

WTC

HEALTH PROGRAM

Member Handbook

VERSION 2: UPDATED AUGUST 2017



9.11
WTC Health Program

Purpose of this Handbook

The purpose of this handbook is to provide you with information on the [World Trade Center \(WTC\) Health Program](#) (the Program). The handbook includes:

- Information on [member](#) benefits;
- Important contact information;
- Details on [certified conditions](#);
- Member responsibilities; and
- More!

Important Contact Information

If you are experiencing a [medical emergency](#), call 911 immediately.

Helpline Telephone Number (Toll-Free):
888-982-4748 (M-F, 9 am-5 pm ET)
Email Address: WTC@cdc.gov
Website: www.cdc.gov/wtc

Follow us on Facebook and Twitter for important program information, research updates, and more!

 facebook.com/wtchealthprogram

 [@WTCHealthPrgm](https://twitter.com/WTCHealthPrgm)

Certified: A certified WTC-health condition (or medically associated health condition) is one that has been approved for coverage by the Program based on the approval of a certification request for that condition.

Disclaimer: This handbook is not a legal document. The purpose of this handbook is to provide general Program information in a way that is easy for members to use and understand.

Definitions of the words highlighted in blue can be found in the glossary beginning on page 55.

"The World Trade Center
Health Program saved
my life."

-Stanley, responder

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Welcome to the World Trade Center (WTC) Health Program

Dear Members,

It is my pleasure to present you with the updated member handbook for the WTC Health Program.

Whether you receive care at one of our Clinical Centers of Excellence or through the Nationwide Provider Network, this handbook will guide you through your Program benefits. You will learn more about our in-depth health screenings, treatment options, pharmacy program, and [benefits counseling](#). Our updated handbook also contains an expanded glossary to define unfamiliar terms and an index to help you easily find information. Finally, we added a chapter about applying to the Program that you may share with others who may be eligible.

We know that you depend on the WTC Health Program for high-quality, compassionate care for your 9/11-related health needs. We hope this handbook helps you better understand and get the most out of your benefits. Your trust, satisfaction, and success in the Program is very important to us.

Please feel free to call our helpline at 1-888-982-4748 if you have any questions or concerns.

Sincerely,



John Howard, M.D.
Administrator, World Trade Center Health Program

"Coming into the health program has provided me hope. They can understand my symptoms and they can understand what I'm going through."

-Alex, responder

Overview of the WTC Health Program

WTC Health Program Values

Convenient Care

The WTC Health Program (the Program) provides care at multiple [Clinical Center of Excellence \(CCE\)](#) locations throughout the [New York \(NY\) Metropolitan Area](#). There are specific CCEs for [WTC Responders](#) and [WTC Survivors](#). You can find a complete list of CCE locations on page 19.

The [Nationwide Provider Network \(NPN\)](#) provides care for WTC Responders and WTC Survivors who live outside of the NY Metropolitan Area. The Program was specifically set up this way so that it would be convenient for you to access care near your residence or place of work. In the event that you move and need to locate medical providers close to your new residence the NPN allows you to continue receiving care in the Program.

Competent Care

The Program's CCEs care for thousands of WTC Responders and WTC Survivors. Program medical and mental health providers have are experts with special skills in the diagnosis and treatment of WTC-related physical and mental health conditions.

Comprehensive Care

The Program offers services to help you with your medical, mental health, and benefits needs related to your [certified WTC-related health conditions](#). We recognize that illness not only affects your body, but also your mind, your work, your relationships, and your finances. Our staff experts work together to deliver comprehensive care so that you can address all of these related needs. A [List of the WTC-Related Health Conditions \(List\)](#) can be found on page 29.

Compassionate Care

Because we have cared for tens of thousands of WTC Responders and WTC Survivors, we are familiar with and sensitive to how your experience may continue to affect you today. The Program offers a safe space to talk about what happened on 9/11 and how it might still affect you, your family, and your work.

Complementary Care

Through the [James Zadroga 9/11 Health and Compensation Act of 2010 \(Zadroga Act\)](#) and its reauthorization, we are able to provide medical and mental health services at no cost to you. This means that you can access convenient, competent, comprehensive, and compassionate care without having to pay any co-payments, deductibles, or other out-of-pocket expenses for [medically necessary treatment](#) of your certified WTC-related health conditions.

The James Zadroga 9/11 Health and Compensation Act of 2010

The [James Zadroga 9/11 Health and Compensation Act of 2010 \(Zadroga Act\)](#) addresses the following three programs that help those directly affected by the September 11th terrorist attacks:

- The [WTC Health Program](#);
- The [September 11th Victim Compensation Fund](#); and
- The [WTC Health Registry](#).

On December 18, 2015, President Barack Obama signed legislation to reauthorize the Program. The law extended the program for 75 years, until 2090.

WTC Health Program

The Zadroga Act established the WTC Health Program to serve two categories of individuals:

1. [WTC Responders](#): FDNY Responders and family members; General NYC Responders (a person who worked or volunteered in rescue, recovery, demolition, debris cleanup, and/or other related support services in response to the September 11, 2001 terrorist attacks in New York City (NYC)); Responders at the Pentagon; and Responders in Shanksville, Pennsylvania.
2. [WTC Survivors](#): individuals who were present in the [New York City \(NYC\) Disaster Area](#) in the dust or dust cloud on September 11, 2001; who worked, resided, or attended school, childcare, or adult daycare in the NYC Disaster Area during or following the September 11, 2001 terrorist attacks; who were eligible for certain residential grants; or whose place of employment was eligible for certain grants following the September 11, 2001 terrorist attacks.

The Program is a limited health care program that provides the following services to Responders and Survivors:

Enrolled Responders receive:

- [Annual monitoring exams](#).

Enrolled [Screening-Eligible Survivors](#) receive:

- A one-time [initial health evaluation](#).*

*If the initial health evaluation does not result in any [certifications](#) and the Survivor later feels a new health problem may be WTC-related, he or she can pay out of pocket for an additional health evaluation by a Program doctor.

Enrolled Responders and [Certified-Eligible Survivors](#) receive:

- Annual monitoring exams;
- Medical and mental health treatment for covered WTC-related health conditions; and
- [Benefits counseling](#) services.

This handbook will provide you with detailed information about these services and your benefits, rights, and responsibilities as a member of the Program.

September 11th Victim Compensation Fund (VCF)

The Zadroga Act also reopened the September 11th Victim Compensation Fund (VCF) administered by the U.S. Department of Justice. The VCF provides compensation to any individual (or a personal representative of a deceased individual) who suffers from physical conditions or injuries sustained as a result of the September 11th terrorist attacks or the debris removal efforts that took place in the immediate aftermath. The Fund does not compensate for mental health conditions related to 9/11 exposures. You may be eligible for compensation through the VCF.

Please note, the VCF is a separate program from the WTC Health Program. It is a compensation program administered by the U.S. Department of Justice and does NOT provide health care. Enrollment in the WTC Health Program does not automatically enroll you in the VCF.

For more information about the VCF, including whether or not you might be eligible, please contact the VCF directly at www.vcf.gov or 1-855-885-1555.

WTC Health Registry

The Zadroga Act also extended the WTC Health Registry (Registry). The Registry was developed to document and evaluate the long-term physical and mental health effects of the September 11, 2001 terrorist attacks. To date, the Registry is the largest effort in the U.S. to monitor the health of people exposed to a large-scale disaster. Enrollment in the Registry occurred in 2003-2004 through voluntary response to a survey and is now closed.

The results of the first and follow-up surveys will help determine to what extent physical and mental health conditions have persisted in 9/11-exposed populations, and whether any new symptoms and conditions have emerged. Another important goal of the Registry is to identify and help address gaps in physical and mental health treatment in these populations.

For more information about the WTC Health Registry, please contact the WTC Health Registry directly at wtdhr@health.nyc.gov. You can also visit www.nyc.gov/9-11health or call 1-866-692-9827.

Program Information

The Program covers initial health evaluations, annual monitoring exams, and [medically necessary](#) medical and mental health treatment for certified WTC-related health conditions. For the List of conditions that may be certified by the Program, see covered conditions on page 29.”

The program is not meant to be a replacement for your health insurance. You must use your public or private health insurance or pay out of pocket for any treatment for a health condition not certified by the Program. You are responsible for bills from your providers or health insurance for all health conditions not certified by the Program.

For Responders: The Program is the [first payer](#) for all monitoring and treatment of a certified WTC-related health condition, unless the responder has a [workers’ compensation](#) claim for the certified condition.

For Survivors: For Certified-Eligible Survivors, the Program is the [last payer](#) of your monitoring, treatment, and medication. The Program will bill your private insurance first, then any public insurance you may have, and then the Program will cover all additional costs for the treatment and medications for your certified WTC-related health conditions. These services are still offered at no cost to you because you will not be responsible for paying any co-insurance charges, copayments, or deductibles for care of your certified WTC-related health conditions (so long as you see a Program doctor).

Insurance

The Zadroga Act requires all Program members to have qualifying health insurance unless they meet one of the exceptions in the Affordable Care Act.

Your CCE or the NPN can advise you about how to find care outside of the Program for any health conditions not certified by the Program. You, or your primary health insurance plan, will have to pay for care received outside of the Program. If you do not have insurance, your Program doctor will refer you to a staff person who can help you determine if you might be eligible for public health insurance programs like [Medicaid](#) or [Medicare](#). If not, a staff person can help you to get the care you need at a [federally qualified health center](#), or other community health center, that offers more affordable care options for you.

Join the Research Program

For members in the NY Metropolitan Area: When you come in for an exam, you will be asked if the CCE can add your medical information to the data which researchers are using to understand 9/11 health effects. Participation is optional and any information collected is maintained in accordance with strict requirements for privacy and confidentiality. You will receive your exam and continue to receive treatment, even if you do not agree to share medical information for research purposes.

The research program plays a vital role in the treatment of your condition and the Program’s ability to add condition to the List of WTC-Related Health Conditions.

"There's no other program like this where workers or responders or anybody that lives in this area where they can get help so specific to this problem, to 9/11."

-Lainie, survivor

Applying to the WTC Health Program

Eligibility Categories

The following information includes details about the categories of individuals that are eligible in the Program. Before applying to the Program, choose the category that best describes what you did during the 9/11 disasters.

Fire Department City of New York (FDNY) Responders

You are eligible as an FDNY Responder if you were an active or retired FDNY firefighter or EMS worker and participated for at least one day in the rescue and recovery effort at any of the former WTC sites between September 11, 2001 and July 31, 2002. FDNY Responders receive Program services through the FDNY [Clinical Center of Excellence \(CCE\)](#). Retired FDNY Responders can receive care through the FDNY CCE, the General Responder CCEs, or the [Nationwide Provider Network \(NPN\)](#).

General Responders

You are eligible as a General Responder if you worked or volunteered on-site in rescue, recovery, debris clean-up, or related support services at various sites involved in 9/11 events. These sites include Ground Zero, lower Manhattan (south of Canal Street), the Staten Island Landfill, the barge loading piers, PATH tunnels, and the NYC Chief Medical Examiner's Office, for certain specified durations during specified time periods between September 11, 2001 and July 31, 2002.

In addition, Responders identified as eligible for monitoring through Mount Sinai Hospital or FDNY prior to the Zadroga Act and establishment of the WTC Health Program may be enrolled as [WTC Responders](#) in the Program.

Pentagon and Shanksville, PA Responders

You are eligible as a Pentagon or Shanksville, PA Responder if you were an active or retired [member](#) of a fire or police department (fire or emergency personnel); if you worked for a recovery or cleanup contractor; or if you were a volunteer that performed rescue, recovery, demolition, debris cleanup, or other related services for at least one day at either the Pentagon site during the period between September 11 and November 19, 2001, or at the Shanksville, PA site during the period between September 11 and October 3, 2001. Pentagon and Shanksville Responders receive Program services through the General Responder CCEs or the NPN.

Survivors

You are eligible as a Survivor if you were present in the dust or dust cloud in the [New York City \(NYC\) Disaster Area](#) on September 11, 2001; if you worked, resided, or attended school, childcare or adult daycare in the NYC Disaster Area during specified time periods after September 11, 2001; if you were eligible for certain residential grants following the September 11, 2001 terrorist attacks; or if your place of employment was eligible for certain grants following the September 11, 2001 terrorist attacks. [WTC Survivors](#) receive Program services through the Survivors' Program at the WTC Environmental Health Center CCE or the NPN.

In addition, Survivors identified as eligible for medical treatment and monitoring by the WTC Environmental Health Center prior to the Zadroga Act and establishment of the WTC Health Program may be enrolled as WTC Survivors in the Program.

If you have already applied to the Program and are a current member, you do not need to apply again.

Applications

There are two options for application. Applicants can either apply using our online system: <https://oasis.cdc.gov/> or by downloading a form from our website: <https://www.cdc.gov/wtc/apply.html>

Applicants should only apply once by using either the [online system](#) or by printing the application and submitting via mail or fax.

Supporting Documentation

Responder applicants will need to provide copies of documents that show they worked at one of the World Trade Center site(s), the Pentagon, and/or Shanksville, PA. Survivor applicants will need to provide copies of documents that show they lived, worked, went to school, etc. in the NYC Disaster Area. In general, documents should show your name and details about your work site, home address, or other location in the NYC Disaster Area. Each application and supporting documentation is evaluated on a case-by-case basis and applicants may be asked to provide additional information. The following lists may help you assemble the documents you need to support your application.

Responders should provide copies of documents that show all of the following:

1. Description of work or volunteer activity at the former World Trade Center site(s), the Pentagon, and/or in Shanksville, PA;
2. Work location at the former World Trade Center site(s), the Pentagon, and/or in Shanksville, PA; and
3. The time period that you worked or volunteered at the site(s).

Survivors should provide copies of documents that show both of the following:

- The location of your residence, work, school, child care, or adult daycare in the NYC Disaster Area in Manhattan south of Houston Street or, in Brooklyn, in the area within a 1.5 mile radius of the former World Trade Center site; and
- The time period that you lived, worked, or attended school, child care, or adult daycare at that location; or documentation of your or your place of employment's eligibility for certain post-September 11, 2001 residential or development grants.

If you cannot get copies of these supporting documents, you may write an explanation on page 4 explaining what you did to try to get any of these documents and the reason why you were unable to obtain the documents. The Program may consider the explanation in determining eligibility. In addition, you can submit a third-party attestation letter from someone (co-worker, spouse, or relative) who can confirm your experience within the NYC Disaster Area, or you can submit a personal attestation describing your experience. The letters must include location, dates/hours, and activity.

Tips for your supporting documentation:

Try to include as much detail as possible;

- Make sure the supporting documentation contains your full name;
- If you have a different name now than what is demonstrated on your supporting documentation (due to marriage or divorce), then you will need to submit additional documentation demonstrating the name change (such as a marriage certificate); or
- Make sure the supporting documentation is consistent with the information you provided on your application.

If you have already submitted your application, you can contact the helpline at 1-888-982-4748. When your application is processed, the Program will send you a letter including your enrollment processor's name and phone number and from that point you may contact your enrollment processor directly with any questions.

Submitting your supporting documentation

The online application system (OASIS) is able to accept supporting documentation online. If you applied online or submitted a paper application but did not include your supporting documentation at the time, you should mail or fax a copy of your supporting documents (or your explanation of why you could not get the documents). If you downloaded the forms from our website, you also need to mail or fax us the signed application form.

Mailing address:

WTC Health Program
P.O. Box 7000
Rensselaer, NY 12144
Fax Number: 1-877-646-5308

Enrollment

If you are eligible for the WTC Health Program you will receive a letter stating that you have been enrolled as a Member in the program and provided instructions for making an appointment with a CCE or the NPN. Members assigned to a CCE are given Member ID cards at the time of enrollment. Members in the NPN are only given Member ID cards if they have at least one [certified WTC-related health condition](#). If you are determined to not be eligible for the program you are also mailed a letter stating why you are not eligible. You can [appeal](#) this decision and the steps for appeal are explained in the letter and on page 47 of this handbook.

Disenrollment

The Program may disenroll members if it is found that the Program mistakenly enrolled a person who did not provide the required proof of eligibility. The Program may also disenroll a Program member if the member's enrollment was based on incorrect or fraudulent information.

The Program will issue written notification to a disenrolled member that documents the disenrollment decision, provides an explanation for the decision, and informs the person how to appeal the decision. A disenrolled individual may try to re-enroll in the Program using the application and enrollment procedures if their application is supported by new information. An individual may also appeal a disenrollment decision. For more information on how to appeal an enrollment decision, including disenrollment, see appeals information on page 47.

If the disenrollment decision is based on information from the terrorist watch list, the appeal will be forwarded to the appropriate Federal agency.

A Program member may initiate their own disenrollment from the Program at any time and for any reason.

Designated Representatives

A [designated representative](#) is a person that you choose to represent your interests in the Program. A designated representative may make a request or give direction to the Program regarding your eligibility or enrollment, [certification](#) of your health condition(s), or any other administrative issue pertaining to you. A designated representative may also represent your interests during Program appeals.

If you would like to appoint a person to represent your interests in the Program, you must submit a designated representative approval form. The form can be found at www.cdc.gov/wtc

You may only have one designated representative at a time. If you want to change your designated representative, you must write to the Program, request that the current representative be withdrawn, and provide the information for your new designated representative.

If a member is a minor, a parent or guardian may act on the member's behalf.

If a member is a mentally incompetent adult, the person [authorized](#) under state or other applicable law to act on the member's behalf may act as his or her designated representative in the Program.

WTC Health Program Providers

Various Clinical Centers of Excellence (CCEs) are available to you in the [NY Metropolitan Area](#) based on your category of membership in the WTC Health Program. Below is a list of the CCE clinics, including contact information, based on the membership category served by each clinic. CCEs in the NY Metropolitan Area are centers with physicians, nurses, case managers, and other health care providers from multiple disciplines on site. Most of the time you can receive the care you need for your WTC-related health conditions at your CCE's location.

FDNY Clinical Center of Excellence		
FDNY Headquarters	9 Metro Tech Center Brooklyn, NY 11201	718-999-1858
Brentwood, Long Island (Mental Health Services Only)	1001 Crooked Hill Road Brentwood, NY 11717	718-999-1858
Commack (Physical Health Services Only)	66 Commack Rd Suite 200 Commack, NY 11725	718-999-1858
Fort Totten, Queens	Fort Totten, Building 413B Bayside, NY 11359	718-999-1858
Manhattan (Counseling Service Unit Only)	251 Lafayette St. New York, NY 10012	212-570-1693
Middletown, Orange County	2279 Goshen Turnpike Middletown, NY 10941	718-999-1858
Staten Island	1688 Victory Blvd, Suite 101A Staten Island, NY 10314	718-999-1858

General Responder Clinical Centers of Excellence		
Icahn School of Medicine at Mount Sinai		888-702-0630
Manhattan Center	Annenberg Building 1468 Madison Ave, 3 rd Floor New York, NY 10029	212-241-1554
Staten Island Center	2052 Richmond Road, Staten Island, NY 10306	212-241-1554
New York University School of Medicine	WTC Health Program CCE 650 First Avenue, 7th Floor, WTC Suite New York, NY 10016	212-263-7335
Northwell Health	97-77 Queens Blvd, 9 th Floor Rego Park, NY 11374	718-267-2420
Rutgers University	Robert Wood Johnson Medical School 170 Frelinghuysen Road Piscataway, NJ 08854	848-445-0123
State University of New York, Stony Brook		631-855-1200
Suffolk County (Main Clinic)	500 Commack Road, Suite 204 Commack, NY 11725	631-855-1200
Nassau County	173 Mineola Blvd, Suite 302 Mineola, NY 11501	631-855-1200

Survivor Clinical Center of Excellence (including, but not limited to, residents, area workers, and students)		
NYC Health + Hospitals System WTC Environmental Health Center		877-982-0107
NYC Health + Hospitals/Bellevue	462 First Ave (at 27th St.) New York, NY 10016	877-982-0107
NYC Health +Hospitals/Elmhurst	79-01 Broadway (79th St.) Elmhurst, NY 11373	877-982-0107
NYC Health + Hospitals/Gouverneur	227 Madison St. (at Clinton St.) New York, NY 10002	877-982-0107

Responders or Survivors outside of the New York (NY) Metropolitan Area

You are eligible to receive care in the NPN if you reside outside of the NY Metropolitan Area. The NPN is a [network](#) of providers that are located in every state. [Logistics Health Incorporated](#) (LHI), the company contracted to put together the provider network, centrally manages care for members assigned to the NPN. Since the NPN is made up of individual doctors with their own specialties, you may need to go to more than one provider to receive care for each of your certified WTC-related health conditions. WTC Responders and WTC Survivors who live outside of the NY Metropolitan Area, as well as Responders from the Pentagon and Shanksville sites, may receive health care near where they live through the NPN.

If you live in an urban area, the NPN will try to find you care within 30 miles of your residence. If you live in a rural area, the NPN will try to find you care within 70 miles of your residence. If you would like to learn more about the location of local providers available to you through the NPN, please contact the NPN directly.

Members outside the NY Metropolitan Area (including, but not limited to, those who live outside of the NY Metropolitan Area)		
Nationwide Provider Network (NPN) – Logistics Health Incorporated (LHI)	Mailing Address:	Toll-Free Telephone Number:
	328 Front Street South La Crosse, Wisconsin 54601	877-498-2911 Fax Number: 608-783-7532

How to Make an Appointment with a CCE

1. Select the CCE location where you plan to receive your services.
2. After you receive your letter of enrollment, contact the CCE directly to schedule your [initial health evaluation](#) and any other necessary appointments. Please have your member ID ready when you call. You will be asked to verify your contact information.
3. If you receive paperwork from your CCE before your appointment, be sure to complete it. This step will save you time on the day of your appointment.

If you need to cancel or reschedule an appointment, be sure to call the CCE within 24 hours of your scheduled appointment time so that the appointment can be offered to another member.

How to Make an Appointment with the NPN

1. After you are enrolled, the NPN will contact you directly to schedule your three-part initial health evaluation.
2. Once the appointment is scheduled, you will be mailed an appointment summary and driving directions. Members can also sign up for emails and text messages if they prefer to receive information electronically. Be sure to review all information and call the NPN toll-free at 1-877-498-2911 if you have any questions. If you need to cancel or reschedule an appointment, be sure to call the NPN within 24 hours of your scheduled appointment time so that the appointment can be offered to another member.

Tips for getting the most out of your appointment

- Review this handbook and the Program website (www.cdc.gov/wtc) to learn about your Program benefits, rights, and responsibilities;
- Complete your Program paperwork prior to your first visit;
- Write down a list of symptoms you are experiencing, even those that you think might not be related to your 9/11 exposures;
- Symptoms may include: trouble sleeping, persistent cough, runny nose, etc.;
- Write down a list of questions you would like to ask the doctor, mental health provider, or benefits counselor;
- Write down a list of any medications you are currently taking;
- Bring your medical records and any [workers' compensation](#) or line-of-duty injury paperwork with you; and
- Be prepared to talk about your exposure, work history (if applicable), and your current symptoms.

Transfer Policy

Program members in the NY Metropolitan Area are allowed to change their CCE once a year. In some limited special circumstances, you can transfer your care to a new CCE, even if it has been less than a year since you began care at your current CCE. For example, if you move within the NY Metropolitan Area, you can transfer to a CCE that is closer to your new residence.

If you move out of the NY Metropolitan Area, you can transfer to the NPN. Through the NPN you receive the same benefits that you received at your CCE, except you may have to travel to multiple specialists instead of a central clinic.

General, Pentagon, or Shanksville Responders may transfer between any General Responder CCE and the NPN.

FDNY Responders may transfer between the FDNY CCE and the NPN. For retired FDNY Responders, transfers can be made between the FDNY CCE, any General Responder CCE, and the NPN.

Survivors may transfer between the Survivors' Program at the WTC Environmental Health Center CCE and the NPN.

You can request a transfer by informing your current CCE by phone or in person that you would like to go to a different CCE or the NPN. For current NPN members, you can request a transfer by calling the NPN and informing them that you would like to go to a CCE.

Survivors cannot transfer to the Responder clinics and Responders cannot transfer to Survivor clinics.

Travel Expenses (For NPN Members Only)

Travel expenses are available on a limited basis under the Program for members of the NPN. Transportation and lodging expenses for medically necessary care within the U.S. may be allowed on a case-by-case basis. In order for reimbursement to be considered, certain criteria (such as the need to travel over 250 miles for necessary medical care) must be met and approved in advance of any travel. Please speak to your NPN case manager for additional information.

"When I got that letter that I was certified it was this great sense of relief ... a big burden was lifted off our shoulders."

-Reggie, responder

Certifications and Covered Conditions

Initial Health Evaluations

[Initial health evaluations](#) are given to each new [member](#) of the Program at no cost to you. If you are deemed eligible for the Program and enrolled as either a Responder or Survivor you will receive an initial health evaluation. Responders and Survivors receive the same services at their initial health evaluation.

You can expect the following services at your initial health evaluation:

- 9/11 exposure assessment;
- Blood tests;
- Chest X-ray;
- [EKG](#) (when medically necessary);
- Medical history and mental health questionnaires;
- Physical examination;
- Spirometry/Pulmonary function testing (breathing test);
- Urinalysis; and
- Vital signs (blood pressure, pulse).

Responders: The initial health evaluation that new [Responder](#) enrollees in the Program receive may also be called a [baseline monitoring exam](#). These terms are used interchangeably. The Program provides Responders yearly follow-up exams called [annual monitoring exams](#), whether you are sick or not. Only Program doctors may conduct an initial health evaluation or annual monitoring exam.

Survivors: New [Survivor](#) enrollees in the Program are called [Screening-Eligible Survivors](#). The Program offers a one-time initial health evaluation to all Screening-Eligible Survivors. Only one initial health evaluation can be paid for by the Program. The purpose of the initial health evaluation is to find out if you have any conditions related to your 9/11 exposures that are covered by the Program. Only Program doctors may conduct an initial health evaluation. As a Survivor, if you are [certified](#) as having a [WTC-related health condition](#), then your status is changed to a [Certified-Eligible Survivor](#). Then you become eligible for yearly follow-up exams called annual monitoring exams.

Annual Monitoring Exams

WTC Responders and Certified-Eligible Survivors receive annual monitoring exams in the Program.

You can expect the following services at your annual monitoring exam:

- Blood tests;
- Chest X-ray (when indicated by your Program doctor);
- EKG (heart test) for members ages 45 and up, or if needed for medical reasons;
- Medical history and mental health questionnaires;
- Physical examination;
- Spirometry/Pulmonary function testing (breathing test);
- Urinalysis (urine test); and
- Vital signs (blood pressure, pulse).

Cancer Diagnostic and Screening Services

The Program covers diagnostic services, such as blood work, imaging studies, biopsies, and specialty consults that your Program doctor needs to determine if you have a cancer that is covered by the Program. The Program also covers cancer screenings for members who qualify. Survivors and Responders may be eligible for cancer screening services if they meet certain age and risk-factor criteria. The eligibility criteria for each type of screening is listed below.

Breast Cancer Screening/Mammograms

If you are a woman between the ages of 40 and 74, you may receive a [mammogram](#) once every other year. The Program may cover earlier or more frequent screening if you have a higher risk for breast cancer, such as having a family history or a previous cancer diagnosis. The Program will also cover an additional mammogram if you receive a positive result from a mammogram.

Colon Cancer Screening

In most cases, the Program provides colon cancer screening for members between the ages of 50 and 75. The Program may cover earlier or more frequent screening if you have a higher risk for colon cancer, such as having a family history, a previous cancer diagnosis, or a condition that suggests a higher risk for colon cancer.

Cervical Cancer Screening

Most female members between the ages of 21 and 65 are eligible to receive cervical cancer screening covered by the Program. Female members between the ages of 21 and 65 may receive a Pap smear every three years. Female members between the ages of 30 and 65 may receive a Pap smear in combination with HPV testing every five years. The Program may cover earlier or more frequent

screening if you have a higher risk for cervical cancer, such as having a family history or a previous cancer diagnosis.

Lung Cancer Screening

Low-dose computed tomography (also called a low-dose CT scan, or LDCT) is the main test used to screen for lung cancer. Program members who are at high risk for lung cancer are eligible for annual lung cancer screening. This includes members who are between the ages of 55 and 80 years old and are current smokers; or members between 55 and 80 years old that are former smokers who have quit smoking within the past 15 years and have a smoking history of at least 30 pack years (i.e., 1 pack a day for 30 years; 2 packs a day for 15 years).

The Program may offer additional screening tests in the future based on the recommendations for cancer screenings by the United States Preventive Services Task Force (USPSTF).

For more information on cancer screening, consult the Program fact sheets at www.cdc.gov/wtc/cancerfactsheets.html

Your Exam Outcome

To receive treatment in the Program you must have a health condition that is eligible for coverage by the Program, and your health condition must be certified as being related to your 9/11 exposures. See the section entitled “Covered Conditions and Certifications” for more details on page 28. An initial health evaluation or annual monitoring exam is the first step in the process of your WTC Health Program doctor determining if you have a WTC-related health condition that is eligible for [certification](#). Your initial health evaluation or annual monitoring exam (if applicable), can result in 3 different outcomes.

For Responders:

- **Come back in 1 year:** If you do not have any symptoms that are related to your 9/11 exposures, return in 1 year for your annual monitoring exam. Annual monitoring exams track your health over time, may help catch new diseases early, and contribute to our understanding of how 9/11 affected Responders.
- **Set up a follow-up appointment:** If you have symptoms that could be related to your 9/11 exposures but more information is needed, then you will be advised on what follow-up medical appointments, testing, or procedures are required. Your case manager will then advise you as to the next steps in the process, they will find any necessary specialty providers, and work on scheduling appointments in order to find out if you have a WTC-related health condition.
- **Get your condition certified:** Your WTC Health Program doctor will request certification of your health condition by the Program if your doctor determines that you have a health condition that is on the List of Certified WTC-Related Health Conditions and that your 9/11 exposures are substantially likely to have been a significant factor in aggravating, contributing to, or causing your health condition.

For Survivors:

- **Monitor your own health:** If the WTC Health Program doctor does not find a condition related to your 9/11 exposures, then you will not receive additional services from the Program at this time. However, you will still be a member of the Program. If you develop symptoms in the future that you believe may be associated with your 9/11 exposures, you may request an additional health evaluation from a Program doctor at your own expense.
- **Set up a follow-up appointment:** If you have symptoms that could be related to your 9/11 exposures but more information is needed, then you will be advised on what follow-up medical appointments, testing, or procedures are required. Your case manager will then advise you as to the next steps in the process, find any necessary specialty providers, and work on scheduling appointments in order to find out if you have a WTC-related health condition.
- **Get your condition certified:** Your WTC Health Program doctor will request certification of your health condition by the Program if your doctor determines that your health condition is on the List of covered health conditions and that your 9/11 exposures are substantially likely to have been a significant factor in aggravating, contributing to, or causing your health condition.

If your health condition is certified by the Program, you are then referred to as a Certified-Eligible Survivor. As a Certified-Eligible Survivor, you are eligible to receive annual monitoring exams from the Program as well as [medically necessary treatment](#) for your certified WTC-related health conditions.

Covered Conditions and Certifications

The Program will pay for medically necessary treatment of your WTC-related health condition(s) if your condition(s) has been certified. Your CCE or the NPN will complete paperwork signed by your Program doctor (called the [WTC-3 Certification Package](#)) to request that the Program certify your health condition if your CCE or the NPN determine that:

- Your health condition is included on the List of covered health conditions; and
- Your 9/11 exposures are substantially likely to have been a significant factor in aggravating, contributing to, or causing the health condition.

Program medical staff will review the paperwork to decide if your health condition can be certified. The Program will certify your health condition if it finds that your health condition and exposure meet the above criteria and will communicate the decision to your CCE or the NPN.

WTC-Related Health Conditions Covered by the Program

The Program provides Responders and Survivors treatment for a specific List of physical and mental health conditions that have been established through the Zadroga Act and Program regulations as potentially related to 9/11 exposures. If you are diagnosed with a health condition on the List and your Program doctor thinks that the health condition is related to your 9/11 exposures, then your Program doctor will request certification of your condition so that your treatment can be covered by the Program. The following List includes some, but not all, of the conditions covered by the Program. If you have a health condition you think should be certified, talk to your Program doctor.

Note: The [List of WTC-Related Health Conditions](#) below has been adapted from the Zadroga Act and the Program's regulations for ease of use. The Zadroga Act and Program regulations govern what conditions are covered. The List below is NOT exhaustive. If you would like to read another List of covered conditions go to: <https://www.cdc.gov/wtc/conditions.html>

Acute Traumatic Injuries

Acute Traumatic Injury (ATI) involves physical damage to a person's body. The injury must have been caused by hazards or adverse conditions resulting from the terrorist attacks.

The following list of conditions includes examples of types of acute traumatic injuries:

- Broken bones;
- Head trauma;
- Severe burns; or
- Other acute traumatic injuries.

Aerodigestive Disorders

Aerodigestive disorders involve the respiratory and digestive systems, including the mouth, nose, throat, stomach, and lungs. These conditions might make it difficult to breathe, eat, or sleep. There are three types of aerodigestive disorders certified by the Program: upper respiratory diseases, obstructive airway diseases, and interstitial lung diseases. The following list of conditions are examples of these disorders.

Upper Respiratory Diseases include:

- Chronic cough;
- Laryngitis;
- Long-term runny nose;
- Long term airway swelling;
- Gastroesophageal reflux disorder (GERD); and
- Other upper respiratory diseases.

Obstructive Airway Diseases include:

- Asthma;
- Chronic Obstructive Pulmonary Disease (COPD);
- Sleep Apnea exacerbated by or related to another aerodigestive disorder; and
- Other obstructive airway diseases.

Interstitial Lung Diseases include:

- Pulmonary fibrosis;
- Other scarring of the lungs; and
- Other interstitial lung diseases.

Cancers

Cancer involves a malignant (harmful) growth or tumor in the body. If you have a cancer in one of the categories below, talk to your Program doctor to see if you qualify for care. The categories are a simplified list of the types of cancer that the Program may cover. Not all cancers are covered by the Program and a more detailed List is available on the WTC Health Program website.

The following conditions are examples of types of cancers covered by the Program:

- Blood and lymphoid (including leukemia and lymphoma);
- Childhood cancers;
- Digestive system;
- Eye and orbit;
- Female breast;
- Certain female reproductive organs;
- Head and neck;
- Lung;
- Prostate;
- Mesothelioma;
- Rare cancers;
- Respiratory system;
- Skin (non-melanoma);
- Soft tissue;
- Thyroid gland;

- Urinary system; and
- Other cancers.

Mental Health Conditions

Mental health conditions include a wide range of conditions that affect your mood, thinking, and behavior.

The following list of conditions are examples of types of mental health conditions covered by the Program:

- Adjustment disorders;
- Anxiety disorders;
- Depression;
- Panic disorders;
- Posttraumatic stress disorder (PTSD);
- Stress disorders;
- Substance abuse; and
- Other mental health conditions.

Musculoskeletal Disorders (for WTC Responders ONLY)

According to the Zadroga Act, musculoskeletal disorders must involve chronic (long-term) or recurring pain to the joints or musculoskeletal system caused by heavy lifting or repetitive strain. The injury must have occurred during rescue or recovery efforts in the [NYC Disaster Area](#) following the 9/11 attacks. Therefore, Survivors and Pentagon and Shanksville, PA Responders cannot be certified for MSDs. The following conditions are examples of types of musculoskeletal disorders covered by the Program.

- Carpel tunnel syndrome (CTS);
- Low back pain; and
- Other musculoskeletal disorders.

Certification

If your CCE or NPN doctor determines that you have a health condition included on the List of covered health conditions and also determines that your health condition is likely related to your 9/11 exposure, he or she will request that the Program certify your health condition. Program medical staff will review your doctor's determination. Your health condition will be certified as a WTC-related health condition if it is confirmed that your 9/11 exposures are substantially likely to be a significant factor in aggravating, contributing to, or causing your health condition. You will then be able to receive medically necessary treatment for your certified condition.

Your doctor will only request certification for health conditions that she or he believes are WTC-related. Based on your doctor's discretion and the Program's review, you may have only one condition certified or you may have multiple conditions certified.

Certification of Medically Associated Health Conditions

In addition to the health conditions on the List, the Program may also certify health conditions that result from either the treatment of your certified WTC-related health condition or the progression of your certified WTC-related health condition. These conditions are called [medically associated health condition\(s\)](#).

Your medically associated health condition may be certified and will be eligible for treatment in the Program if the Program finds that your medically associated health condition is the direct result of the treatment or progression of your certified WTC-related health condition and the relationship between the two conditions is supported in the scientific literature. To certify a medically associated health condition, your CCE or NPN doctor must explain how the health condition results from either treatment or progression of the underlying certified WTC-related health condition. The Program will review your CCE or NPN doctor's explanation and determine whether the relationship linking the medically associated health condition with your certified WTC-related health condition is appropriate for coverage.

Additional Certification Requirements

For some WTC-related health conditions, one or more additional requirements must be met for the health condition(s) to be certified by the Program.

Maximum Time Intervals for Aerodigestive Disorders

The [Administrator](#) divided aerodigestive disorders into 6 categories and set [maximum time intervals](#) for each category. The maximum time interval is the maximum amount of time that could have gone by between the last date of your 9/11 exposures and the initial onset of symptoms of your aerodigestive disorder. Your symptoms of the aerodigestive disorder must have started during that time frame in order for it to be certified by the Program.

The Administrator set the time intervals based on the best available published science and the Program's clinical expertise. If you have questions about maximum time intervals for your aerodigestive disorder, speak to your Program doctor. For more information about maximum time intervals, you can refer to the Program policies at <https://www.cdc.gov/wtc/policies.html>

The 6 categories of aerodigestive disorders and the maximum time intervals for each are as follows:

Category	Types of Diseases	Examples of Conditions Included	Maximum Time Interval
1	Chronic Obstructive Pulmonary Disease (COPD)	COPD (both WTC-exacerbated and new onset)	No maximum time interval
2	Other Obstructive Airways Diseases (does not include COPD –see above)	Asthma Chronic cough syndrome Chronic respiratory disorder RADS	5 years
3	Upper Respiratory Diseases	Chronic laryngitis Chronic nasopharyngitis Chronic rhinosinusitis Upper airway hyperreactivity	5 years
4	Interstitial Lung Diseases	All types of interstitial lung diseases	No maximum time interval
5	Co-occurring GERD	GERD in combination with a condition in Category 1, 2, or 3	5 years
6	Isolated GERD	GERD with no other diagnosed WTC-related health condition	1 year

Cancer Latency

In most cases, cancer does not develop until some time has passed after exposure to a cancer-causing agent. As a result, the Program has set [minimum latency requirements](#) based on well-established scientific literature. [Latency](#) is the amount of time that has passed between your initial 9/11 exposures and the date you were first diagnosed with cancer. Minimum latency requirements must be met in order for your cancer to be certified by the Program.

The following table outlines the minimum latency requirements for cancers covered by the Program.

Type of Cancer	Minimum Latency Requirement
All types of blood cancers	0.4 years (146 days)
All types of childhood cancers	1 year
All types of thyroid cancer	2.5 years
All types of mesothelioma	11 years
All other types of covered solid cancers	4 years

If you have questions about latency requirements for certification of your cancer, speak to your Program doctor. For more information about latency requirements, you can refer to the Program policies at <https://www.cdc.gov/wtc/policies.html>

Acute Traumatic Injury and Musculoskeletal Disorder Criteria

In order for your Acute Traumatic Injury (ATI) or Musculoskeletal Disorders (MSD) to be certified by the Program, the injury must be directly related to your 9/11 exposures and activities. The Zadroga Act allows coverage of MSDs for Responders with a chronic or recurrent disorder of the musculoskeletal system caused by heavy lifting or repetitive strain during rescue or recovery efforts in the NYC Disaster Area. Therefore, Survivors and Pentagon and Shanksville, PA Responders cannot be certified for a MSD. However, all categories of Program members (except FDNY family members) can be certified for an ATI. For both ATIs and MSDs, there must be evidence that you received medical treatment for the ATI or MSD injury between September 11, 2001 and September 11, 2003.

If you have questions about ATI or MSD criteria, speak to your Program doctor. For more information you can refer to the Program policies at <https://www.cdc.gov/wtc/policies.html>

How to Add a Condition to the List of WTC-Related Health Conditions

As discussed above, the WTC Health Program only provides treatment for the specific List established by the Zadroga Act and Program regulations. However, the Administrator may add new health conditions to the List through the rulemaking process. For example, a condition may be added if the Administrator finds there is enough evidence to link a health condition to 9/11 exposures. This might happen if research shows that a health condition is more likely to occur in individuals with 9/11 exposure than in individuals without 9/11 exposure. You may have a condition that you believe is the result of your 9/11 exposure but is not included on the List. If this is the case, you may [petition](#) the Administrator to add a health condition to the List. In order to be considered, a petition must be sent in writing to the Administrator, and include the following:

- An explicit statement of an intent to petition the Administrator to add a health condition to the List of WTC-Related Health Conditions;
- Name, contact information, and signature of the interested party submitting the petition;
- Name and description of the health condition(s) to be added; and
- Reasons for adding the health condition(s), including the medical basis for the association between 9/11 exposure and the health condition(s) to be added.

The petition form can be found at www.cdc.gov/wtc/petitions.html For more information on how the Program considers petitions to add health conditions to the List of WTC-Related Health Conditions, you may review the applicable three policies and procedures at: <https://www.cdc.gov/wtc/policies.html>

- Policy and Procedures for Handling Submissions and Petitions to Add a Health Condition to the List of WTC-Related Health Conditions;
- Policy and Procedures for Adding Non-Cancer Condition to the List of WTC-Related Health Conditions; and
- Policy and Procedures for Adding Types of Cancer to the List of WTC-Related Health Conditions.

Decertification

The Program may decertify your WTC-related or medically associated health condition in the following circumstances:

- The Program finds that your 9/11 exposures do not meet the Program requirements;
- The Program finds that your certified health condition was certified in error or mistakenly considered to have been aggravated, contributed to, or caused by exposure to airborne toxins, any other hazard, or any other adverse condition resulting from the September 11, 2001 terrorist attacks; or
- The Program finds that your health condition was mistakenly found to be medically associated with a WTC-related health condition.

The Program will notify you in writing if your health condition has been decertified. The letter will explain why your condition was decertified and provide you with information about how to [appeal](#) the decision if you would like to do so. For more information on how to appeal a certification denial, see the appeals section on page 47.

"I know that my
healthcare is under
control, that my
symptoms are under
control."

-Florence, survivor

Treatment in the WTC Health Program

The Program pays for all [medically necessary treatment](#) provided for your [certified WTC-related health condition\(s\)](#), as well any certified [medically associated health conditions](#), as long as the treatment is provided by a [CCE](#) or a CCE or NPN [affiliated](#) provider.

Affiliated Providers

In order for your treatment to be covered by the Program, you must receive the treatment from your CCE or a provider affiliated with your CCE or the NPN. Affiliated providers are health care providers (individuals or groups) that are associated with the Program.

Each CCE has established a health care provider [network](#) to serve all Program [members](#) assigned to the CCE. Some affiliated providers work directly for the CCE or the medical institution that hosts the CCE. Some affiliated providers do not work directly for the CCE, but are contracted by the CCE to provide medical and/or mental health services to members of the CCE. The NPN is a network of affiliated providers that are located all over the country. Your CCE and the NPN ensures all affiliated health care providers are qualified to provide care to Program members.

Treatment Authorization

The Program only provides treatment for your certified WTC-related health condition or medically associated health condition. All Program treatment services must be [authorized](#) by your Program doctor, and in some cases the CCE or NPN Medical Director and the Program. The treatment must follow Program guidelines to ensure your treatment for your health condition is medically necessary.

In order to access the treatment services for your certified WTC-related or medically associated health conditions, you will need your current Program identification number located on your member ID card. Your Program doctor will act like a primary care provider for only your certified WTC-related health conditions. If your Program doctor thinks that you need to see a specialist to diagnose or treat a certified WTC-related health condition, she or he will refer you to a specialist that is affiliated with the Program. For example, if you have asthma, your Program doctor might refer you to a pulmonologist who is affiliated with the Program. Your Program doctor and the specialist will communicate about medically necessary treatment for your certified WTC-related health condition(s).

You may be referred to a specialist. If that specialist recommends medical testing or prescriptions for you, then your Program doctor or the NPN medical staff will decide whether or not to authorize the recommended testing or medications ([Level 1 Authorization](#)). In some cases, your doctor needs authorization from your CCE or the NPN

Medical Director ([Level 2 Authorization](#)) or the Program's [Medical Benefits Team \(Level 3 Authorization\)](#) in order for a medically necessary treatment service to be covered.

Level 1 Authorization

Most medically necessary treatment services require a Level 1 Authorization. A Level 1 Authorization means that your doctor must determine the treatment is within Program guidelines before giving care.

Level 2 and Level 3 Authorizations

Some medically necessary treatment services require authorization by your CCE or the NPN Medical Director (a Level 2 Authorization) or by the Program's Medical Benefits Team (a Level 3 Authorization). If you need treatment services that require a Level 2 or Level 3 Authorization, your doctor will request the [authorization](#) for you.

Medically Necessary Treatment

The following treatments are examples of the medically necessary treatments you may receive for your certified WTC-related health condition(s).

Please note: The program reserves the right to not cover any of the following services at any time if they are determined not to be medically necessary or not to meet Program policies, protocols, or guidelines.

Cancer Treatment Services

The Program will cover all [medically necessary](#) cancer treatment for your certified WTC-related cancer. This includes doctors' visits, medications, cancer therapies, surgeries, and other services. The Program will cover these services if both of the following conditions are met:

- Your cancer specialist is an affiliated provider of the Program and has been approved to provide services to Program members; and
- The cancer treatment you receive follows the [National Comprehensive Cancer Network](#) guidelines on treatment for your type of cancer.

Durable Medical Equipment (DME)

DME is medical equipment used in the home, such as hospital beds, wheelchairs, nebulizers, CPAP machines, and other types of equipment. If DME is necessary to treat your certified WTC-related health condition(s) then the rental or purchase of DME is covered by the Program.

Family Therapy and/or Marital Counseling

In certain circumstances, psychotherapy services for a member's family may be covered as part of the treatment of the member's certified WTC-related health condition. Marital counseling for a member and his or her spouse may also be covered in certain circumstances. If you are interested in learning more about this, consult your Program doctor, mental health provider, or case manager.

FDNY Family Members' Mental Health Treatment

Family members of deceased FDNY personnel may receive mental health treatment under the following conditions:

- You are a surviving immediate family member of one of the FDNY Responders who were killed at the WTC site on September 11, 2001; and
- You received treatment for a mental health condition included on the [List of WTC-related health conditions](#) on or before September 1, 2008; and
- You are enrolled in the Program and your mental health condition has been certified by the Program.

Home Health Services

[Home health services](#) are personal care and related support services that enable Program members to live at home while receiving medically necessary treatment for a certified WTC-related health condition(s). Home health services may be covered if the services provided are necessary to manage or treat your certified WTC-related health condition for a limited period of time. These services must be authorized by your CCE or the NPN Medical Director and by the Program.

Hospice Care

The Program may cover hospice services when treatment for your certified WTC-related health condition is no longer controlling the illness and when it is recommended by your doctor. [Hospice care](#) typically lasts 6 months, but may be continued longer if the CCE or NPN Medical Director confirms care is needed for a longer period of time.

Inpatient Care Services

The Program covers [inpatient](#) treatment and services if those services are medically necessary to treat your certified WTC-related health condition(s). [Inpatient care](#) covers hospital services, including semi-private rooms, meals, general nursing, and prescription drugs as part of your inpatient treatment, and other hospital services and supplies. This includes the care you get in acute care hospitals, critical access hospitals, inpatient rehabilitation facilities, long-term care hospitals, inpatient care as part of a qualifying clinical research study, and mental health care. In order for inpatient services to be covered, your CCE or the NPN Medical Director must authorize the services before you are hospitalized or admitted to an inpatient facility.

It is important to work closely with your CCE or NPN case management team if inpatient care is needed so that the services can be appropriately authorized by your CCE or NPN Medical Director or the Program's Medical Benefits Team.

Mental Health Services

The Program covers mental health treatment services for certified WTC-related mental health conditions. Mental health treatment services include services of psychiatrists and other mental health providers, such as psychologists, social workers, counselors; in addition to treatment services such as, prescription drugs, counseling/psychotherapy, hospitalization, and other services in special circumstances.

At some CCEs, the mental health treatment services are provided in-house by a mental health provider employed directly by the CCE. At other CCEs, these services are provided by affiliated external mental health providers who are part of the CCE's network of credentialed health care providers. In the NPN, the network of affiliated and credentialed health care providers includes mental health providers you may see for your mental health care needs.

Medical Transport/Ambulance Services

Ambulance services may be provided to you if you are receiving medically necessary treatment for a certified WTC-related health condition and it is determined that this method of transportation is needed. All non-emergency ambulance services must be authorized by your CCE or the NPN Medical Director before using the service.

Organ Transplants

The Program may cover organ transplants if specific circumstances are met. If you are interested in learning more about coverage for organ transplants, speak to your Program doctor or NPN case manager.

Skilled Nursing Facility/Extended Care Services

The Program may cover [extended care services](#) if you require skilled nursing or rehabilitation staff to manage, observe, and evaluate your care for a certified WTC-related health condition(s). Multiple criteria must be met in order for these services to be covered. If you are interested in learning more about [skilled nursing facility/extended care coverage](#), consult your Program doctor or NPN case manager.

Smoking Cessation Therapy

The Program may cover smoking cessation counseling and/or drug therapy for enrolled members who are current smokers and are referred for smoking cessation counseling and/or drug therapy by the member's Program doctor.

Substance Abuse Treatment Programs

The Program may cover substance abuse treatment programs if the following three conditions are met:

- The member is certified for a WTC-related mental health condition; and
- The services are authorized by your Program doctor or mental health provider; and
- The provider or place providing your care is an affiliated provider/facility with the Program.

Vaccine Coverage

The Program covers vaccines for all eligible enrolled members (except for FDNY family members). Members are eligible for vaccines recommended by the CDC Advisory Committee on Immunization Practices (ACIP) when the member meets requirements regarding age, timing of doses, and specific precautions. Consult your Program doctor to learn more about vaccine coverage.

Medical Emergencies

In the event of a [medical emergency](#), call 911 or go to the nearest emergency room.

You do not need to call your CCE or the NPN before receiving emergency medical care. However, in all emergencies, you must notify your CCE or the NPN within 24 hours. This allows the program to coordinate your ongoing care and ensure you receive proper authorization.

When seeking emergency care, please note that:

The Program ONLY covers emergency care services that are related to your certified WTC-related health condition(s). A medical crisis can occur unexpectedly and after normal office hours. As a member of the program you have access to [urgent care](#) and emergency room services for your certified [WTC-related health condition\(s\)](#) in your local area and when travelling outside of your local area. You should seek immediate treatment for any illness or injury that would be considered an emergency.

Urgent Care (After Hours)

Urgent care services are [medically necessary treatment](#) required for an illness or injury that would not result in further disability or death if not treated immediately, but does require professional attention within 24 hours. The Program provides payment for urgent care visits for your certified WTC-related health condition(s).

Emergency Care Services

The Program defines a medical emergency as a serious medical or psychiatric event that would result in a threat to life, limb, or sight; or when a person is an immediate risk to self or others.

Pharmacy Benefits in the WTC Health Program

Prescription Drugs

The Program covers prescription drugs used to treat a certified [WTC-related health condition](#). Your Program doctor or specialist will prescribe medication for you using the Program's [formulary](#), a list of drugs approved by the program.

On occasion, you may need a medication that is not on the approved formulary. If your Program doctor would like to prescribe a drug for you that is not on the Program's formulary, he or she can submit a request for approval to the Program.

Program medical staff will review the request from your Program doctor and decide if the drug should be approved. If the drug is approved, the medication will be covered by the Program at no cost to you. Non-formulary drugs can be approved for up to 1 year. At that time, your Program doctor must submit a renewal authorization. If the drug is not approved but you would like to continue using it, you will have to use a different form of payment such as your private insurance or pay out of pocket for the drug.

Some types of drugs are not covered by the Program, including:

- Drugs that are not used to treat WTC-related health conditions;
- Drugs for cosmetic uses;
- Drugs used for reasons not approved by the U.S. Food and Drug Administration (FDA);
- Drugs that are dangerous or have a high potential for abuse; and
- Dental prescriptions (unless prescribed for a certified WTC-related health condition).

Pharmacy Benefit Manager

The Program has partnered with Managed Care Advisors & Optum to provide prescription benefits for members with certified WTC-related health condition(s). This national pharmacy network includes 65,000 retail pharmacy network locations. If you have a certified condition, you may also use the mail order option to have your medications delivered directly to your home.

If you live in the [NY Metropolitan Area](#), you should have received a new pharmacy card after October 2016. All newly enrolled members will receive pharmacy cards following your enrollment. For members in the NPN, pharmacy information is printed on NPN cards. Only those NPN members with a certified WTC-related health condition(s) receive NPN cards. If you did not receive a card, or have questions about your pharmacy benefits, please call the helpline at 1-888-982-4748.

Filling Prescriptions

You may obtain covered prescriptions in two ways:

1. Mail order – Through Optum’s mail order service, you can get up to a 90-day supply of medications delivered to your home.

To register for mail order services through Optum please visit <http://www.helioscomp.com/resources/mail-order>

2. Retail – You can get up to a 30-day supply of drugs through a pharmacy of your choice. To locate the retail pharmacy closest to you, visit <http://www.helioscomp.com/resources/pharmacy-locator>

If the pharmacy is having trouble filling a prescription, please ask the pharmacist to call the helpline at 1-888-982-4748.

Program Benefits

Benefits Counseling

As a member of the Program, you are eligible for [benefits counseling](#) from a case manager, social worker, benefits counselor, or other designated staff person at your CCE or the NPN. Benefits counseling will help identify benefits you may be eligible for and explain how you can apply for those benefits. Benefits counselors may also refer you to external benefits experts as needed to help you access benefits available outside the Program.

As part of each [annual monitoring exam](#) visit, a CCE or NPN Program representative will work with you to complete a short benefits assessment questionnaire. The questionnaire helps the Program representative identify specific benefits for which you might be eligible. Then, you can work with your Program representative to learn more about those benefits, seek assistance applying for benefits, and/or be referred to a benefits expert for help.

The WTC Health Program offers various types of benefits counseling, including:

Workers’ Compensation Counseling: educating and counseling you about available workers’ compensation benefits, how to access them, and how they interact with WTC Health Program benefits.

September 11th Victim Compensation Fund (VCF) Assistance: informing you about the VCF, how to apply, and the interface between the VCF and the WTC Health Program; your Program doctor may conduct a VCF disability evaluation as needed and appropriate.

External Work-Related and Disability Benefits Counseling: helping you identify external (non-WTC Health Program) benefits you might be eligible for and educating you on how to access them (i.e., LODI, $\frac{3}{4}$ WTC Disability Pension, SSD, CVB).

Social Services Assistance: assisting your access to needed social services, such as food, utility, housing, transportation, or other basic needs assistance;

Cancer Care Resources Assistance: assisting members with cancer to identify and access WTC Health Program cancer-related benefits and services, as well as other resources needed for cancer treatment and/or in response to the financial, psychosocial, legal, or occupational impact of cancer on the member and his or her family, and coordinating with oncology social workers in the provision of these services as needed;

Care for Non-Covered Conditions Assistance: helping you to identify appropriate care for medical and/or mental health conditions and/or medications not covered by the WTC Health Program.

If you need help finding a benefits counselor, ask a staff person at your CCE or the NPN to help you.

Case Management

The overall goal of case management is to share resources with you that allow you to return to your maximum health and well-being. At each CCE, your Program nurse or doctor may refer you to case management for extra help navigating your care.

In the NPN, if you need treatment, you will be connected with a nurse case manager and/or care coordinator. This team will be the liaison between you, your health care providers, and social services resources. How often you interact with your nurse case manager and the care coordinator will depend on your treatment needs. It is very important that you work closely with the case management team because they will be coordinating your care and should be your first level of contact if an issue arises. For any questions call the NPN case management helpline at 1-877-498-2911.

Workers' Compensation

Program members whose certified WTC-related health condition(s) are also work-related may be eligible to file for workers' compensation benefits. Even if you are a Program member and receiving medical treatment for your certified WTC-related health condition(s) at no cost to you, it can be beneficial to file a workers' compensation claim. This is because workers' compensation may also provide a financial award for lost wages related to your WTC-related health condition(s).

If you already have an established workers' compensation case for a certified WTC-related health condition(s) that is not funded by New York City, the Program will bill your workers' compensation insurance carrier for treatment of those conditions. While you are waiting for your case to be established, the Program will continue to pay for any medically necessary services needed to treat your certified WTC-related health condition(s). If your workers' compensation case is denied, then the WTC Health Program will pay for the medically necessary treatment of your certified WTC-related health condition(s).

Some workers decide to settle their workers' compensation claims. The worker enters into a settlement agreement, called a Section 32 waiver agreement, with the workers' compensation insurance carrier. The insurance carrier gives the worker a lump sum of money to close the case forever. Sometimes, Section 32 agreements release the insurance carrier from having to pay any future medical costs for the worker's injury or illness.

Any Section 32 agreement entered into between a Program member and an insurance carrier must protect the WTC Health Program's interests. In some cases, the Program will require that money from a Section 32 agreement be set aside to cover future medical expenses that should have been paid by workers' compensation, like the costs of medical treatment and medications for certified WTC-related health condition(s).

If you consider entering into a Section 32 agreement, you must ask the Program to review the proposed settlement. This review determines if the proposed settlement amount is enough to cover future medical costs for your certified WTC-related health condition(s).

For more information about the Program's workers' compensation recoupment policy, refer to the *Policy and Procedures for Recoupment: Lump-Sum Workers' Compensation Settlements* online at www.cdc.gov/wtc/policies.html or the frequently asked questions about workers' compensation recoupment at www.cdc.gov/wtc/faq.html

"The Program really is
about giving one hope."

-Morris, responder

Program Support

Appeals

You or your [designated representative](#) may [appeal](#) the following 3 types of decisions made by the Program:

1. Enrollment denial – includes denial of enrollment in the Program or disenrollment.
2. [Certification](#) denial – includes denial of certification as a [WTC-related health condition](#), denial of certification of a health condition as [medically associated health condition](#), or decertification of a WTC-related health condition.
3. Treatment denial - includes denial of treatment [authorization](#) for a [certified](#) health condition based on a finding that the treatment is not medically necessary.

Requesting an Appeal

If you would like to appeal one of the above decisions, you must mail or fax a written letter requesting an appeal to the Program’s appeals coordinator postmarked within 120 calendar days from the date of your denial/disenrollment/decertification letter from the [Administrator](#).

Your appeal letter must:

- Be made in writing and signed;
- Identify the name, address, and contact information of the [member](#) and designated representative (if applicable);
- Describe the decision being appealed and state the reasons why you believe the decision was incorrect and should be reversed; and
- Provide a basis for the appeal that is sufficiently detailed and supported by information to permit a review of the appeal. An appeal request may include relevant new information not previously considered by the WTC Health Program.

The description may include:

- Scientific or medical information correcting factual errors that may have been submitted to the Program by the [CCE](#) or NPN;
- Information showing that the Program did not correctly follow or apply relevant Program policies or procedures; or
- Any information showing that the Program’s decision was not reasonable given the facts of the case.

Your appeal letter should be mailed or faxed to:

Appeals Coordinator
WTC Health Program
P.O. Box 7000
Rensselaer, NY 12144
Fax: 1-877-646-5308

For certification denial, decertification, or treatment authorization denial appeals, your appeal request may also include a request for you or your designated representative to make a 15-minute oral statement by telephone.

Appeal Process

When the Program receives your appeal, the Administrator will appoint a Federal Official independent of the Program to review your appeal. The Federal Official will review all available records, including any oral statement made by you or your designated representative (oral statements are not available for enrollment denial or disenrollment appeals), relevant to the Program's decision to assess whether your appeal should be granted. This review would include any relevant new information submitted by you. For appeals regarding certification or treatment authorization denials or decertifications, the Federal Official may also consult one or more qualified experts to review the Program's decision and any additional information provided by you. Based on the review, the Federal Official makes a recommendation to the Administrator regarding whether or not your appeal should be granted.

Final Appeal Decision and Notification of the Outcome

The Administrator reviews the Federal Official's recommendation and any relevant information and makes a final decision on your appeal. You will be notified in writing of the following:

1. The recommendation and findings made by the Federal Official;
2. The Administrator's final decision on your appeal;
3. An explanation of the Administrator's final decision; and
4. Any actions taken by the Program in response to the Administrator's final decision.

Your Rights and Responsibilities

Your Rights as a WTC Health Program Member

Be assured of privacy and confidentiality: Your personal and medical information will be handled in a manner that preserves and protects your confidentiality. This includes, but is not limited to, the maintenance of medical records in a secure environment and the education of Program staff regarding

confidentiality. The Program will not release medical information without authorization, except as required or permitted by law to administer benefits, comply with government requirements, or if you consent to participate in research or education.

Have access to treatment: You have the right to receive [medically necessary treatment](#) for a certified WTC-related health condition(s) if the condition(s) are certified by the Program. In addition, you have the right to be informed about the risks and benefits of treatment and to refuse care.

Appeal decisions: You have a right to appeal the following:

- An enrollment denial;
- A disenrollment decision;
- A decision made by the Program not to certify a WTC-related health condition;
- A decision made by the Program not to certify a medically associated health condition; or
- A decision made by the Program not to authorize treatment due to a determination that the treatment is not medically necessary to treat a certified WTC-related health condition.

Voice complaints/grievances related to the Program: You have the right to voice your concerns and receive a prompt and fair review of any complaints you may have about the Program. For more information about the complaints procedure, please see section entitled “Complaints Procedure.”

Receive considerate, respectful care: In the Program, we strive to treat all members equally and with respect and dignity, regardless of race, religion, sex, sexual orientation, national origin, age, disability, or income. If you have any concerns about how you are being treated, please contact the Program’s helpline at 1-888-982-4748.

Your Responsibilities as a WTC Health Program Member

You are responsible for:

Knowing the extent and limitations of the Program’s services: This handbook provides information about the Program. You are encouraged to contact the Program’s helpline toll-free at 1-888-982-4748 if you have questions.

Keeping appointments: You have a responsibility to keep your appointments. If you are unable to keep your appointment, notify your Program CCE or NPN case manager within 24 hours of your appointment so that your appointment time can be given to another member.

Providing accurate and complete information: You are responsible for providing accurate and complete information about your present and past medical conditions to the Program. You are also responsible for submitting appropriate signed medical release forms so that the Program can obtain medical records as needed.

Active participation in your care: You have a responsibility to participate in your care by asking questions to understand your certified WTC-related health condition(s), following the recommended treatment plan, and making healthy lifestyle choices to try to maintain your health and prevent illness.

Fulfilling financial obligations: Treatment of your certified WTC-related health conditions will be provided at no cost to you as long as the provider is affiliated with the Program and the services are appropriately [authorized](#). Depending on the type of treatment services you need, services must be authorized by your WTC Health Program doctor or NPN case manager, your CCE or the NPN Medical Director, or the Program's [Medical Benefits Team](#).

Showing consideration and respect: You have a responsibility to show consideration and respect to Program providers and staff. Disruptive or abusive behavior may impact the Program's ability to provide benefits to you in a timely manner.

Notice Regarding HIPAA Privacy Practices in the WTC Health Program

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

The Program is required, by the Health Information Portability and Accountability Act of 1996 (HIPAA), to maintain the privacy and security of your personal health information and to provide you with notice of its legal duties and privacy practices with respect to how your personal health information held by the Program will be used and disclosed ("given out") by the Program.

Program Uses and Disclosures of Your Personal Health Information

The Program must use and disclose your personal health information to provide information:

- To you, someone you name, or someone who has the legal right to act for you. The Program will make sure that person has this authority and can act for you before we take any action;
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected; and
- Where required by law.

The Program has the right to use and disclose your personal health information to provide you with treatment, to pay for your health care, and to operate the Program. Examples include:

- The Program will collect and use your personal health information to decide if the necessary requirements are met for coverage of your health condition(s) under the Program (conditions which meet these requirements are certified by the Program).
- The Program will collect and use your personal health information for the purposes of determining diagnosis and medically necessary treatment of certified health conditions.
- The Program will disclose your personal health information to the [Centers for Medicare and Medicaid Services \(CMS\)](#) in order for CMS to pay providers for eligible health care benefits you received.
- The Program will review and use your personal health information to make sure you are receiving quality health care.

The Program may use or disclose your personal health information for the following purposes under limited circumstances:

- To other Federal and state agencies, where allowed by Federal law, that need [WTC Health Program](#) health data for their program operations
- For public health activities (such as reporting disease outbreaks)
- For health care oversight activities (such as [fraud](#) and abuse investigations)
- For judicial and administrative proceedings (such as in response to a court order)
- For law enforcement purposes
- To avoid a serious and imminent threat to health or safety
- For purposes of reporting information about victims of abuse, neglect, or domestic violence
- To report information about deceased individuals to a coroner, medical examiner, or funeral director, or for organ or tissue donation purposes
- For research purposes, under certain conditions
- For [workers' compensation](#) purposes
- To contact you about new or changed coverage under the Program

By law, the Program must have your written permission (an authorization) to use or disclose your personal health information for any purpose that is not set out in this notice including certain uses or disclosures of psychotherapy notes. In addition, the Program will not sell or market your personal health information without your written permission. You may take back (revoke) your written permission anytime, except to the extent that the Program has already acted based on your permission. If you take back your written permission, please provide that to the program in writing.

The Program is prohibited from using or disclosing your personal genetic health information (i.e., your genetic tests, the genetic tests of your family members and your family medical history) for purposes of determining your eligibility and enrollment into the WTC Health Program (i.e., underwriting).

Your Rights Under HIPAA

By law, you have the right to:

- Receive a paper copy of this notice, upon request to the Program, even if you have received an electronic copy of this notice (i.e. email). The Program will provide you with a paper copy promptly.
- Receive an accounting (i.e., a list) of the times the Program has disclosed (given out) your personal health information for six years prior to the date you ask, who we shared it with, when and why. The Program will include all disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked the Program to make). The Program will provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

- Inspect (review) and copy your personal health information. You can ask to see or get a copy of your health and claims records and other health information that we have about you. Please ask us how to do this. The Program will provide a copy or a summary of your health and claims records, usually within 30 days of your request. The Program may charge a reasonable, cost-based fee.
- Amend your personal health information if you believe that it is wrong or if information is missing from your personal health records. Please note that the Program may deny your request to amend your personal health information if it believes the information in your records is accurate and complete. The Program will provide you with an explanation of the denial in writing within 60 days. If the Program declines to amend your records, you may have a statement added to your personal health records to reflect your disagreement.
- Receive confidential (private) communications from the Program when you are contacted regarding your personal health information. You may ask the Program to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- Request limitations on certain uses and disclosures of your personal health information by the Program. Please note that the WTC Health Program is not required to agree to this requested limitation except under certain circumstances.
- Be informed of and receive notification if a breach occurs that may have compromised the privacy or security of your information.

WTC Health Program Responsibilities Under HIPAA

The Program is required by law to abide by the terms of this privacy notice. The Program has the right to change this privacy notice and the changes will apply to all of the information that we have about you. If the Program makes any significant changes to this notice, a copy of the revised notice will be made electronically available on the Program website and you will receive the new notice by mail or email within 60 days. You may also request to receive a copy of the notice.

How to Contact the Program Regarding Privacy Concerns

You can call 1-888-982-4748 to get further information about matters covered by this notice. Ask to speak the Program HIPAA Privacy Officer about the Program's privacy notice. TTY users should call 1-888-232-6348. To view an electronic copy of the Program's privacy notice, you can visit the Program's website at: www.cdc.gov/wtc

How to File a HIPAA Complaint

If you believe that your privacy rights have been violated, you may file a complaint with the Program by calling 1-888-982-4748 and asking to speak with the Program's HIPAA Privacy Officer, or by sending a letter to P.O. Box 7000 Rensselaer, NY 12144 ATTN: WTC Health Program, HIPAA Complaint. Filing a complaint will not affect your coverage under the program. Please visit <http://www.cdc.gov/wtc> for more information on how to file a complaint with the Program.

You may also file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/ TTY users should call 1-800-537-7697.

The Notice of Privacy Practices for the WTC Health Program is effective December 15, 2016.

Complaint Procedure

All Program health care providers and staff share responsibility for assuring [member](#) satisfaction. If you have a problem or concern about the services you receive, please ask for help. Each CCE and the [NPN](#) has an Administrator who is able to assist you with your concerns and complaints. If you have a problem with any aspect of the service you have received at your CCE, call or visit the administrative office at that facility. If you have a problem with the service you have received with the NPN you may call the NPN at 877-498-2911. The [NPN](#) has an administrator or director who is responsible for addressing concerns involving the facility or provider [network](#). If you are not satisfied with the way your complaint was handled, you can contact the Program's helpline at 1-888-982-4748. A Member Services Associate will assist you in addressing your concern as best as possible. Be sure to provide complete information regarding the nature of your complaint, including names, dates, and any other specific information. The Member Services Associate will forward the complaint to the appropriate Program staff. We will make every effort to respond to your request as quickly and effectively as possible.

Fraud and Abuse

Fraud is the intentional deception or misrepresentation that an individual or entity makes knowing that the misrepresentation could result in some unauthorized benefit to the individual, or the entity, or to some other third party. The Program will closely monitor any fraudulent activity including the submission of fraudulent information in support of a claim of eligibility or for necessary and covered services, fraudulent misuse of the Program by health care providers participating in the Program, and submission of claims for services not provided or needed as claimed. The Program will report fraudulent conduct to Federal law enforcement agencies and violators may be subject to criminal, civil, or administrative penalties. Information concerning suspected fraud related to the Program by contractors, grantees, health care providers, or individual recipients should be reported to the U.S. Department of Health and Human Services, Office of Inspector General by phone at 1-800-HHS-TIPS (1-800-447-8477), online at <https://oig.hhs.gov/fraud/report-fraud/> or in writing to the following address:

U.S. Department of Health and Human Services
Office of Inspector General
ATTN: OIG HOTLINE OPERATIONS
P.O. Box 23489
Washington, DC 20026

"It's been a really good experience for me. It's a lot easier to see doctors who are able to understand how things have gotten serious. They know what kind of treatments are working for other people who had the same type of exposure."

-Lila, survivor

Glossary

Please Note: Many of the terms here are formally defined in the Zadroga Act and Program regulations. The definitions below are provided solely for purposes of this Member Handbook to provide general Program information in a way that is easy to use for members. The definitions below are not legally binding.

Administrator (the Administrator of the WTC Health Program): The Director of the National Institute for Occupational Safety and Health (NIOSH), Centers for Disease Control and Prevention (CDC), Department of Health and Human Services (HHS), or his or her designee. The Administrator is the person responsible for overseeing and administering the Program.

Affiliated: To be associated with or belong to. Outside providers must be affiliated with a CCE or the NPN in order to provide care covered by the Program.

Annual Monitoring Exam: Periodic physical and mental health assessment of a WTC Responder or Certified-Eligible Survivor in relation to exposure to airborne toxins, any other hazard, or any other adverse condition resulting from the September 11, 2001, terrorist attacks and which includes a medical and exposure history, a physical examination, and additional medical testing as needed for surveillance or to evaluate symptoms to determine whether the individual has a WTC-related health condition.

Appeal: To formally challenge a decision made by the Program to not enroll an applicant or to disenroll a member, to not certify a health condition or to decertify a health condition, or to not cover a particular treatment.

Authorization: Permission from your doctor, your CCE or the NPN, or the Program for a specific treatment or service to be covered under the Program; often referred to as a Level 1, Level 2, or Level 3 Authorization.

Authorized: Approved for coverage by the Program.

Benefits Counseling: A service available to members where a Program staff person informs you about various benefits outside of the Program that you might be eligible for and assists you to apply for those benefits.

Centers for Medicare and Medicaid Services (CMS): The Federal agency that administers the Medicare and Medicaid programs; CMS assists the WTC Health Program with payment functions.

Certification: A decision by the Program that your health condition is included on the List of WTC-Related Health Conditions and that your 9/11 exposures are sufficiently related your health condition such that your health condition is eligible for treatment by the Program.

Certified: A certified WTC-health condition (or medically associated health condition) is one that has been approved for coverage by the Program based on the approval of a certification request for that condition.

Certified-Eligible Survivor: A WTC Survivor with a certified WTC-related health condition(s). These individuals are eligible for yearly follow-up exams and treatment for certified WTC-related and medically associated health condition(s).

Clinical Center of Excellence (CCE): A center or centers under contract with the Program that provides health services to members.

Designated Representative: A person that you choose to represent your interests in the Program. This person can represent your interests in Program administrative processes, including during an appeal.

Durable Medical Equipment (DME): Medical equipment used in a member's home, such as CPAP machines and wheelchairs.

EKG: Abbreviation for electrocardiogram. An electrocardiogram is a medical test used to look at and record the electrical activity of your heart.

Extended Care Services: Medical or rehabilitation services provided to a member in a long-term care facility, such as a skilled nursing facility or rehabilitation program.

Federally Qualified Health Center: Community-based organizations that provide medical, dental, and mental health/substance abuse services to persons of all ages, regardless of their ability to pay or health insurance status.

First Payer: When you have more than one source of payment for your medical services, the source that pays for those services before all other sources pay anything.

Formulary: A list of prescription drugs covered by the Program.

Fraud: Intentional deception or misrepresentation by an individual or entity with knowledge that the misrepresentation could result in an unauthorized benefit to the individual, the entity, or some other third party.

Home Health Services: Health care services you receive in your home. These services are delivered according to a plan written by your health care provider.

Hospice Care: Special services provided to an individual with a terminal illness. Hospice care addresses the medical, physical, social, emotional, and spiritual needs of a terminally ill person. Hospice also provides care and rest services to caregivers and family members.

Initial Health Evaluation: Assessment of one or more symptoms that may be associated with a WTC-related health condition and includes

a medical and exposure history, a physical examination, and additional medical testing as needed to evaluate whether the individual has a WTC-related health condition and is eligible for treatment under the Program.

Inpatient: A patient who is admitted to a health care facility, like a hospital or skilled nursing facility, for treatment that requires at least one overnight stay.

Inpatient Care: Health care you get when you are admitted to a health care facility, like a hospital or skilled nursing facility.

James Zadroga 9/11 Health and Compensation Act of 2010 (Zadroga Act): Public Law 111-347 passed by the U.S. Congress in 2010 that created the WTC Health Program. The Zadroga Act provided funding for medical screening and monitoring, medical and mental health treatment, and benefits counseling for WTC Responders and Survivors. The Zadroga Act also reopened the September 11th Victim Compensation Fund (VCF). Title I of the James Zadroga 9/11 Health and Compensation Act of 2010, Pub. L. 111-347, as amended by Pub. L. 114-113, is codified in Title XXXIII of the Public Health Service Act, as amended, 42 U.S.C. §§ 300mm through 300mm-61.

Last Payer: When you have more than one source of payment for your medical services, the source that pays for those services after all other sources pay for the care.

Latency: The amount of time that has passed between your earliest 9/11 exposures and the date you were first diagnosed with a health condition.

Level 1 Authorization: When your WTC Health Program provider can decide that your needed treatment or medical service can be covered by the Program without having to seek permission from anyone else in the Program.

Level 2 Authorization: When your WTC Health Program provider must request permission from your CCE Medical Director (or the NPN Medical

Director) for your needed treatment or medical services to be covered by the Program.

Level 3 Authorization: When your WTC Health Program provider must request permission from the Program's Medical Benefits Team at NIOSH for your needed treatment or medical services to be covered by the Program.

List of WTC-Related Health Conditions (List): Mental and physical health conditions eligible for coverage in the WTC Health Program identified in the Zadroga Act and Program regulations at 42 C.F.R. § 88.15.

Logistics Health Incorporated (LHI): The organization that manages the Nationwide Provider Network and manages and coordinates Program health care for members who live outside of the NY Metropolitan Area and want to receive their 9/11 health care services locally.

Mammogram: An X-ray of the breast.

Maximum Time Interval: For certain aerodigestive health conditions, the maximum amount of time that could have gone by between your last 9/11 exposure and the onset of symptoms of your WTC-related health condition.

Medicaid: A joint Federal/state public health insurance program that covers medical costs for some people with low incomes and/or disabilities.

Medical Benefits Team: The WTC Health Program staff who oversee medical benefits for Program members and make initial decisions about treatment authorizations for members.

Medical Emergency: A serious medical or mental health condition for which immediate treatment is necessary (it would result in a threat to life, limb, or sight, or when a person is at immediate risk to self or others).

Medically Associated Health Condition: A health condition that results from treatment of a certified WTC-related health condition or results from the

progression of a certified WTC-related health condition. A medically associated health condition must be certified as WTC-related by the Program in order to be eligible for coverage.

Medically Necessary Treatment: The provision of services by physicians and other health care providers, including diagnostic and laboratory tests, prescription drugs, inpatient and outpatient hospital services, and other care that is appropriate to manage, ameliorate, or cure a certified WTC-related health condition or a health condition medically associated with a WTC-related health condition, and which conforms to Program medical treatment protocols.

Medicare: A Federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with end-stage renal disease.

Member: A WTC Responder or WTC Survivor who has been found eligible for the Program and enrolled.

Minimum Latency Requirement: The shortest amount of time that could have passed between your earliest 9/11 exposure and the date you were first diagnosed with a cancer in order for your cancer to be covered by the Program.

National Comprehensive Cancer Network (NCCN): A not-for-profit alliance of 23 of the world's leading cancer centers dedicated to improving the quality and effectiveness of care provided to patients with cancer. NCCN develops guidelines for treating various types of cancer.

Nationwide Provider Network (NPN): A nationwide network of health care providers across the country under contract with the Program to provide WTC-related health care for Program members who live outside the NY Metropolitan Area and want to receive their 9/11 health care locally.

Network: The health care providers, facilities, and pharmacies the Program has contracted with to provide you with health care services covered by the Program.

New York City (NYC) Disaster Area: The area within New York City that is the area of Manhattan south of Houston Street, and any block in Brooklyn wholly or partially contained within a 1.5 mile radius of the former WTC complex.

New York (NY) Metropolitan Area: An area specified by the Administrator to include portions of New York, New Jersey, Connecticut, and Pennsylvania; Program members residing within the area may access CCEs for their WTC-related health care.

Petition: A formal written request to the Administrator to add a health condition to the List of WTC-Related Health Conditions.

Screening-Eligible Survivor: An individual who is not a WTC Responder, has symptoms of a WTC-related health condition, and meets the Program's current eligibility criteria. Upon enrollment in the Program, a Screening-Eligible Survivor is eligible for a one-time, initial health evaluation paid for by the Program.

September 11th Victim Compensation Fund (VCF): A Program administered by the U.S. Department of Justice that provides compensation for economic and non-economic loss to individuals who were physically injured, or made physically ill, or relatives of deceased individuals who were killed, as a result of the terrorist-related aircraft crashes of September 11, 2001, or debris removal efforts that took place in the immediate aftermath of the attacks.

Skilled Nursing Facility: A nursing facility with the staff and equipment needed to provide skilled nursing care.

Urgent Care: Medically necessary services required for an illness or injury that would not result in further disability or death if not treated immediately, but requiring professional attention within 24 hours.

Workers' Compensation: An insurance plan that employers are required to have to cover workers who get sick or injured on the job. It can provide injured or ill workers with medical and compensation benefits.

World Trade Center (WTC) Health Program (Program): The Program established by Title XXXIII of the Public Health Service Act as amended, 42 U.S.C. §§ 300mm through 300mm-61 (codifying Title I of the James Zadroga 9/11 Health and Compensation Act of 2010 (Pub. L. 111-347, as amended by Pub. L. 114-113)), to provide medical monitoring and treatment benefits for eligible responders to the September 11, 2001, terrorist attacks and initial health evaluation, monitoring, and treatment benefits for residents, building occupants, area workers, and others in New York City who were directly impacted and adversely affected by such attacks.

World Trade Center (WTC)-related acute traumatic injury: Physical damage to the body caused by and occurring immediately after a one-time exposure to energy, such as heat, electricity, or impact from a crash or fall, resulting from a specific event or incident. To be certified by the Program, a WTC Responder or Screening-Eligible or Certified-Eligible Survivor must have received medical treatment for the WTC-related acute traumatic injury on or before September 11, 2003.

WTC-3 Certification Package: Paperwork completed by your Program doctor to request certification of your WTC-related health conditions by the Program. It includes information about you, your health condition(s), and your 9/11 work and exposures.

WTC Health Registry (Registry): A study to document and evaluate the long-term physical and mental health effects of 9/11.

WTC-Related Health Condition: An illness or health condition for which exposure to airborne toxins, any other hazard, or any other adverse condition resulting from the September 11, 2001, terrorists attacks, based on an examination by a medical professional with expertise in treating or diagnosing the health conditions in the List of conditions, is substantially likely to be a significant factor in aggravating, contributing to, or causing the illness or health condition or mental health condition. Only those conditions on the List of WTC-Related Health Conditions codified in 42 C.F.R. § 88.15 may be considered WTC-related health conditions and a health condition must be certified by the Program to be eligible for coverage.

WTC Responder: Workers or volunteers who provided rescue, recovery, debris cleanup, and related support services on or in the aftermath of the September 11, 2001, terrorist attacks for certain amounts of time during the period between September 11, 2001 and July 31, 2002. There are three groups of Responders (also referred to as rescue, recovery, debris cleanup, and support services workers and volunteers) who may be eligible for the WTC Health Program. These groups are:

- FDNY Responders and Family Members
- NYC or “General” Responders (including NYPD)
- Pentagon and Shanksville, PA Responders

For more detailed eligibility information for WTC Responders, refer to the Program’s website at www.cdc.gov/wtc/eligiblegroups.html

WTC Survivor: Includes individuals who were present in NYC Disaster Area in the dust or dust cloud on September 11, 2001; individuals who lived, worked or went to school or daycare in lower Manhattan south of Houston Street and parts of Brooklyn for certain amounts of

time during the period between September 11, 2001 and July 31, 2002; certain cleanup and maintenance workers; and certain individuals eligible (or whose place of employment was eligible) to receive certain grants from the Lower Manhattan Development Corporation. For more detailed eligibility information for WTC Survivors, refer to the Program’s website at www.cdc.gov/wtc/eligiblegroups.html

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