



BENEFITS OVERVIEW

American Red Cross September 11 Recovery Program HEALTH SERVICES

The American Red Cross continues to provide financial assistance for health services to individuals who suffered a verifiable, physical injury or illness or exacerbation of an illness as a result of their presence in the immediate vicinity of the World Trade Center, Pentagon or Shanksville, PA on September 11, 2001 or during the recovery efforts. Key considerations for accessing these benefits, such as specific eligibility requirements, scope of services covered and general application process are highlighted below.

Eligibility:

- **Physically Injured Individuals:** Includes those who as a result of their presence in the immediate vicinity of the World Trade Center, Pentagon or Shanksville, Pennsylvania at the time of the attacks or during the immediate aftermath suffered a verifiable, physical injury or illness or exacerbation of an illness for which they were admitted to a hospital or sought out-patient medical care during the week of 9/11/01 to 9/18/01.
- **Rescue and Recovery Workers:** Includes authorized uniformed personnel, construction site workers, volunteers, and staff of relief or government agencies who were officially deployed to the restricted areas in the immediate vicinity of the World Trade Center, Pentagon or Shanksville, Pennsylvania and suffered a verifiable physical injury or illness for which they sought treatment within one week of their injury or exacerbation of a causally related condition.

Services:

- **Financial Assistance** to eligible individuals will be provided for the following:
 - Co-payments for treatment of related health costs
 - Uncovered health costs for the treatment of 9/11-related injuries
 - Uncovered costs for non-psychotropic prescription medication
- **Clinical Case Management**
- **Information and Referral**

Key Considerations for Accessing Benefits

- 1. Insurance:** The American Red Cross can provide assistance with co-payments or if insurance is exhausted, can pay directly for reasonable and customary services.
- 2. Uninsured:** If eligible, the uninsured are required to apply to the Department of Social Services for appropriate programs such as Medicaid, Medicare, Social Security Disability and Social Security Income. The Red Cross will consider providing financial assistance for health services rendered to these individuals while they are waiting for acceptance into the public health programs.
- 3. Crime Victims Compensation Boards:** Eligible clients are required to begin the application process to access benefits from the Crime Victims Compensation Board in the state in which they were affected and/ or reside.
- 4. Exclusions** for Health Services benefits include, but are not limited to respiratory ailments such as asthma, rhinitis, allergies, and sinusitis. In addition, cosmetic surgery is not included unless medically indicated and related to the 9/11/01 injury or illness.
- 5. Retroactive Benefits:** Retroactive reimbursement for services received since 9/11/01 will be considered.
- 6. Documentation** required for health services may include, but is not limited to: release of confidential information; attestation of financial need; letter from treating physician (form provided by Red Cross); medical records; lab work; x-rays; doctor's prescription(s); proof of identity; proof of employment; proof of deployment for responders and volunteers; proof of insurance and explanation of benefits statement; determination of benefits from Crime Victims Board or Worker's Compensation; and notarized letter from the uninsured and/or unemployed stating lack of insurance.
- 7. Needs-Based:** Financial assistance for health services is based on financial need.

General Application Process

Individuals can access the Health Services offered by the American Red Cross September 11 Recovery Program in one of the following ways:

- Clients can call the toll-free American Red Cross September 11 Recovery Program **Client Call Center: 877-746-4987**.
- Agency representatives can contact Debra Sheldon (sheldond@usa.redcross.org) with questions about this or other Red Cross benefits or services.
- American Red Cross Family Support Specialist can help access benefits and services for which you are eligible.

A Health Services Clinical Case Manager or Medical Social Worker will either assist you at the time of your call or will contact you within 3-4 business days to answer your questions and/or enroll you in the benefits program.

For Additional Information

- Uninsured individuals may also be eligible for health insurance through the **September 11th Fund's** health insurance coverage program. The Fund's programs can be accessed after August 26, 2002 by calling **866-689-HELP**.