

A Clear Path to 9/11 Compensation

Your Step-by-Step Guide
to the September 11th Victim
Compensation Fund (VCF)

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Two Programs, One Goal: Understanding the VCF and the WTC Health Program



WTC Health Program

Mission: Provides medical monitoring and treatment for 9/11-related conditions.

Your Action: You must enroll here to get your physical health condition *certified* for treatment.

Governed By: U.S. Department of Health and Human Services.

Critical Fact: Enrollment in the WTC Health Program does **not** register you with the VCF. They are separate steps. (Source: FAQ 3.1)



September 11th VCF

Mission: Provides financial compensation for losses resulting from 9/11-related physical conditions.

Your Action: You file a claim here to receive a financial award for pain, suffering, and economic loss.

Governed By: U.S. Department of Justice.

Critical Fact: Requires certification from the WTC Health Program before it can evaluate your claim for compensation. (Source: FAQ 3.1, 2.7)

You need certification from the **WTC Health Program** to be eligible for compensation from the **VCF**.

Step 1: Secure Your Right to File by Understanding the Two Key Deadlines



The Registration Deadline

What it is: Your first and most crucial deadline. It preserves your right to file a claim in the future. It does not obligate you to file. (Source: FAQ 2.2)

The Deadline: Generally, you must register within **two years** from the date a government entity (usually the WTC Health Program) notifies you that your physical health condition is 9/11-related. (Source: 'Registration and Claim Filing Deadlines')



Pro Tip

Register NOW, even if you are not sick. You can register at any time before your deadline, and doing so protects your future rights without any commitment. (Source: FAQ 2.4)



The Claim Filing Deadline

What it is: The final date to submit your full, complete claim for compensation.

The Deadline: This is fixed for everyone: **October 1, 2090.** (Source: FAQ 2.1, 2.7)

Step 2: Establish Your Core Eligibility with Presence and a Certified Condition



Proof of Presence

Requirement: You must prove you were at a 9/11 crash site during the specific exposure period.

Eligible Locations & Dates: (Source: "How to Prove Presence")

- **NYC Exposure Zone:** September 11, 2001 – May 30, 2002
- **Pentagon Site:** September 11, 2001 – November 19, 2001
- **Shanksville, PA Site:** September 11, 2001 – October 3, 2001

How to Prove It: Documents are the fastest way. Use the VCF's "Interactive Presence Guide" online. Common examples include employment records, school transcripts, or witness statements. (Source: FAQ 1.6)



Certified Physical Condition

Requirement: You must have an eligible 9/11-related physical health condition certified by the WTC Health Program.

Action Required: You must file your claim *after* you have been certified. If you file before, the VCF will place your claim in "Inactive" status until certification is confirmed. (Source: FAQ 2.7, 3.3)

Step 3: Gather the Minimum Required Documents for Your Claim

A claim will **not move to substantive review** until the VCF receives these “**minimally required**” documents. If any are missing, your claim will be placed in “Denied” status until they are submitted. (Source: FAQ 1.1)

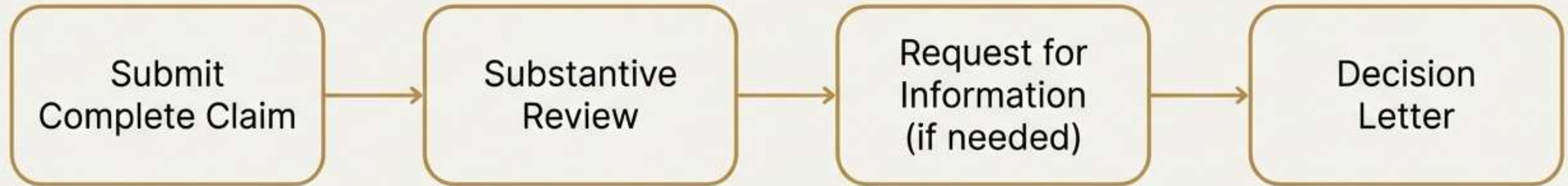
- ☐ Claim Form Signature Page
- ☐ Exhibit A – Authorization for Release of Medical Information
- ☐ Confirmation of WTC Health Program Certification (The VCF gets this directly, but you can upload your letter)
- ☐ Proof of Presence Documents
- ☐ VCF ACH Payment Information Form (for direct deposit)
- ☐ Exhibit C (if represented by a law firm that doesn't have an Exhibit C on file)

Additional Documents for Deceased Claims

- ☐ Claim Form Appendix A
- ☐ Letters of Administration & Death Certificate

Submitting a complete package from the start is the fastest way to get a decision.

Step 4: Understand the VCF Review Process After You File



Prioritization

- Claims are reviewed in "**first in, first out**" order based on the submission date of a *complete* claim with all required documents. (Source: FAQ 1.2)
- Claims that are made inactive or are missing documents take **significantly longer** to review.

Timeline

- The VCF's goal is to issue a decision within **one year** of receiving a complete claim package or amendment.

Key Factors

- **Complexity:** Claims for deceased victims or those with complex economic loss calculations can take longer.
- **Communication:** The best way to speed up your review is to submit a complete claim and respond promptly to any VCF requests for information. (Source: FAQ 1.2)

Step 5: Learn How Your Compensation Award is Calculated



Non-Economic Loss ('Pain and Suffering')

How it's Calculated

Based on the *severity* and *impact* of your condition(s) on daily life, not the *number* of certified conditions.
(Source: Non-Economic Loss Fact Sheet)

Statutory Caps

Up to **\$90,000** for non-cancer conditions.
Up to **\$250,000** for cancer.

Key Insight

Certain conditions like **Emphysema** and **Sarcoidosis** are presumed severe and warrant the highest non-cancer award (**\$90,000**) without additional medical records. Other conditions may require records to justify an award above the baseline.

(Source: Non-Economic Loss Fact Sheet)



Economic Loss

What it Covers

Compensation for lost earnings, lost benefits, and other financial damages resulting from your 9/11-related condition.

Important Caveat - Offsets

This portion of your award is reduced ('offset') by any payments you receive from other collateral sources for your 9/11-related injuries. This includes:

- Disability payments (e.g., from Veterans Affairs, NYCERS) (Source: FAQ 6.4)
- Lawsuit settlements (e.g., from JASTA or USVSST Fund) (Source: FAQ 1.12, 1.13)

Step 6: Receive Your Payment After a Decision is Made

The VCF pays your award in **full**; **payments are not pro-rated**. (Source: FAQ 6.3)



Award Letter Issued:
Your 30-day window to appeal begins.

Payment Processing Begins: Starts one business day after the letter date.

DOJ/Treasury Authorization: This final authorization step can take up to 20 business days plus three weeks.

You should expect the payment to be deposited in your designated bank account within approximately **two months** from the date of your award letter.



Pro Tip: If your bank account or address changes, you must immediately submit a new ACH Payment Information Form or contact the Helpline to avoid significant delays. (Source: FAQ 6.1)

Navigating Special Circumstances and Alternative Paths



Expedited Review

Who is it for?: Claimants with a terminal illness or significant financial hardship (e.g., imminent foreclosure, utility cut-off).

How to request it: Contact the VCF Helpline at 1-855-885-1555 and upload supporting documentation. A complete claim is still required.

Timeline: In approved cases, a decision and payment can often be made in as little as **3-4 weeks**.

(Source: FAQ 1.3)



Deceased Claims

Who files?: A court-appointed Personal Representative for a victim who passed away from a 9/11-related condition.

Process: Requires additional legal documents for me-appointer legal documents (e.g., Letters of Administration). If a claimant dies after filing a personal injury claim, the VCF pauses all processing until a Personal Representative is validated.

(Source: FAQ 1.9)



Private Physician Process

Who is it for?: Individuals unable to be certified by the WTC Health Program. This includes foreign residents, those who don't meet meet who don't meet WTC HP enrollment criteria, or cases of significant hardship.

Process: A separate VCF process to verify your condition as 9/11-related using your own doctor's records and specific VCF forms.

(Source: Section 7, Private Physician Process)

After Your Decision: Choosing to Appeal vs. Amend

When to APPEAL

Purpose: To challenge the VCF's decision based on the information they already had. You believe their conclusion was incorrect.

Deadline: You must file an appeal within **30 days** of your decision letter.
(Source: FAQ 4.1)

When to AMEND

Purpose: To provide **new information** for a **new determination**. Examples include a newly certified condition, a new type of loss, or new documents supporting severity.

Deadline: You can amend your claim at any time until **October 1, 2090**. (Source: FAQ 5.1)

The Golden Rule

(Source: FAQ 4.3)

- **Appeal** to challenge a determination.
- **Amend** to provide new information.
- **Warning:** Do not file an appeal just to get a faster review of an amendment. The VCF will cancel an invalid appeal, and you will waive your right to appeal the original decision.

Do I Need a Lawyer to File a VCF Claim?



The Official VCF Position:

- No, you are not required to have an attorney. (Source: FAQ 1.4)
- The VCF does not give priority to claims submitted by lawyers and evaluates all claims using the same standards.

Support Available to All:

- The VCF provides a toll-free Helpline (1-855-885-1555) with representatives who can help you complete your claim for free.

If You Choose to Hire an Attorney:

- The law protects you by capping attorney's fees.
- Maximum Fee: An attorney cannot charge more than **10%** of your final VCF award. (Source: FAQ 1.4)

Four Keys to a Smoother Journey



1. Register Early

Register with the VCF immediately to preserve your rights, even if you are not currently sick. It costs nothing and carries no obligation. (Source: FAQ 2.2, 2.4)



2. Be Thorough

Submit a complete claim with all required documents from the start. This is the single biggest factor in shortening your review time. (Source: FAQ 1.1, 1.2)



3. Understand Your Award

Non-economic compensation is based on the *severity* of your condition and its impact on your life, not the number of certifications you have. (Source: Non-Economic Loss Fact Sheet)



4. Respond Promptly

If the VCF requests more information, provide it as quickly as possible. This keeps your claim active and moving forward in the review process. (Source: FAQ 1.2)

Frequently Asked Questions on the Path to Compensation

Q: What if I can't find documents or witnesses to prove my presence?

A: After exhausting all options, you can request an "eligibility hearing" to testify under oath. This process takes longer but is an available option. (Source: FAQ 1.7)

Q: Can I get reimbursed for past out-of-pocket medical expenses?

A: Yes, but only under strict criteria. The expenses must:

- Total over \$5,000 (and at least \$5,000 must be verifiable).
 - Have been incurred **before* the WTC Health Program certified the condition.
 - ** Be submitted as a compensation amendment* after you receive your initial award. (Source: FAQ 6.5, Instructions for Claiming Medical Expenses)
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Q: What happens if my name has changed since 9/11?

A: You must submit legal proof of the name change (e.g., marriage certificate, court order) along with an explanatory letter or a Claim Information Resolution Form. (Source: FAQ 1.11)

Take the Next Step on Your Path

For a confidential consultation to discuss your specific circumstances, please contact:

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Contact us today to ensure your claim is handled with the expertise and care it deserves.

This presentation provides general information and does not constitute legal advice. The VCF's policies and procedures are subject to change. All information is based on VCF documents as of March 2024.