



American Red Cross
September 11 Recovery Program

BENEFITS OVERVIEW

*Prepared by the Resource Coordination Unit,
Community Services, American Red Cross
September 11 Recovery Program*

American Red Cross September 11 Recovery Program HEALTH INSURANCE SUBSIDY PROGRAM (HISP)

HISP provides subsidies to cover the full out-of-pocket cost of health insurance premiums for injured individuals and surviving family members. HISP is a Red Cross program administered by Working Today, a national non-profit organization dedicated to worker advocacy.

Benefit:

Financial Assistance: The Red Cross will pay subsidies directly to the insurance company, to cover the full out-of-pocket cost of health insurance premiums for 24 months (2 years). ⇨ **NEW – expanded from 12 to 24 months**

Eligibility:

Surviving Immediate Family Members: Spouses, partners, dependent children and others who are eligible for continuing health care coverage through COBRA OR who received health insurance coverage through the decedent's employer, but were not offered COBRA by this employer.

Physically Injured Individuals and Their Families: People who, as a result of their presence in the immediate vicinity of the World Trade Center, Pentagon or Shanksville, Pennsylvania on September 11th :

- ⇒ were hospitalized for at least 24 hours OR
- ⇒ suffered a verifiable, physical injury that resulted in a continuous 90-day disability, with onset prior to 12/31/01.

NOTE: Assistance is only available to those who could be considered eligible for COBRA, meaning people who were included or could have been included on the employee's health insurance as of 9/11/01.

Key Considerations for Accessing Benefits:

Enrollment: Clients can submit applications through December 31, 2004. Applications should be submitted to Working Today, a national non-profit organization which has been contracted by the Red Cross to administer HISP (see application process below).

Exclusions: The subsidy is not available to:

- ⇒ survivors who would otherwise not be considered eligible for COBRA, such as surviving parents or siblings; people who were not eligible to receive health insurance through the decedent's health plan.
- ⇒ people whose employers are covering the full cost of health insurance premiums or whose employers have provided cash settlements to surviving family members to pay the full cost of insurance.

Direct Payment: Working Today will make payments directly to eligible clients' insurance companies, not to individuals.

Documentation: While documentation requirements vary according to the applicant's insurance status (see actual application form), completed applications should be submitted with proof of current insurance status, the last paid invoice from the insurance company, and a copy of the insurance ID card.

Not Financial-Need Based

General Application Process:

Clients and Service Coordinators can call the American Red Cross September 11 Recovery Program **Client Assistance Center** at **1-877-746-4987** for general eligibility information

Clients and Service Coordinators can download the subsidy application form and a description of the subsidy program from the Working Today web site: www.workingtoday.com or call their offices to request copies via mail or fax. Working Today can be reached at (718) 222-1099, ext. 112.

Agency representatives can contact Maeve Rullo (rullom@usa.redcross.org) with questions about this or other Red Cross benefits, or to request a full training for their staff.

Additional Information:

Physically injured individuals may also be eligible for American Red Cross Health Services. Health Services provides financial assistance for uncovered health costs, co-payments and uncovered prescription medication.

Please see separate Health Services Benefits Overview for more information