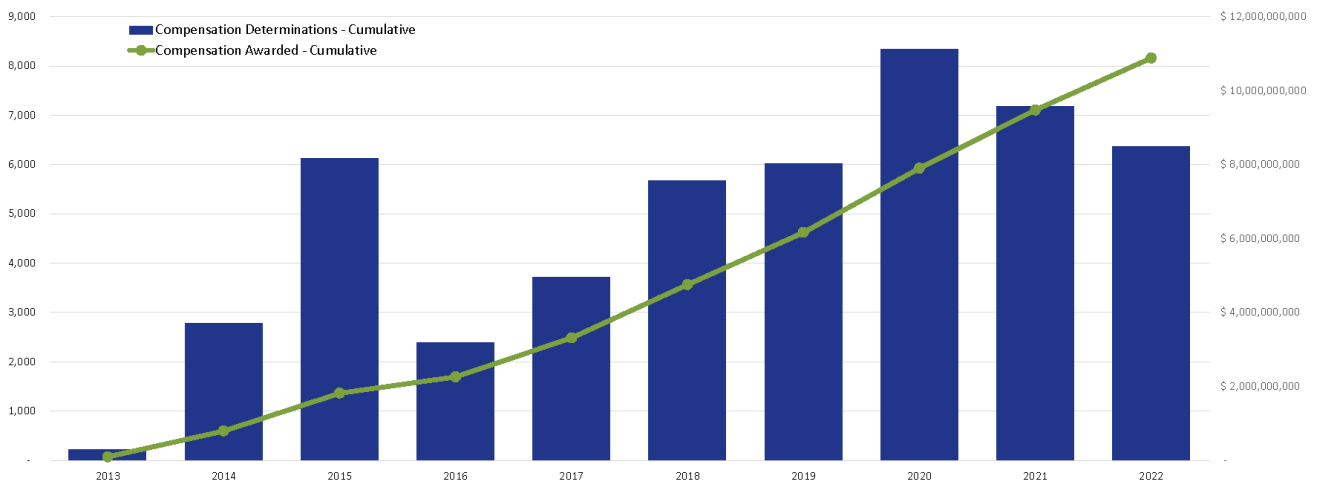
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Claims - Cumulative	19	181	2,762	8,467	14,810	19,715	28,722	39,581	51,593	59,073	71,012	80,483
Responder Claims - Cumulative	12	159	2,200	6,752	11,860	15,488	20,549	25,792	31,173	34,822	39,989	43,845
Survivor Claims - Cumulative	7	22	548	1,489	2,571	3,771	7,625	13,193	19,796	23,541	30,223	35,762
No Response Claims - Cumulative	-	-	14	226	379	456	548	596	624	710	800	876

### Eligibility



Approved Eligibility Determinations	50,470	80%
Procedural Denials	10,140	16%
Procedural Denials Returned for Review	432	1%
Substantive Denials	1,491	2%
Substantive Denials Returned for Review	865	1%

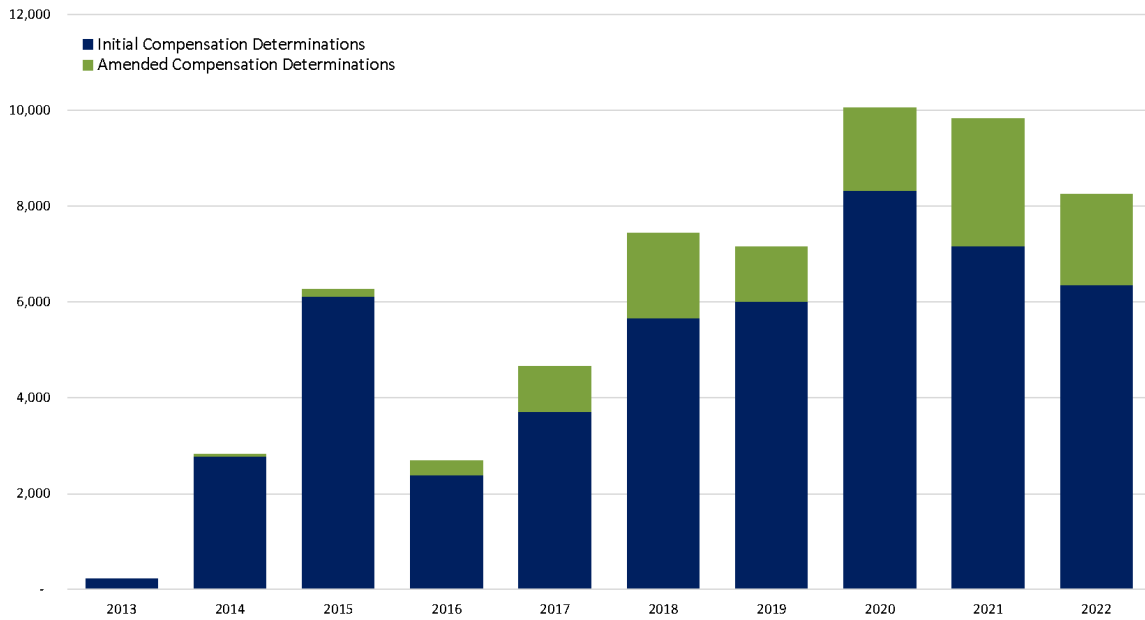
### Cumulative Determinations and Compensation Awarded



Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Compensation Awarded - Cumulative	\$90,384,577.99	\$792,380,981.45	\$1,816,329,986.35	\$2,256,233,329.06	\$3,309,308,069.04	\$4,746,315,571.30	\$6,161,352,903.13	\$7,889,803,141.97	\$9,471,354,725.32	\$10,878,092,695.61
Compensation Determinations - Cumulative	225	2,782	6,125	2,396	3,713	5,673	6,021	8,331	7,178	6,368



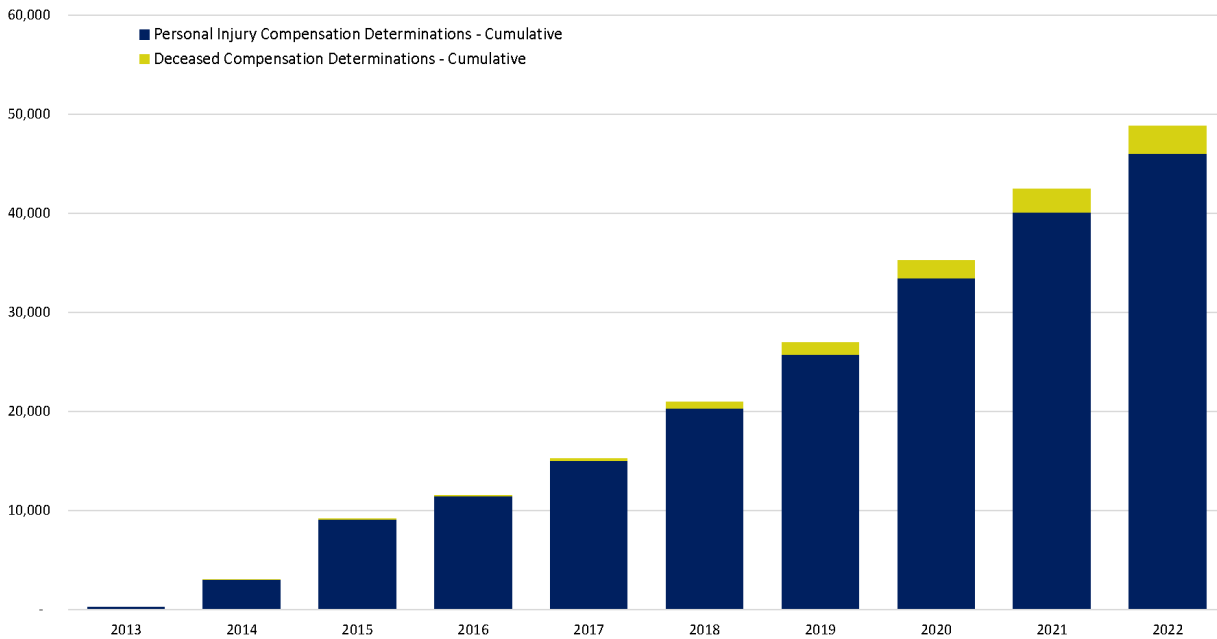
## Compensation Determinations by Year: Initial & Amended



Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Initial Compensation Determinations	225	2,782	6,125	2,396	3,713	5,673	6,021	8,331	7,178	6,368
Amended Compensation Determinations	-	48	142	302	952	1,772	1,134	1,723	2,663	1,894

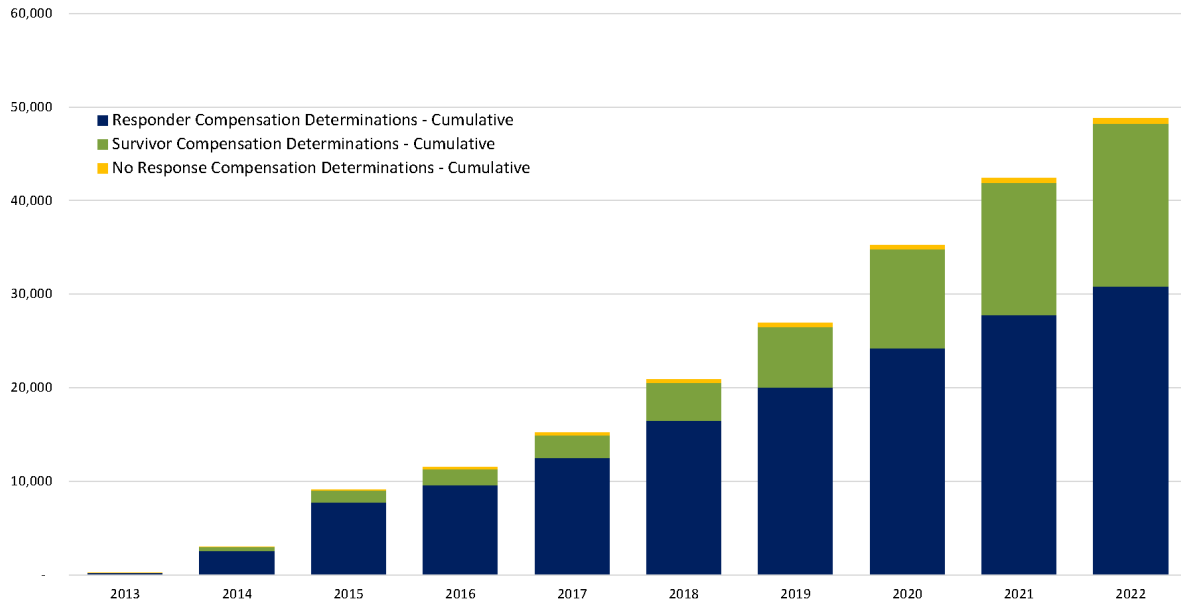
**NOTE:** This chart includes only those compensation determinations for which the claimant has been notified by the VCF in writing of the amount of their award. Once a claimant is notified, the determination is counted on this chart, but it is reflected in the month in which the award was finalized and deemed ready for final quality checks, not in the month in which the claimant was notified. The VCF process includes a series of quality checks that are completed before a claimant is notified. These quality checks may take several weeks or longer. This means that there are claims for which substantive review has been completed but they are not counted on this chart because the claimant has not yet been notified of the award. This also means that the monthly numbers shown here for prior months will change from one report to the next as claims completed in earlier months finish the quality check process and claimants are notified.

## Cumulative Claims with Compensation Determinations: Personal Injury & Deceased



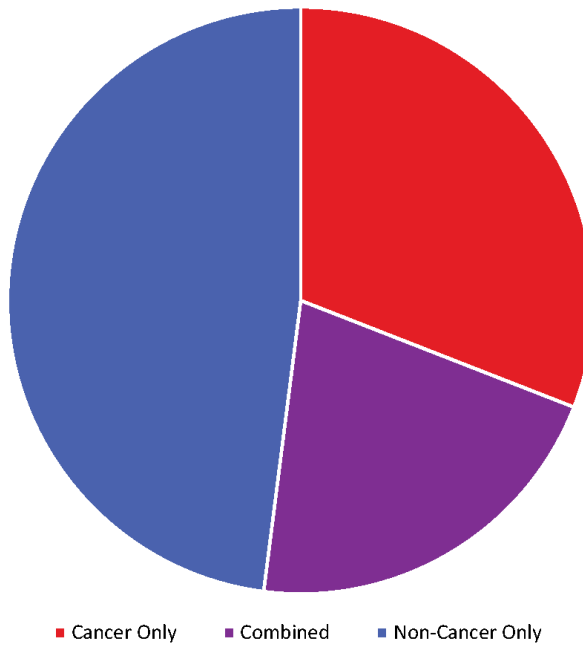
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Personal Injury Compensation Determinations - Cumulative	225	2,999	9,112	11,474	15,058	20,319	25,774	33,454	40,129	46,017
Deceased Compensation Determinations - Cumulative	-	8	20	54	183	595	1,161	1,812	2,315	2,795

### Cumulative Claims with Compensation Determinations: Responder & Survivor



Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Responder Compensation Determinations - Cumulative	218	2,579	7,739	9,595	12,491	16,512	20,032	24,269	27,827	30,876
Survivor Compensation Determinations - Cumulative	6	403	1,263	1,740	2,465	4,032	6,461	10,524	14,091	17,347
No Response Compensation Determinations - Cumulative	1	25	130	193	285	370	442	473	526	589

### Cancer vs Non-Cancer Compensation Determinations



Cancer Only	15,094	31%
Non-Cancer Only	23,418	48%
Combined	10,300	21%







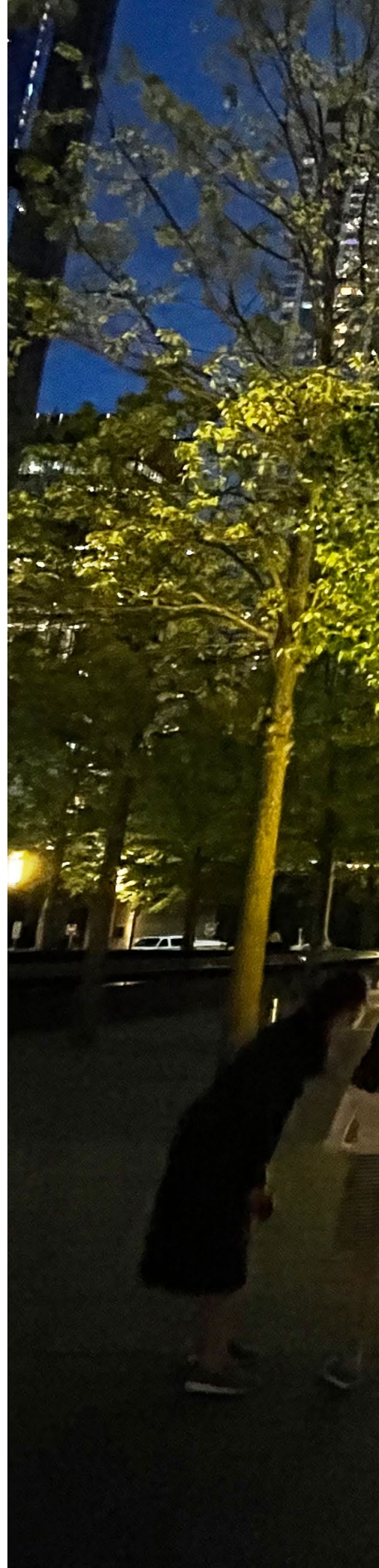


**September 11th  
Victim Compensation Fund**

# **2022**

## **annual report**

[www.vcf.gov](http://www.vcf.gov)







September 11th  
Victim Compensation Fund

# 2022 annual report