



Section 1. General Questions

1.1 I submitted my claim. What happens next? *(Updated: October 17, 2018)*

Once you submit your claim, the first step the VCF takes is to do a preliminary review to confirm that all of the “minimally required” documents have been submitted. In addition to a complete Claim Form, we require the following documents before your claim can move forward for a more substantive review:

- Claim Form Signature Page (or the equivalent sections from Part IV of the original VCF 2 claim form)
- Original and signed Exhibit A – “Authorization for Release of Medical Information”
- Confirmation from the World Trade Center (“WTC Health Program”) Health Program that you have at least one physical condition certified for treatment (the VCF will contact the WTC Health Program directly to confirm you have an eligible certified condition; however, you may also upload your certification letter to your claim if you have it easily available)
- Proof of Presence documents as specified in Section 1.6 of the VCF [Policies and Procedures](#) document
- Exhibit 1 – “Social Security Administration Consent Form” (required only if you are claiming economic loss)
- Exhibit C – if represented by an attorney and the law firm does not already have an Exhibit C on file with the VCF
- Original Client Authorization to deposit the payment on your claim to your attorney’s bank account (if applicable)
- ACH payment form if payment on your claim will be deposited to your bank account
- In addition to the items above, the documents below are also required for deceased claims:
 - o Appendix A (or Exhibit F to the old claim form)
 - o Letters of Administration and original or certified death certificate

If any of the above documents are missing or insufficient, the VCF will send you a Missing Information letter and place the claim in “Inactive” status. Once the required documents are received and verified as sufficient, the claim will be reactivated for review.

If the requested documents are not submitted within 60 days of the date of the Missing Information letter, your claim may be denied. If your claim is denied, you can amend your claim once you have the necessary documents and the VCF will reactivate your claim for review. Follow these [instructions](#) on how to file an amendment.

See [here](#) for an overview of the claim review process.

1.2 I submitted my claim. When will a decision be made on my claim? *(Updated: December 26, 2019)*

As a general rule, claims are reviewed in “first in, first out” order based on the date the compensation claim was submitted. For claims submitted after August 1, 2016, this is the date the Claim Form was submitted. This means the VCF prioritizes claims that have been waiting longer before beginning review of newer submissions.

The VCF continues to shorten the timeframe needed to decide a claim and is working towards issuing determinations within one year of submission of the claim form or amendment (assuming all information



needed to process the claim has been submitted). Claims filed in mid-2018 are now receiving award decisions, while claims filed in late-2018 are under review, and claims filed in early 2019 will come under review soon.

Please remember that each VCF claim is individually reviewed and calculated, with some of the more complex claims taking significantly longer to complete. This is particularly true of claims filed for victims who died of a 9/11-related condition. These claims require the submission and review of a substantial amount of information and documentation in order for the award to be calculated. In addition to information from third parties that includes details of pensions, life insurance, and Social Security Survivors Benefits (as examples), the VCF must also review information on dependents, employer benefits, and confirm the legal authority of the Personal Representative who filed the claim.

Once the VCF begins reviewing your claim, we will contact you if we need any additional information. The best way to help speed the review of your claim is to respond promptly to any request.

1.3 Are there any circumstances under which the review of my claim can be accelerated?
(Added: October 17, 2018)

Yes. In cases involving terminal illness or significant financial hardship, you can request that the VCF expedite the processing of your claim. The VCF considers “significant financial hardship” to include an imminent or pending foreclosure or eviction proceeding, utility cut off, or other similar circumstances, as demonstrated by appropriate documentation. If you want to seek expedited processing of your claim based on a terminal diagnosis or financial hardship, you must contact the VCF Helpline at 1-855-885-1555 and upload any appropriate documentation to your claim. You also must submit a complete claim form and all required supporting documents so the VCF has the information needed to process your claim. If you are represented by an attorney for your VCF claim, you should seek your attorney’s assistance. The VCF will review the request and notify you as to whether the request is granted or denied, typically within 48 hours. In claims that are approved for expedited processing, assuming all required documents have been submitted, the VCF can often process the claim, issue the award, and process the payment in as little as 3-4 weeks. In these instances, payment on the claim is issued as soon as the award letter is sent, but you retain your right to appeal within the 30-day appeal period.

1.4 Do I need a lawyer to file a claim? (Added: November 10, 2016)

No, you do not need an attorney to file a claim with the VCF.

1.5 How do I add or change the attorney on my claim? (Updated: December 20, 2018)

To add, change, or remove the attorney on your claim, follow the instructions on the [Change of Attorney Form](#) and upload the completed and signed form to your claim. Please note that if you are adding or changing an attorney, you and your attorney will also need to submit certain documents with the form. Once the VCF receives the completed form and any required documents, we will make the appropriate updates to your claim, including who receives correspondence and who is able to access the claim online.

If you need to change or remove the attorney on your claim, you should do so by submitting the Change of Attorney Form. **You should not submit a new registration or claim simply for purposes of changing your attorney.** This applies even if your existing claim has already been decided or paid and you intend to amend it to add a new condition or to seek additional compensation. Once you submit the Change of Attorney Form, the VCF will update your existing claim and your new attorney will be able to submit any amendments or documents on your behalf.

Please note that if you are changing or removing the attorney on your claim and you previously submitted documents directing the VCF to pay your claim through your former attorney, that instruction may not be changed after your claim has moved to “Special Master Review” status in the online system.



You may still remove or change the attorney associated with your claim for any future appeal or amendment. If your award is changed by that amendment or appeal and you submit new payment instructions, then the new payment instructions will apply to the payment resulting from the amendment or appeal and all subsequent payments. Claimants should be aware that, regardless of how they receive payment from the VCF, they are liable for any agreement related to attorney fees as specified in the attorney-claimant contract.

1.6 What types of documents can I submit to prove I was present at the site? (Added: May 10, 2019)

There are many different types of documents that can be used to demonstrate presence at a 9/11 crash site, in the [New York City Exposure Zone](#), or along the routes of debris removal. Full details of the most common types of documents are outlined in Section 1.6 of our [Policies and Procedures](#) document and the Claim Form Document Checklist ([Personal Injury](#) or [Deceased Claim](#)). In addition, the VCF has arrangements with certain employers, unions, and other organizations that have agreed to provide presence information directly to the VCF or have provided contact information so that a claimant can request information to support presence. See Section 1.6.b of the [Policies and Procedures](#) document for a full list of the employers and entities with whom this relationship currently exists.

1.7 What happens if a victim passes away after filing a personal injury claim?

When a claimant who has filed a personal injury claim dies, the VCF will stop processing the claim and/or payment of that claim until a Personal Representative of the deceased claimant (“decedent”) is appointed and validated by the VCF. This protects the decedent’s personal information and ensures details about the claim are shared only with those who are authorized to access the information.

When the VCF learns that a claimant has passed away, we will send a letter to the decedent’s last known address that explains the current status of the personal injury claim, and the steps that need to be taken in order for the VCF to continue processing a claim for the decedent. Because each claim has unique circumstances, please review the correspondence you receive from the VCF and contact the VCF Helpline if you are uncertain how to proceed with the claim.

The VCF website includes [detailed information](#) about the processing of these claims.

1.8 What if my current name is different from the name on documents in support of my claim? For example, my married name is different from my name at the time of 9/11, as shown on my high school or college transcript used for proof of presence. What if my name changed since the time I registered or filed my claim? (Added: September 24, 2019)

- If your name as shown in your claim form and online claim is correct, but it is different from the name on the documents you are submitting to support your claim, you should upload a letter explaining the name change and provide one of the documents listed below to show proof of the change.
- If your name has changed since you registered or filed your claim with the VCF, you should complete a [Claim Information Resolution Form](#) noting the change and submit one of the documents listed below to show proof of the name change. You can upload these documents to your claim.

The document(s) you submit to show your name change must include:

- (1) The name associated with your VCF claim and/or the name on the documents you are submitting to support your claim; and



(2) Your new name.

You should provide **one** of the following documents based on your circumstances: court order, marriage certificate, divorce decree/order, or other legal documents that support the name change. The VCF does not require originals – you may upload the document(s) to your online claim.

1.9 Can I pursue a claim with both the VCF and the U.S. Victims of State Sponsored Terrorism Fund (“USVSST Fund”)? *(Updated: January 29, 2020)*

Yes. On November 21, 2019, Congress passed the [USVSST Fund Clarification Act](#), which now allows 9/11 victims, widows, and dependents – as specifically defined by the Clarification Act – to receive USVSST Fund payments, **even** if they had already applied for or received compensation from the VCF.

This is a legislative reversal of the prior statutory language under which some of these claimants would not be compensated by the USVSST Fund if they were simultaneously pursuing a VCF claim. As a result, **if** your claim was withdrawn “with prejudice” from VCF2 so that you could pursue a claim with the USVSST Fund, the VCF will no longer enforce the withdrawal. Instead, the VCF will re-open the claim and move it back into the review process, with the priority date for review as it was at the time of the withdrawal.

Note, the VCF is required by law to offset any benefit paid by other collateral sources relating to the 9/11 attacks. As a result, USVSST Fund payments made to victims who are also eligible for compensation from the VCF, will be subject to offset by the VCF. To be clear, the VCF is required to offset USVSST Fund payments made on account of 9/11-related injuries **to the same victim**. If the VCF victim and the USVSST Fund victim are **not** the same person (e.g., the USVSST Fund claim is because of a judgment entered for damages arising from the death of a spouse, parent, or sibling, even if the **claimant** is the same person), the VCF is not required to take an offset.

- If you have a simultaneous claim with the USVSST Fund and the VCF, and the VCF has not yet determined your claim, then the VCF will continue processing your claim to a determination and will notify you of your award. The VCF will not be able to pay any award, however, until the total amount of your USVSST Fund payment is known. The USVSST Fund may continue to authorize payments through 2030, so you would not get any VCF award before then. See USVSST Fund [FAQ 4.13](#).
- If you have a simultaneous claim with the USVSST Fund and the VCF, and the VCF has already determined and paid your claim, then please be advised that if the VCF award and any subsequent USVSST Fund payment are made on account of injuries to the same victim, the VCF is required by law to recoup the amount of any collateral payment made by the USVSST Fund to a victim, or victim’s estate or beneficiaries, that is received as a result of the same injury or death that was the basis for the VCF2 award. Claimants with prior paid VCF2 awards, accordingly, are required to notify the VCF (by submitting a [Collateral Offset Update Form](#)) of USVSST Fund payments made as a result of a victim’s injury or death if the same injury or death was the basis for the VCF2 award, **whether or not the USVSST Fund payment is made to the same person as the VCF payment**, and will be required to make appropriate arrangements to refund the VCF any amounts that the USVSST Fund has paid on account of the same victim, up to the total value of the VCF2 award.

For specifics on USVSST Fund eligibility, information on how to make a USVSST Fund claim, the time frame in which do so, or the way in which the USVSST Fund will treat VCF awards (both in VCF1 and VCF2), please consult the materials provided by the USVSST Fund on its website (www.usvsst.com). Please remember that you must inform the VCF of any new collateral source payments you receive, or become entitled to receive, after your claim has been filed – including after any award has been determined or paid – until the VCF closes on October 1, 2090. As stated in the VCF’s Collateral Offset



Update Form, the notification requirement for collateral source benefits received subsequent to filing of a VCF claim applies to any payments that the victim, or the victim's estate or beneficiaries receive, or are entitled to receive as a result of the victim's injury or death in the terrorist-related aircraft crashes of September 11, 2001, or the debris removal efforts in the immediate aftermath of the crashes.

1.10 If I participate in a lawsuit under the Justice Against Sponsors of Terrorism Act (JASTA), can I still file a VCF claim? (Updated: September 5, 2019)

Yes, if you participate in a lawsuit under JASTA, you can still file a VCF claim. See Section 405(c)(3)(C)(i), Zadroga Act, as amended (49 U.S.C. § 40101 note). Any compensation awarded by the court in the lawsuit or obtained in a settlement of litigation will be treated as an offset and deducted from your VCF award.

Please remember that you must inform the VCF of any new collateral source payments you receive, or become entitled to receive, after your claim has been filed – including after any award has been determined or paid – until the VCF closes on October 1, 2090. You should report any new collateral source payments using this [form](#).

Section 2. Registration and Other Deadlines

2.1 How do I register my claim with the VCF and what is my deadline? (Updated: December 26, 2019)

The VCF will consider all claims timely filed if registered within two years of July 29, 2019, the date of enactment of the "Never Forget the Heroes, James Zadroga, Ray Pfeifer, and Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund Act," ("VCF Permanent Authorization Act") which extended the VCF claim filing deadline.

This means that if you already registered with the VCF, then your claim will be considered timely regardless of when it is filed. If you have not yet registered, you need to do so prior to July 29, 2021, in order for your claim to be considered timely. Once you register, you have preserved your right to file a claim with the VCF in the future, but no later than October 1, 2090. By registering, you do not waive any rights and you are not obligated to file a claim in the future. Please note that Personal Injury claims and Deceased claims have the same deadline. If you are not sure whether you are registered with the VCF, please call the VCF Helpline at 1-855-885-1555, for assistance. Registration can be completed online at www.vcf.gov, or by phone with the Helpline.

2.2 What if I already submitted a claim but the VCF denied it because my registration was found to be untimely prior to the enactment of the VCF Permanent Authorization Act? (Added: December 26, 2019)

The VCF will identify claims that were previously denied only because they were found to be untimely registered, and will issue revised determinations on those claims. For claims denied only because of timeliness, you do not need to submit any additional information. If your claim was denied because of timeliness and another reason (e.g., presence), then you will need to address that other issue and



amend your claim. If you have specific questions about your claim, please call our Helpline at 1-855-885-1555.

2.3 What happens if I register with the VCF after July 29, 2021? *(Added: December 26, 2019)*

All claims will be considered timely if registered by July 29, 2021. Whether a claim will be timely if registered after that date will depend on the individual circumstances of the claim.

2.4 Do I need to have my condition(s) certified for treatment by the WTC Health Program before I can register with the VCF? *(Updated: September 5, 2019)*

No, you do not need to be certified for treatment by the WTC Health Program in order to register with the VCF. You can register at any time – either [online](#), or by calling our Helpline at 1-855-885-1555. Registering with the VCF preserves your right to submit a claim, either now or at some point in the future, until the VCF closes on October 1, 2090. By registering, you do not waive any rights and you are not obligated to file a claim in the future.

Once you have timely registered with the VCF, it is best to wait to submit your claim form until you have been certified by the WTC Health Program. If you submit your claim without first being certified, the VCF will place your claim in “Inactive” status and it will remain in that status and will not be reviewed until you submit your certification letter.

Section 3. WTC Health Program

3.1 Is the WTC Health Program part of the VCF? *(Added: March 22, 2017)*

No, the WTC Health Program and the VCF are different programs. The WTC Health Program provides medical monitoring and treatment for physical injuries and conditions resulting from 9/11 exposure. The VCF provides compensation for losses resulting from physical injuries and conditions related to 9/11 exposure. You must register for each of these programs separately. Enrollment in the Health program does not automatically register you with the VCF and if you are being treated by, or monitored through, the WTC Health Program, you are not automatically eligible for compensation from the VCF. For more information on the WTC Health Program, please visit their [website](#).

3.2 Does the VCF receive copies of my medical records from the WTC Health Program? Do I need to submit them with my claim? *(Added: September 17, 2018)*

The VCF does not receive copies of your medical records as part of our information-sharing agreement with the WTC Health Program. The WTC Health Program only provides the VCF with information that is used to determine whether you have an eligible, certified condition. The information we receive from the WTC Health Program includes the name of the condition, the WTC Health Program category under which the condition falls (for example, Cancer or Upper Respiratory Disorder), and the associated medical diagnosis code. If the WTC Health Program notifies us that you have been certified for an eligible physical condition, we accept that certification as proof of your eligible condition.

If the WTC Health Program has certified your condition, you do not need to submit medical records to support a claim for non-economic loss at the lowest end of the range for your eligible condition. Similarly, if you have an eligible condition the VCF has identified as presumptively severe and debilitating, you do not need to submit medical records to qualify for the highest non-economic loss award allowed by the statutory caps. See Section 2.1.a – “Valuation of non-economic loss” – in the



VCF [Policies and Procedures](#) document for a listing of conditions considered to be presumptively severe.

If, however, your certified condition is not among the list of conditions that the VCF considers to be presumptively severe and it significantly impairs activities of daily living, or if the certification does not reflect the severity of the condition, you may want to submit recent (i.e. within three years of the date your compensation claim was submitted) records related to your condition to help the VCF evaluate the severity and effect of the condition in order to determine whether an increased non-economic loss award within the appropriate range is warranted. This may include medical documents showing hospitalization, surgery, emergency treatment, and/or treatment for side effects of the condition; test results and treatment prescribed that show the severity of your condition; or medical records documenting severity and/or effect of the condition on your daily life. For a listing of the types of documents that can assist the VCF in the evaluation of your claim, see Section 2.1.b – “Documentation of non-economic loss” – in the VCF [Policies and Procedures](#) document. Please only submit documents that are related to your 9/11-related eligible physical conditions. **It is very helpful and will speed the review of your claim if you highlight the relevant information in the records so the VCF can easily find the pertinent information.**

If you submit medical records in support of your claim, you do not have to submit all of your medical records. A document from your physician summarizing the medical history of your condition and treatment will often be sufficient to prove the extent of your non-economic loss.

3.3 I scheduled my appointment with the WTC Health Program but they told me it may take several months to be seen and to then receive a certification letter. Should I submit my claim even though I have not yet been certified? *(Updated: November 14, 2017)*

It is best to wait to submit your claim until you have been certified by the WTC Health Program. If you submit your claim without first being certified, the VCF will place your claim in Inactive status and it will remain in that status and will not be reviewed until you submit your certification letter.

Section 4. Appeals

4.1 How do I appeal the decision on my claim? *(Added: December 26, 2019)*

An appeal can be filed within 30 days after the VCF has notified you of the eligibility or compensation decision on your claim. You may appeal only if your eligibility denial letter or award letter includes an Appeal Request Form.

If you appeal the award decision on your claim, except in cases where a claim is approved for expedited processing, any payment due will not be processed until your hearing is held and a decision is rendered on your appeal.

If you intend to appeal the decision on your claim, there are specific steps you must take and specific deadlines that apply. Your eligibility denial or award letter will include detailed information about how to appeal the decision.



4.2 What should I do if I do not intend to appeal the decision on my claim? *(Added: December 26, 2019)*

If you do not intend to appeal, you do not need to do anything. If the VCF sent you an award letter, the 30-day appeal window will expire and the VCF will then process any applicable payment on your claim. If you received a letter notifying you that your claim was denied, it will remain in that status. If in the future you have new information to submit to the VCF that you believe may change the eligibility decision on your claim, you may amend your claim by following these [instructions](#).

4.3 When should I amend my claim and when should I appeal? *(Updated: December 26, 2019)*

You should appeal **if you are challenging the VCF's determination on your claim.**

You should amend **if you are seeking a new determination based on new information.**

*If you file a compensation appeal, your claim **will not be paid** until after a decision is made on your appeal. If you file an eligibility appeal, compensation review will not commence until after a decision is made on your appeal. The only circumstance in which a claim will be paid while under appeal is if the claimant has been approved for expedited status after meeting the applicable criteria. In all cases, filing an amendment will not affect payment on the original determination.*

When considering whether to appeal or to amend, consider whether you are waiving or compromising a particular claim or argument by accepting payment on the original determination and choosing to pursue an amendment rather than an appeal. The VCF has discretion to determine whether an issue submitted on appeal is more appropriately addressed via amendment. Note that in deceased claims (i.e., a claim filed on behalf of a victim who died as a result of his or her 9/11-related condition), you will not be able to amend your claim except in limited circumstances.

You should not appeal the decision on your claim as a way to seek a faster review of an amendment that is unrelated to the decision already made. Appeals filed solely for purposes of seeking consideration of an amendment on an unrelated issue are invalid, and you will be notified that your appeal is cancelled, that your right to appeal that determination is deemed waived, and, if an award determination has already been made, that your claim is moving to payment.

Detailed information about how this applies to eligibility and compensation determinations, including specific examples, can be found [here](#), and is also located on the VCF website under "Forms and Resources."

Section 5. Amendments

5.1 If I am certified for a new condition by the WTC Health Program after my award was issued, or if I have a new loss, can I amend my application? *(Updated: September 5, 2019)*

Yes, you can amend your personal injury claim to add a new condition or to claim a new loss at any time prior to October 1, 2090. You can find complete instructions on [How to File an Amendment](#) under "Forms and Resources" on our website. In a deceased claim (i.e., claims filed on behalf of a victim who died as a result of his or her 9/11-related eligible condition), you will not be permitted to amend your claim after the VCF finalizes substantive review of the compensation claim (with limited exceptions). Additional information specific to amendments for deceased claims can be found in Section 5 of the VCF [Policies and Procedures](#) document.

The VCF will review the information you submit with your amendment and will notify you of the outcome of our review. If the VCF finds you eligible for compensation for the new condition and you are seeking



additional loss related to the condition, you must also file a compensation amendment.

Please note: the amount of your VCF non-economic loss award is not based on the number of certified conditions you have, but rather on the severity and impact of those conditions on your daily life. In many cases, being found eligible for additional conditions will not change the amount of your VCF award unless the new condition is a cancer and the compensation already awarded was based only on non-cancer conditions.

There are certain situations when amending your claim will not result in a change to your award. Listed below are examples to consider before filing an amendment.

- **Amendments seeking additional non-economic loss:** Except in limited circumstances, if you already received a non-economic loss award at the statutory cap (\$90,000 for non-cancer conditions and \$250,000 for cancer), claiming a new condition will not change your non-economic loss award. You may file an eligibility amendment to add the new condition and the VCF will determine if it is considered eligible, but you should not file a compensation amendment to seek additional non-economic loss. The limited circumstances in which the VCF may award additional non-economic loss include if you are claiming a cancer where one was not previously considered in the award or if you were previously compensated for a cancer and are claiming a non-cancer condition that the Special Master has identified as presumptively severe and debilitating, as listed in Section 2.1(a) of the VCF [Policies and Procedures](#) document.
- **Amendments on claims with large collateral offsets:** If your initial award determination was reduced by collateral offsets, you should consider whether these offsets will exceed the new loss you are seeking. If your offsets are substantially higher than the loss you are claiming through the amendment, the amendment will not result in a change to your net total award. For example, if you received a \$350,000 settlement payment from a 9/11-related lawsuit, and are only seeking additional non-economic loss, you should not file an amendment as the non-economic loss awarded will not exceed the amount of this offset.

If you are represented by an attorney and are unsure whether your amendment will result in a substantial change in your award, we encourage you to discuss the amendment with your attorney. If you are not represented, the VCF Helpline can assist you in deciding whether to submit the amendment.

For more detailed information on how the VCF calculates awards, see the VCF [Policies and Procedures](#) document.

5.2 Why does the VCF not accept amendments on deceased claims when it does allow amendments on other claims? *(Added: December 26, 2019)*

Unlike in a personal injury claim, where the victim is still living, the circumstances of a deceased claim filed do not change. Therefore, all losses in a deceased claim should be known to the claimant at the time the initial claim is filed. It is far more efficient for the VCF, and increases the pace at which the VCF can issue awards to all claimants, if the VCF only has to review these claims, with all losses included, one time.

5.3 I amended my compensation claim. When will a decision be made? *(Updated: December 26, 2019)*

Our first priority is to render decisions on claims for those claimants who have not yet received any award. At the same time, we continue to review amendments and use the same priority order of rendering decisions on older amendments before reviewing newer ones.



How we prioritize the review of an amendment depends on whether we have already made payment on the claim. As a general rule, an amendment on a claim that has not yet been decided (meaning the claimant has not received any award determination) will not change its priority status. We are basing the priority on the date the compensation form was submitted (see FAQ 1.2).

For claims that have already received an award determination, our priority order relates to the date of submission of the amendment, and not back to the original compensation form submission date. So, as a general rule, it is better for claimants (and will allow us to consider claims as a whole rather than piecemeal), if amendments are made while the claim is under consideration rather than after an award is already made.

As of the “updated” date of this FAQ, we are reviewing amendments submitted in 2018.

Section 6. Compensation and Payment

6.1 What if my bank account or address has changed since my last payment?

If you have already received at least one payment from the VCF and your banking information has changed since the last payment was processed, you must complete and mail or fax a new [Payment Information Form](#) to the VCF as quickly as possible. If your address has changed, please call our Helpline for assistance in updating our records.

6.2 How long can my attorney hold my payment before disbursing it to me? *(Updated: August 21, 2018)*

It is the Special Master’s expectation that law firms will disburse payments to their claimants within 30 days of the money being deposited into the law firm account.

6.3 When can I expect to receive payment and will the payment be pro-rated? *(Updated: November 14, 2017)*

The VCF does not pro-rate payments. Your claim will be paid in full for the calculated loss amount at the time the payment is processed.

The timing of your payment depends on whether or not you appeal your award:

- *If you do not appeal the award decision on your claim*, the VCF will begin processing your payment once the 30-day appeal period ends. Once the VCF begins processing the payment, it may take up to 20 days for the Special Master to authorize the payment. The payment then gets processed by the Department of Justice and the Treasury Department, which may take up to 3 weeks. This means your payment should be issued to the designated bank account within 2-1/2 months from the date of your award letter.
- *If you appeal the award decision on your claim*, the VCF will not begin processing your payment until a decision is made on your appeal. The payment process starts once the VCF sends you the letter notifying you of the outcome of your appeal. Once the VCF begins processing the payment, it may take up to 20 days for the Special Master to authorize the payment. The payment then gets processed by the Department of Justice and the Treasury Department, which may take up to 3 weeks. This means your payment should be issued to the designated bank account within 1-1/2 months from the date of your post-appeal decision letter.



6.4 Are disability payments from other sources (such as Veterans Affairs, NYCERs, etc.) deducted from my award? *(Added: November 10, 2016)*

Yes, if the payments are related to your disability from an eligible 9/11-related condition. The statute requires that the VCF offset from your award any disability benefits you are receiving, or entitled to receive, related to your eligible physical conditions. If you are receiving disability payments for conditions that are not eligible under the VCF, those amounts will not be deducted from your award.

6.5 Can I get reimbursed for medical expenses that I paid out-of-pocket and were not covered by the WTC Health Program or reimbursed by my insurance? *(Updated: August 27, 2019)*

Yes. You can request reimbursement for past out-of-pocket medical expenses you have paid as a result of your eligible condition(s); however, you may only seek reimbursement once your initial award has been issued and only if the amount of the out-of-pocket expenses exceeds \$5,000.

Because claims for reimbursement of out-of-pocket medical expenses require the submission and review of significant documentation establishing both that the claimed medical expense was related to your eligible condition and that you personally paid for the expense out of pocket, processing these claims takes time and can delay your award. It is therefore VCF policy that claims for reimbursement of past out-of-pocket medical expenses will **only** be considered if the following criteria are met:

- The claim for medical expenses must be submitted as a compensation [amendment](#) to your claim and only **after** you have received your initial award determination. This allows the VCF to issue your initial award determination more quickly, since we are not spending time during our initial review to verify each claimed medical expense.
- If you amend your claim to seek reimbursement for medical expenses, the VCF will only review the amendment if the total amount of the claimed medical expenses incurred due to eligible conditions exceeds \$5,000.
- The amendment must be submitted with the required documentation and in the required format as explained in these [instructions](#), which can also be found on our website, under “Forms and Resources.”

The Special Master may exercise discretion to waive one or more of these requirements as appropriate based on individual claimant circumstances. If you wish to seek a waiver, please contact the VCF Helpline.

Section 7. Private Physician Process

7.1 Who should complete the online Private Physician forms? *(Added: July 25, 2017)*

You should only complete the online Private Physician forms if you meet the [criteria](#) for the Private Physician process. If you do **not** meet the criteria for the Private Physician process, you should answer “No” to any questions that ask about treatment by a physician not affiliated with the WTC Health Program. You should also answer “No” if the system displays the question that asks if you are ready to provide information regarding the Private Physician process. Answering “No” to these questions will prevent the Private Physician questions from being displayed in the system.

7.2 Is the Private Physician process available to victims who died of an ineligible condition and are claiming personal injury losses? For example, if a WTC survivor died of a heart attack, yet had suffered asthma and GERD while living, had treated with private doctors only, and had never been a member of the WTC Health Program, can the estate seek



certification of an eligible condition through the Private Physician process or are they unable to become eligible for a VCF personal injury award? (Added: July 25, 2017)

The Private Physician process would be available in this situation so that the claimant could pursue a personal injury claim. The process remains available for deceased individuals who were not certified for treatment for the claimed condition prior to death.

7.3 Is the Private Physician process available only to deceased individuals who were previously certified by the WTC Health Program and now claim a cancer, or is it also available to personal injury victims who were previously certified for a non-cancer and are now seeking compensation for a cancer? (Updated: August 28, 2018)

The Private Physician process will remain available for all claims - deceased or personal injury – where the victim was previously deemed eligible for compensation from the VCF based on a certified condition and is now seeking to add a cancer. Please note that the individual must have been previously certified for at least one eligible condition, and deemed eligible for compensation by the VCF, in order to seek verification of a cancer through the Private Physician process. For individuals claiming cancer who are not currently certified for treatment of any condition by the WTC Health Program, they must go to the WTC Health Program for certification of the cancer, although they can, of course, continue to be treated by their treating physician.

7.4 How do I request consideration for an exception to the Private Physician criteria? What do I need to submit if I want to claim a substantial hardship exception? (Updated: August 23, 2017)

In order to request an exception to the Private Physician criteria, you must show that you will suffer significant hardship in having your condition evaluated and certified for treatment by the WTC Health Program, either in the New York City metropolitan area or through the Nationwide Provider Network.

If you believe you will suffer significant hardship in seeking certification by the WTC Health Program, you should upload a statement or letter to your claim explaining the circumstances and why you should be considered for the Private Physician process **and** then call the VCF Helpline to alert us to the request. Once your request is reviewed and a decision is made about whether to grant the request, a member of our Helpline team will call you to notify you of the decision. If we determine that you are an appropriate candidate for the Private Physician process, once we call to notify you of that decision, you should complete and submit a Private Physician packet and the supporting documents.

7.5 I live outside the continental United States. Do I need to go to the WTC Health Program to have my condition certified for treatment? (Added: February 1, 2018)

No. As a foreign resident, living outside the U.S., you are able to have your conditions verified through our Private Physician process. You should complete the Private Physician forms either as part of your online claim submission or by using the [forms](#) on our website. The VCF will work directly with the WTC Health Program to verify your condition(s) as eligible for compensation.

If you have questions about your particular situation, please contact the Helpline 1-855-885-1555.