

You can find details about each step in the claim review process in the [Policies and Procedures](#), available under "Forms and Resources" on [www.vcf.gov](http://www.vcf.gov).

|   | ELIGIBILITY REVIEW   |  |   | COMPENSATION REVIEW  |   |   |
|---|--|--|---|--|---|---|
| <p><b>START: Register and Submit Claim</b></p> <p>Register and submit your complete Claim Form online or in hard copy, including Eligibility and Compensation information and required supporting documents.</p> <p>You will receive a letter confirming we have received your claim form.</p> <p><i>Your claim will move through an Automated Document Check to confirm we have received two documents we must have before we can begin Preliminary Review:</i><br/>1) <i>Claim Form Signature Page; and</i><br/>2) <i>Exhibit A – Authorization for Release of Medical Information.</i><br/><i>If one or both of these documents are missing, the system will move the claim to "Denied" status. We will send you a letter explaining what you need to do to reactivate your claim.</i></p> | <p><b>STEP 1: Conduct Preliminary Review</b></p> <ul style="list-style-type: none"> <li>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).</li> <li>Confirm we have received a complete Exhibit A – "Authorization for Release of Medical Records" by mail with original signatures. Once confirmed, we contact the WTC Health Program for information about your certified condition(s).</li> <li>If applicable, we request information from certain government entities, employers, and other third parties.</li> </ul> <p><i>When we conduct our preliminary review, if we don't have the minimum documents required to process your claim, we place the claim in "Denied" status. We will resume processing the claim once you submit the missing or insufficient documents.</i></p> | <p><b>STEP 2: Substantive Eligibility Review</b></p> <ul style="list-style-type: none"> <li>Once we have all documents required for processing, we review the claim to determine if the victim is eligible for compensation. This includes: <ul style="list-style-type: none"> <li>Verifying the claim was registered by the applicable deadline.</li> <li>Confirming the victim has an eligible 9/11-related physical condition.</li> <li>Verifying the victim's presence at site.</li> <li>Confirming timely resolution of any 9/11-related lawsuits.</li> </ul> </li> <li>If applicable, we also validate the Personal or Authorized Representative.</li> <li>If the claim is missing documentation that we need in order to render an eligibility decision, you will receive a "Missing Information" letter.</li> </ul> <p><i>Once your claim is under substantive review, if you don't respond to our missing information request after 14 days, we render a decision based on the information contained in your file at that time.</i></p> | <p><b>STEP 3: Render Eligibility Decision</b></p> <ul style="list-style-type: none"> <li>Once a decision is rendered, we send a letter explaining the outcome of our review.</li> <li>If eligibility is approved, your claim moves to the next step: Compensation Review. If you are claiming non-economic loss only, we evaluate eligibility and compensation together.</li> <li>If eligibility is denied, the review of your claim stops at this step. Your eligibility decision letter explains how to appeal the decision and how to amend your claim in the future when you are able to provide additional information for consideration.</li> </ul> | <p><b>STEP 4: Conduct Initial Compensation Review</b></p> <ul style="list-style-type: none"> <li>Once eligibility is approved, we begin initial review of your compensation information. This includes determining the types of loss being claimed.</li> <li>If you are claiming only non-economic loss, your claim moves to Step 5.</li> <li>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).</li> <li>If the claim is missing documentation that we need in order to render a decision, you will receive a "Missing Information" letter.</li> </ul> <p><i>When we conduct our initial review, we notify you of any missing information via a letter. We wait 14 days for a response and then we render a decision based on the information contained in your file at that time.</i></p> | <p><b>STEP 5: Complete Compensation Review and Calculate Award</b></p> <ul style="list-style-type: none"> <li>Each award is calculated individually, so claims that have more complex compensation information take more time to review. Our review includes: <ul style="list-style-type: none"> <li>Determining non-economic loss, often called "pain and suffering," based on the severity of the physical harm.</li> <li>Calculating economic loss, including past and future lost earnings, if claimed.</li> <li>Confirming collateral offsets, including payments received from pension funds, life insurance, SSA, workers' compensation, and settlements from 9/11-related lawsuits.</li> </ul> </li> </ul> <p><i>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.</i></p> | <p><b>STEP 6: Issue Award Decision and Process Payment</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>We begin processing your payment one business day after the date of your award letter.</li> <li>Your payment is made by the Treasury Department into the bank account designated on the payment authorization document you submitted to the VCF.</li> <li>Once Treasury confirms payment has been made, we send a letter confirming your payment has been issued.</li> </ul> |
| <p><b>Online Status*</b></p> <p>"Submitted" or "Denied" or "Submitted: Pending Preliminary Review"</p>  | <p>"Preliminary Review" or "Denied" or "Ready for Reviewer: Pending Review" or "PR – Unable to Process"</p>  | <p>"Under Review"</p>  | <p>"Approved" or "Denied"</p>   | <p>"Submitted: Pending Preliminary Review" or "Preliminary Review" or "Ready for Reviewer: Pending Review" or "Under Review"</p>   | <p>"Under Review" or "Special Master Review"</p>  | <p>"Determination Made: Processing" or "Comp. Determination Sent"</p>   |

\* You can check the status of your claim in the online system at any time. A list of [claim status definitions](#) can be found on the [www.vcf.gov](http://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.

