



VCF Expedited Claim Process and Expedited Request Checklist

The VCF may expedite the processing of your claim or amendment if you are **terminally ill** or **facing imminent financial hardship**. This guide explains the Expedited claim process, how to submit a request to expedite the processing of your claim, and what is needed to support the request.

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1. What is the Expedited claim process?

The VCF recognizes that some claimants face significant challenges that make it difficult to wait for their claim to be processed in the normal timeframe. The Expedite process is reserved for these truly exceptional situations: claimants who are terminally ill or facing imminent financial hardship.

If a claim is approved for expedited processing, we immediately begin reviewing the claim and move it quickly to a decision. Claims that are approved for expedited processing are reviewed using the same requirements and standards applied to all claims.

Because this process is focused on moving the claim quickly, those who request expedited processing must be ready to submit a complete claim with all required supporting documents. We cannot expedite an incomplete claim.

2. How do I submit a request to expedite the processing of my claim?

To request the VCF expedite processing of your claim, you must complete all five actions listed below:

- 1. Review the information in this guide to understand the expedited claim process and requirements and to confirm you meet the criteria for expedited processing.
- 2. Carefully review the **Expedited Request Checklist** (begins on page 5) and gather all required documents and information. This includes documentation required to submit a complete claim, as well as documents showing either terminal illness or imminent financial hardship that are required to support the request for expedited processing.
- 3. Submit all required documentation. Use the **Expedited Request Checklist** to confirm you have submitted **all** applicable documents.
- 4. Upload a **written request** to your claim specifically asking the VCF to expedite the processing of your claim.
- 5. **Call the VCF Helpline** at 1-855-885-1555 to request expedited processing. **Your request will not be reviewed until you call the Helpline.**





3. What happens after I submit my request and call the Helpline?

After you call the Helpline to request expedited processing, we first confirm you have submitted your complete claim and the required supporting documents, including the written request for consideration of expedited processing and information showing either terminal illness or imminent financial hardship. If we do not have the required documents, your expedite request will be denied.

We review expedite requests on an ongoing basis. We will review your request and call you, generally within three business days, to let you know if the request is granted or denied.

If you are approved for expedited processing, it is very important that you respond quickly to any requests from the VCF for information or documents we realize are needed as we review your claim. If you do not respond within the requested timeframe, we will stop reviewing the claim and cancel the expedited processing. Your claim will then be prioritized for review based on our normal processing timeline.

If your request for expedited processing is denied, we will explain why when we call you. Your claim will then be reviewed in regular order. FAQ 1.2 on the www.vcf.gov website has details about claim review timeframes.

REMINDER: **ALL** documents required to review the claim and calculate your award **MUST** be submitted before we will consider your request to expedite your claim.

4. What documents are needed to show terminal illness?

The required documents are explained below. Use the **Expedited Request Checklist** to confirm you have submitted all required information.

If you have entered **hospice care**, you only need to submit records documenting you are under hospice care or a letter from a hospice facility. The VCF does not need any other medical documentation to approve expedited processing.

Presumptively Terminal Conditions: There are certain conditions the VCF considers to be presumptively terminal. If you have been diagnosed with one of these conditions, the only documentation you need to submit to support the request to expedite the processing of your claim is documentation of the diagnosis. We do not need any other medical documentation to approve expedited processing. The presumptively terminal conditions are:

- Glioblastoma,
- Pancreatic Adenocarcinoma,¹ and
- Acute Erythrocytic Leukemia (AEL).

For all other requests based on terminal illness, we require **recent medical documentation** showing that your condition is **imminently terminal**. “Recent” documentation means documents dated within the last three (3) months. This documentation generally includes a letter from your treating provider with an opinion about prognosis and life expectancy, **and** treatment records supporting the provider’s statement, **and** diagnostic reports with staging information (if applicable). Records showing you are under palliative care may indicate terminal illness but are not sufficient on their own to support expedited processing.

¹ The terminal presumption only applies to pancreatic adenocarcinoma. It **does not apply** to pancreatic neuroendocrine tumors (PNETs). If the medical records show that the condition is a pancreatic neuroendocrine tumor, then the expedite request must include medical records that demonstrate the condition is imminently terminal.





While the documentation does not always need to include the word “terminal,” it needs to be clear from the records that life expectancy is limited. We understand that many claimants are facing difficult medical diagnoses; however, claims are not automatically approved for expedited processing based on a medical record that contains the words “metastatic” or “stage IV” as those terms are not always synonymous with a terminal diagnosis. While these terms indicate that a cancer has spread or progressed, the terms by themselves do not mean that the individual is imminently terminal. We will consider your entire current medical condition when considering the expedite request.

5. What documents are needed to show imminent financial hardship?

The required documents are explained below. Use the **Expedited Request Checklist** to confirm you have submitted all required information.

For purposes of expediting a claim, the VCF defines imminent financial hardship as **active foreclosure or eviction proceedings, or homelessness**, as demonstrated by appropriate documentation.

For those requesting expedited processing due to **foreclosure or eviction**, the documentation must include **court documents** showing active eviction or foreclosure proceedings or **notice of a sheriff’s sale**. We recognize some claimants may have landlord letters or mortgage statements showing late or overdue payments, but these documents are not sufficient to meet the rare situations for which the expedite process is reserved.

For those facing **homelessness**, we look at the totality of your circumstances. Supporting documentation must include a written statement explaining your current living situation and where you are living or sleeping **and** another document that shows your housing status, such as a letter from a shelter or housing organization, or a written statement declared under penalty of perjury from a family member or friend with whom you are *temporarily* staying.

We understand that many claimants would benefit from having their VCF award sooner than the average processing timeframe; however, having outstanding bills is not a sufficient reason for a claim to be expedited. Although we recognize many individuals face difficult financial circumstances, we cannot expedite a claim unless the documentation supports imminent hardship as described above.

6. Will the VCF consider Expedited processing for claims filed for a deceased individual?

Yes. For claims filed on behalf of someone who has passed away, we will consider expedited processing if the Personal Representative (the claimant) or any potential beneficiary of the VCF award is terminally ill or facing imminent financial hardship. This generally means the decedent’s spouse and/or dependent children. In these situations, the Personal Representative will need to follow the same procedures and submit the same documentation as all other expedite requests.

7. If my claim is approved for Expedited processing, does that also apply if I appeal the decision or submit a future amendment to my claim?

The expedited processing of an appeal or amendment depends on the reason the claim was initially approved for expedited processing.

- **Terminal Illness:** If a claim is expedited due to terminal illness, any amendments and appeals are also automatically expedited.
 - **Appeals:** When a claim or amendment is expedited due to terminal illness





and the determination is appealed for any reason, we will expedite the appeals process. This means the hearing will be scheduled, held, and the appeal decided on an expedited basis.

If you appeal the decision on your expedited claim, we can only expedite the hearing after you submit your complete appeal brief and Pre-Hearing Questionnaire. Details about how to appeal and what to submit are included in the decision letter.

- **Amendments:** If you amend a claim that was previously expedited for terminal illness, you must submit the amendment and all required supporting documents before we can begin review of your amendment. Once you have submitted the complete amendment, you **must call the Helpline at 1-855-885-1555** to notify us of the amendment. We cannot expedite the processing of your amendment until you call the Helpline.
- **Financial Hardship:** Once the VCF notifies you of your award and expedites the processing of your payment, we no longer consider your claim to be expedited due to financial hardship. We presume the payment on your claim reduced the financial burden that resulted in the expedited processing.

If you appeal the amount of the award or submit a future amendment, you must also **resubmit your request to expedite the review of the appeal or amendment**, including submitting new documentation showing continued imminent financial hardship.

Exception for Eligibility Appeals: When a claim is expedited for financial hardship, the VCF will expedite an appeal if the claim is denied as not eligible for compensation. The eligibility denial letter will include information on how to appeal. If you appeal, we will expedite the appeals process. This means the hearing will be scheduled, held, and the appeal decided on an expedited basis.

If you appeal the eligibility decision, we can only expedite the hearing after you submit your complete appeal brief and Pre-Hearing Questionnaire. Details about how to appeal and what to submit are included in the decision letter.

If you appeal the eligibility decision and you are subsequently found eligible for compensation, we will expedite the calculation and payment of your award.

See next page for Expedited Request Checklist





Expedited Request Checklist

This checklist explains the documents you must submit before the VCF will consider your request to expedite the processing of your initial claim or amendment.

1. Review the information in this guide to understand the expedited claim process and requirements and to confirm you meet the criteria for expedited processing.
2. Carefully review this **Expedited Request Checklist** and gather all required documents and information. Be sure all documents are complete and accurate before you submit them.
3. Submit the required documentation, using this checklist to confirm you have submitted **all** applicable documents. Any missing documentation will result in denial of your expedite request.
4. Upload a **written request** to your claim specifically asking the VCF to expedite the processing of your claim.
5. Once you have submitted all required documents and information, **call the VCF Helpline at 1-855-885-1555** to request expedited processing. **Your request will not be reviewed until you call the Helpline.**

Documents Required for All Requests for Expedited Processing

If you have already submitted any of the information listed in this section of the checklist, you do not need to resubmit it to support your request for expedited processing unless it has changed. You should confirm all documents previously submitted are complete and accurate.

- Complete claim form, including all required authorizations and exhibits. If you are submitting an amendment, it must be a complete amendment with all required information.
- All required supporting documents based on your circumstances and the type of compensation you are claiming. Use the [Personal Injury](#) or [Deceased](#) claim Document Checklists to see a complete list of required documents applicable to your claim.
- Proof of an eligible 9/11-related physical condition. You must submit **one** of the following:
 - A copy of your World Trade Center (WTC) Health Program certification letter.
- OR -
 - If you have been certified by the WTC Health Program but do not have your certification letter, you must submit a **written statement** confirming you have completed the following actions:
 - Called the WTC Health Program at 1-888-982-4748; **and**
 - Spoke with a representative who verified you have at least one physical condition showing as certified in their system; **and**
 - Asked for and received a **unique call ID number** from the representative. This ID number must be included in your written statement.
 - OR -**
 - If you are not enrolled in the WTC Health Program or if you meet one of the criteria to use the [VCF Private Physician](#) process, submit a complete VCF Private Physician packet, including all required supporting documents and medical records.
- Upload a **written request** to your claim specifically asking the VCF to expedite the processing of your claim.





Additional Documents Required to show Terminal Illness

You must submit the following documents, as applicable.

- Documentation of Diagnosis for Presumptively Terminal Conditions:** If you have been diagnosed with one of the three conditions listed below, the only documentation you need to submit to show terminal illness are medical records that document your diagnosis. The presumptively terminal conditions are:
 - Glioblastoma,
 - Pancreatic Adenocarcinoma,² and
 - Acute Erythrocytic Leukemia (AEL).
- Documentation of Hospice Care:** If you have entered hospice care, the only documentation you need to submit to show terminal illness is documentation showing you are under hospice care or a letter from a hospice facility.
- For all other requests based on Terminal Illness:** You must submit recent medical documentation dated within the last three (3) months showing that your condition is **imminently terminal**. This includes:
 - A letter from your treating provider with an opinion about prognosis and life expectancy; **and**
 - Treatment records supporting the provider's statement; **and**
 - Diagnostic reports with staging information (if applicable).

Additional Documents Required to show Imminent Financial Hardship

You must submit the following documents, as applicable.

- Documentation of Foreclosure or Eviction:** You must submit one of the following:
 - Court documents showing active eviction or foreclosure proceedings.

- OR -

 - Notice of a sheriff's sale.
- Documentation to show Homelessness:** You must submit the following:
 - A written statement explaining your current living situation and where you are living or sleeping; **and**
 - A document that shows your housing status, such as a letter from a shelter or housing organization.
 - If you are not receiving services from a shelter or other organization, you must submit a written statement declared under penalty of perjury from a family member or friend with whom you are temporarily staying.

² The terminal presumption only applies to pancreatic adenocarcinoma. It **does not apply** to pancreatic neuroendocrine tumors (PNETs). If the medical records show that the condition is a pancreatic neuroendocrine tumor, then the expedite request must include medical records that demonstrate the condition is imminently terminal.

