



This document is intended to clarify some common misconceptions about the September 11th Victim Compensation Fund (“VCF”), how it operates, who is eligible, how registration deadlines apply, how claims move through the system, and how compensation is determined. There is a great deal of additional information on the VCF website (www.vcf.gov) and in the [Policies and Procedures](#) document. The VCF Helpline has representatives and interpreters available Monday – Friday from 8:30 a.m. to 5:00 p.m. to answer questions and help individuals file claims.

Myth:
The VCF is only for First Responders.

Fact: The VCF is not limited to responders. It also compensates those who volunteered, lived, worked, went to school, or spent time in the affected areas between September 11, 2001, and May 30, 2002. The VCF does not distinguish between Responders and Survivors in any way: eligibility, the claims process, or the calculation of awards.

Myth:
The VCF only compensates people who were at a crash site on September 11th.

Fact: In addition to compensating those who were present on September 11th, the VCF compensates individuals who were physically injured or killed *as a result of* the crashes or debris removal and clean-up efforts in the days, weeks, or months that followed. A great deal of research has been done on the health effects of 9/11, particularly for those in the New York disaster area who were exposed to toxic elements resulting from the aircraft crashes and the building collapses at the time of the attacks and during the extensive rescue, recovery, and clean-up effort that continued until May 30, 2002. These individuals may suffer from physical injuries related to their exposure, including respiratory illnesses such as asthma and COPD, cancers, and traumatic injuries such as back, leg, and arm injuries. If you suffer from one or more of these conditions as a result of 9/11 and you meet other eligibility criteria, you may qualify for compensation.

Myth:
The WTC Health Program and the VCF are the same thing.

Fact: The VCF and the WTC Health Program are two different programs, each of which has its own registration process, eligibility criteria, and mission. The James Zadroga 9/11 Health and Compensation Act of 2010 (Zadroga Act), which reopened the VCF, also established [The WTC Health Program](#), administered by the U.S. Department of Health and Human Services. The WTC Health Program provides medical monitoring and treatment for responders to the WTC and related sites in New York City, Pentagon, and Shanksville, PA, and survivors who were in the New York City disaster area. The VCF provides financial compensation for those who were physically injured or died as a result of an eligible 9/11-related illness and who meet the VCF’s eligibility criteria.

Myth:
Having a lawyer will help my claim move faster and get me a higher award.

Fact: You do not need an attorney to file a VCF claim, and there is no priority given to claims submitted by an attorney over those without an attorney. All claims are evaluated following the same guidelines and all awards are calculated using the same methodology, regardless of whether an attorney is assisting with the claim. The VCF has a number of resources available to assist claimants, including a [toll-free Helpline](#) (with interpreters available) with representatives who can answer questions and help claimants fill out the claim form and identify necessary supporting documents. You can call for general information, or you can make an appointment to work with a Helpline representative to submit your claim. The VCF Helpline is 1-855-885-1555. If you decide to hire an attorney to help you with your VCF claim, it is important to note that, by law, attorneys may not charge you more than 10% of the amount of your VCF award.

Myth:
I registered such a long time ago that I need to register again.

Fact: As long as you registered at one time with the VCF, you have preserved your right to file a claim in the future. You do not need to register again, even if you wait to submit your claim. If you are unsure if you are registered, or when, or if you do not have the claim number that was assigned to you at registration, please contact the Helpline at 1-855-885-1555.



Myth:

I'm not sick so there is no reason to register with the VCF.

Fact: By registering with the VCF – whether you are sick or not – you preserve your right to file a claim should you become sick. There is no harm in registering and it does not commit you to filing a claim in the future. Registering is a simple process that does not take much time. If you need help, our Helpline representatives can assist you. You can register online at www.vcf.gov, or you can register by phone by calling the Helpline at 1-855-885-1555.

Myth:

Any doctor can give me the diagnosis information and paperwork I need to support my VCF claim.

Fact: The VCF relies on certification by the WTC Health Program to confirm that you have an eligible physical injury or condition that is a result of the 9/11 attacks or debris removal efforts. The VCF and the WTC Health Program work closely together and exchange information regarding conditions for which you have been certified for treatment. You do not need to provide medical records to demonstrate that you have an eligible condition unless requested by the VCF.

The VCF cannot process your claim until we receive notification from the WTC Health Program that you have been certified for at least one physical condition. In **very limited cases**, your condition may be verified through the VCF [Private Physician process](#).

Myth:

I can't get an appointment with the WTC Health Program for several months and I am going to miss my registration deadline with the VCF.

Fact: You do not need a certification from the WTC Health Program in order to register with the VCF. So long as you have registered with the VCF by the applicable deadline, you will have preserved your right to submit a complete claim. The WTC Health Program prioritizes appointments for patients who need medical treatment over those seeking certification for purposes of their VCF claim. This can cause a delay for those seeking certifications to support a VCF claim, but will not impact your claim's timeliness as that is based on the date you register with the VCF. Please respect the WTC Health Program's prioritization of those with immediate medical needs and do not seek urgent appointments solely for purposes of your VCF claim.

Once you have registered with the VCF, you should not complete and submit your claim form until you have been certified by the WTC Health Program. The VCF cannot process your claim until we receive notification from the WTC Health Program that you have been certified for at least one physical condition. If you submit your claim form without a certification, your claim will be placed in an Inactive status and may be denied.

Myth:

Each unique certified condition means I am eligible for more non-economic loss.

Fact: The amount of non-economic loss awarded to any claimant is **not** tied to the number of conditions certified by the WTC Health Program. Instead, the award amount varies by type, severity, and the impact of condition(s) on your life. In other words, receiving additional certifications from the WTC Health Program *will not* necessarily mean a higher non-economic loss award. By statute, non-economic loss awards are capped at \$90,000 for a non-cancer condition and \$250,000 for a cancer condition. This means that, except in rare circumstances where a claimant is certified with multiple cancers or with a cancer and a severe non-cancer condition, the Special Master does not have discretion to make a non-economic loss award above \$250,000.

For detailed information on how non-economic loss is calculated, see Section 2 of the [Policies and Procedures](#) document on the VCF website.

The WTC Health Program is seeing an increase in the number of people asking for appointments to get additional certifications because they have been told this will get them more compensation from the VCF. In most cases, this is not true – and, in fact, it is placing a real burden on WTC Health Program providers.



Myth:

You just have to ask and the VCF will expedite your claim.

Fact: While the VCF has a system to expedite the processing of a claim, it is only used in cases of terminal illness, or where significant, imminent financial hardship, such as foreclosure or homelessness, exists and is documented. Expedited claim status must be officially requested by the claimant or their attorney and is considered on a case-by-case basis.

Myth:

The best way to get a fast payment is to only apply for non-economic loss - even if you know you will later claim economic loss - because you can always amend the claim later.

Fact: By filing a claim for non-economic loss only when you know there is a likelihood that you will amend that claim later to seek economic loss, you could significantly delay your payment. If you know you will be filing a claim for economic loss, the best action to take is to submit your claim only when you have all the information needed to support the claim. For example, if you have a pending disability application, you should wait to receive the determination before filing your claim. Once your claim is picked up for review, it is significantly faster to process if the VCF can pick up the claim only one time to evaluate all of your claimed losses. If you file for non-economic loss only and receive an award and then amend your claim for economic loss, your amendment will be prioritized for review based on the date it is submitted, which effectively sends your claim back to the end of the line for consideration. This can delay your payment.

Myth:

The WTC Volunteer Fund is part of the VCF.

Fact: There is only one September 11th Victim Compensation Fund (“VCF”), which is funded by the federal government and administered through the U.S. Department of Justice. The VCF was created to provide compensation for any individual (or a personal representative of a deceased individual) who suffered physical harm or was killed as a result of the terrorist-related aircraft crashes of September 11, 2001 or the debris removal efforts that took place in the immediate aftermath of those crashes. The original VCF operated from 2001-2004.

The James Zadroga 9/11 Health and Compensation Act of 2010 (Zadroga Act) was signed into law by President Obama in 2011, which reactivated the VCF. The Zadroga Act was then reauthorized in 2015, extending the VCF for five years, allowing individuals to submit their claims until December 18, 2020.

The World Trade Center Volunteer Fund is not affiliated with the VCF. The WTC Volunteer Fund is administered by the New York State Workers' Compensation Board and was established in 2002 to provide benefits to volunteers who incurred lost wages and developed health-related problems due to their volunteer work in the WTC rescue, recovery, and clean-up efforts. The WTC Volunteer Fund is currently funded by the State of New York.