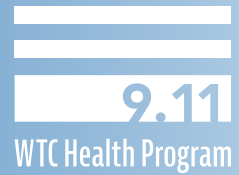


Program Myths vs Facts



There is a lot of information about the World Trade Center (WTC) Health Program in the news, but what are the facts? This document is intended to clarify common misconceptions and provide additional resources on the WTC Health Program website.

MYTH The WTC Health Program is the same as the September 11th Victim Compensation Fund (VCF).

FACT While the WTC Health Program and VCF are both 9/11 assistance programs established by the James Zadroga 9/11 Health and Compensation Act of 2010 (Zadroga Act), they are two separate programs.

The WTC Health Program provides medical monitoring and treatment for WTC-related physical and mental health conditions. The VCF provides financial compensation only for 9/11-related physical injuries, illnesses, or deaths due to those illnesses.

Learn more about the differences between these two programs at www.cdc.gov/wtc/vcf.html.

MYTH When you sign up for one 9/11 assistance program, you are automatically enrolled in the other.

FACT Enrollment in one 9/11 assistance program does not enroll you in another. The WTC Health Program and the VCF each have different eligibility criteria and a separate sign up process. Being enrolled in the WTC Health Registry does not enroll you in either of these programs.

Visit www.cdc.gov/wtc/eligiblegroups.html to learn about the WTC Health Program eligibility criteria. Learn more about VCF registration and claim filing at www.vcf.gov.

MYTH The WTC Health Program covers all healthcare needs for free.

FACT The WTC Health Program is a limited health care program that provides no-cost medical monitoring and treatment for physical and mental health conditions related to 9/11 exposures only. The WTC Health Program does not cover all health care needs.

Physical conditions covered by the Program include chronic cough syndrome, gastroesophageal reflux disorder (GERD), asthma, sinusitis, and many cancers. Mental health conditions covered include PTSD, depression, and anxiety disorder.

To see the full List of WTC-Related Health Conditions, visit www.cdc.gov/wtc/conditions.html.

MYTH The WTC Health Program replaces primary health insurance.

FACT The WTC Health Program pays for all medically necessary treatment for a member's certified WTC-related health condition(s), as well any certified medically associated health conditions only. The treatment must be provided by a Program-affiliated provider to be covered.

For a WTC-related condition to be certified, a Program doctor and the Program must determine that: **1)** It's on the List of WTC-Related Health Conditions, **2)** It meets Program policies and criteria for certification, and **3)** 9/11 exposures are substantially likely to have been a significant factor in aggravating, contributing to, or causing the condition.

Primary health insurance is a Program requirement. Care for survivors is through coordination of benefits which, per the Zadroga Act, bills primary insurance first.

Learn more at www.cdc.gov/wtc/handbook.html. More on coordination of benefits at www.cdc.gov/wtc/cob.html.

MYTH Everyone should apply to the WTC Health Program even if they are not sick.

FACT Responders can apply at any time. Survivors should only apply to the WTC Health Program once they develop symptoms that they believe may be 9/11-related.

The Zadroga Act allows Survivors only one no-cost initial health evaluation (IHE) by a Program doctor to determine if they have a WTC-related condition eligible for certification. Once a condition is certified, a Survivor is now called a "Certified-Eligible Survivor" and is eligible for monitoring and treatment of that condition.

If a Survivor receives an IHE and does not have a condition eligible for certification, they can pay out-of-pocket or with primary health insurance for another IHE should symptoms develop later.

Survivors without symptoms are encouraged to see their Primary Care Physician to monitor their health and screen for potential WTC-related health conditions. Survivors can gather supporting documentation for their application now so it is available when applying to the Program in the future.

Learn more at www.cdc.gov/wtc/faq.html#survivor and see a list of conditions at www.cdc.gov/wtc/conditions.html.



www.cdc.gov/wtc

MYTH You need a lawyer to apply to the WTC Health Program.

FACT You do not need a lawyer to apply to the WTC Health Program. However, applicants and members are able to designate a representative to represent their interests and help when applying or as a member. This representative can be a family member, advocate, friend, or lawyer.

You can only designate one representative at a given time and it cannot be an entire organization or a group of people.

For more information about the application process or designated representatives, visit www.cdc.gov/wtc/apply.html. Applicants can also call **1-888-982-4748** or email WTC@cdc.gov for enrollment assistance.

MYTH The WTC Health Program does not refer you to specialists as needed.

FACT The Program provides specialists (for example, a dermatologist) as needed under normal standards of care.

More information on policies and procedures is available at www.cdc.gov/wtc/ppm.html.

MYTH You must live in the New York metropolitan area to receive care through the WTC Health Program.

FACT Enrolled responders and survivors who live outside the NY metropolitan area are eligible to receive care in all U.S. states and territories through a Nationwide Provider Network (NPN).

The NPN is operated by Logistics Health Incorporated (LHI). LHI has a network of providers in all 50 states and centrally manages care for NPN members.

Since the NPN is made up of individual providers, NPN members may need to go to more than one provider to receive care for multiple certified WTC-related health conditions.

Visit www.cdc.gov/wtc/clinics.html for more information on the NPN.