## VCF Claim Review Process

### START: Register and Submit Claim

Register and submit your complete Claim Form online or in hard copy, including Eligibility and Compensation information and required supporting documents.

You will receive a letter confirming we have received your claim form.

### ELIGIBILITY REVIEW

**STEP 1:** Conduct Preliminary Review
- Review claim to confirm receipt of documents required for processing: applicable Exhibits, Signature Page, presence documents, and documents required for Personal/Authorized Representatives (if applicable).
- Confirm we have received a complete Exhibit A – “Authorization for Release of Medical Records” by mail with original signatures. Once confirmed, contact the WTC Health Program for information about your certified condition(s).
- If applicable, we request information from certain government entities, employers, and other third parties.

When we conduct our preliminary review, if we don’t have the minimum documents required to process your claim, we mark your claim “Inactive” while we await your documents. If there is no response after 60 days, the claim may be denied. You can amend your claim once you have the necessary documents.

### COMPENSATION REVIEW

**STEP 4:** Conduct Initial Compensation Review
- Once eligibility is approved, we begin initial review of your compensation information. This includes determining the types of loss being claimed.
- If you are claiming only non-economic loss, your claim moves to Step 5.
- If you are claiming economic loss, we contact third parties such as the SSA, FDNY, and NYPD to request information regarding pensions, disability, and/or earnings history if we have not already done so as part of our preliminary review (Step 1).
- If eligibility is denied, you will receive a “Missing Information” letter.

When we conduct our initial review, we notify you of any missing information via a letter. We wait 30 days for a response and then we render a decision based on the information contained in your file at that time.

### STEP 5: Complete Compensation Review and Calculate Award
- Each award is calculated individually, so claims that have more complex compensation information take more time to review. Our review includes:
  - Determining non-economic loss, often called “pain and suffering,” based on the severity of the physical harm.
  - Calculating economic loss, including past and future lost earnings, if claimed.
  - Confirming collateral offsets, including payments received from pension funds, life insurance, SSA, workers’ compensation, and settlements from 9/11-related lawsuits.

If we do not receive the documents necessary to calculate economic loss, or if the documents are not submitted in a timely manner, we may issue an award for non-economic loss only.

### STEP 6: Issue Award Decision and Payment Process
- Once the award is calculated, we send a letter explaining the breakdown of your award and an option to appeal the decision within 30 days, if you believe an error was made in the calculation.
- If you do not appeal, we authorize payment within 20 days of the end of the 30-day appeal period. If you do appeal, payment is authorized once a decision is rendered following your appeal.
- Once payment is authorized, it may take up to 3 weeks for the U.S. Treasury to disburse the money into the bank account designated on the payment authorization document you submitted to the VCF.
- Once Treasury confirms payment has been made, we send a letter confirming your payment has been issued.

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*You can check the status of your claim in the online system at any time. A list of claim status definitions can be found here, and is also posted on the www.vcf.gov website under “Forms and Resources.” You may amend a claim at any time to add a new condition, to claim a new loss, and/or to submit additional information that may be relevant to the claim.*

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