

What to Expect?



This booklet provides information and answers to questions you may have about the World Trade Center Environmental Health Center (WTC EHC) and the World Trade Center Health Program (WTC Health Program). You can use it for new member information as well as for future reference. Please see the WTCHP Member Handbook for more detailed information or visit <https://www.cdc.gov/wtc/>

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CLINICAL CENTER OF EXCELLENCE OVERVIEW

[What is the World Trade Center Environmental Health Center?](#)

The World Trade Center Environmental Health Center (**WTC EHC**) is a program (CCE) for community members (“Survivors”) in the federal World Trade Center (WTC) Health Program. The WTC EHC evaluates and treats physical and mental health conditions that are associated with exposures from the WTC disaster on September 11, 2001, and in the months that followed. The WTC EHC also provides surveillance for new WTC-related diseases.

The WTC Health Program was created under the James Zadroga 9/11 Health and Compensation Act of 2010 (the Zadroga Act). (<https://www.cdc.gov/wtc/laws.html>)

[Who is eligible for Survivor care in the WTC Health Program?](#)

To be included in the WTC Health Program as a “Survivor” you need to have the following, as defined under the Zadroga Act:

- Exposure to the World Trade Center (WTC) dust, fumes, and debris; and
- A physical or mental health condition that began on or after 9/11; or
- A physical or mental health condition that became worse after 9/11.

There are specific requirements for each of these areas as defined in the Zadroga Act and the WTC Health Program’s regulations and policies.

[Where is the WTC EHC?](#)

There are three locations for the WTC EHC:

Bellevue Hospital Center
462 1st Avenue (27th Street)
New York, NY 10016

Gouverneur Health
227 Madison Street (Clinton Street)
New York, NY 10002

Elmhurst Hospital Center
79-01 Broadway (79th Street)
Queens, NY 11373

[What kind of WTC exposure may make me eligible for the WTC Health Program?](#)

The WTC EHC provides physical and mental health services for “Survivors.” Survivors include: local workers, tower evacuees, local residents, clean-up workers, students as well as those passing by the WTC area on 9/11/2001.

You may be eligible to receive services if between 9/11/2001 and 7/31/2002, you:

- Lived in Lower Manhattan, south of Houston Street or certain areas of Brooklyn
- Attended school around Lower Manhattan, south of Houston Street
- Worked in or around the area including at offices, stores, schools, or apartment buildings south of Houston Street
- Were present in the dust or dust cloud in Lower Manhattan, south of Houston Street, on 9/11

- Helped clean up buildings south of Houston Street

More information can be found on the website www.cdc.gov/wtc/eligiblegroups.html.

[What physical and mental health conditions are covered by the WTC Health Program?](#)

Under the Zadroga Act, there are specific health conditions that can be certified by the WTC Health Program and subsequently treated in the WTC EHC or approved for treatment with programs/providers that are in the network of the WTC Health Program. These conditions are listed in the WTC Health Program's regulations as the List of WTC-Related Health Conditions and include diagnoses associated with:

- Nasal congestion, sinus or breathing problems
- Some stomach complaints such as severe acid reflux
- Some mental health conditions such as post-traumatic stress disorder, depression or anxiety
- Acute traumatic injury such as from the destruction of the buildings
- Cancers

[How is a condition determined to be WTC-related?](#)

A physical or mental health condition is determined to be WTC-related depending on your 9/11 exposures, the timing of the onset of your symptoms or diagnosis, and the type of condition. We will ask you about your 9/11 exposures. We will ask you in detail about your symptoms. A symptom is how you feel, and may occur before you have a diagnosis by a doctor. Please try to remember when you first had your symptoms.

[How do I get my condition certified and when can I receive treatment for a WTC-condition?](#)

Based on the findings from your initial evaluation, or subsequent additional diagnostic evaluations, we will submit forms to the WTC Health Program for approval of your WTC-related health conditions. This approval is called "Certification." When you have been approved with Certified conditions by the WTC Health Program, you will receive notification that you are a "Certified-Eligible Survivor." This status allows you to obtain necessary medical treatment, mental health treatment and pharmacy benefits for WTC-related or associated conditions, as well as routine WTC EHC Monitoring exams.

We can treat some illnesses for a short time while we wait for WTCHP approval or perform further evaluations. However, most treatment and prescriptions will be covered by the WTC Health Program only after you have become a "Certified-Eligible Survivor." Treatment includes follow up visits with appropriate medical or mental health providers, additional testing or diagnostic procedures if indicated, and pharmacy benefits. We may also refer you to appropriate experts.

[What is offered at the WTC EHC?](#)

Your visit at the WTC EHC program starts with an initial health evaluation. We start this evaluation by telephone. We will then ask you to come in for a physical examination, bloods, and breathing studies. At this initial health evaluation, you will have a physical and mental health evaluation and a social service evaluation by telephone. We will also review the Coordination of Benefits (COB) required for Survivors under the Zadroga Act.

The initial health evaluation will allow us to determine whether you have WTC-related or associated health condition(s). If a diagnosis is not clear, we may request additional evaluation. Once these WTC-related health conditions have been identified and certified by the WTC Health Program, you may be eligible for:

- Routine monitoring exams

- Treatment for certified WTC-related or associated medical or mental health conditions
- Pharmacy benefits for WTC-related or associated medical or mental health conditions
- Social service support including some home health services, hospice care, and inpatient care services if medically necessary for a certified WTC-related condition.
- Cancer case management

Our team of health care providers includes physicians, nurse practitioners, psychiatrists and psychologists, as well as case managers and social workers and registered nurses. We will work with you to evaluate you, assess your treatment needs, and provide the best care based on our current knowledge of the health effects of the WTC collapse.

[How do I pay for this evaluation and treatment? Coordination of Benefits](#)

Because you are a “Survivor” in the WTC Health Program who is being treated in the WTC Environmental Health Center (WTC EHC) for a certified WTC-related health condition, we are required to “coordinate” benefits with your primary insurance (commercial insurance, Medicare, Medicaid, etc.). Treatment and pharmacy services for certified conditions will be provided at no out-of-pocket costs after your primary insurance has paid its share. You are required to apply for primary insurance, and if you do not have health insurance, we will refer you to a financial counselor to help you obtain insurance.

Your primary insurance(s) will be billed for treatment of your **certified WTC-related and medically associated conditions**. The WTC Health Program covers treatment costs, including any deductibles, coinsurance, or co-pays for your **certified conditions** not covered by your primary insurance. If you cannot obtain primary insurance the WTC Health Program will cover the remaining cost of your care.

Your prescriptions may be written by a WTC EHC provider, but will also first be billed to your insurance provided by your **Pharmacy Benefit Plan**. Your Pharmacy Benefit Plan may require Prior Authorization for some medications and we will work with your plan to obtain the appropriate medication and prior authorizations. Your primary pharmacy insurance will be billed first for your prescriptions written for **WTC certified conditions**. The WTC Health Program covers any remaining costs, including deductibles, coinsurance, or co-pays for your **certified conditions** after your insurance pays.

[What do I need to bring with me for my first visit?](#)

Please bring your primary health care insurance card and your pharmacy benefits card. Please bring records of any previous treatment. If you have had an acute traumatic injury from your WTC exposure on 9/11, please bring documentation of the earliest time you sought care for the injury. Please bring all your medications or a picture of your medications.

[What if I have a cancer?](#)

If you have had a cancer diagnosed by a provider outside of the WTC Health Program, please bring all records **including pathology reports** to your visit. We will also ask you to sign a HIPAA release to obtain additional information from your other providers so that we can complete a certification request for any cancers that are approved by the WTC Health Program.

We will then evaluate whether you have a cancer that is included in the list of cancers that the Program can cover, and whether the timing your cancer diagnosis fits the rules of the Program for certification. Based on these findings, we will submit your records to the WTC Health Program to decide if your cancer can be certified.

If the Program certifies your cancer, you can continue care with your cancer specialist as long as the specialist is a WTC-affiliated provider. In addition, the care must follow the National Comprehensive Cancer Network (NCCN) guidelines for treatment of your type of cancer. We will also work with you and your providers to help coordinate your care.

[What if I have a possible cancer?](#)

If you have an abnormality that may be a cancer, we will request appropriate diagnostic services such as blood work, imaging studies, biopsies, and specialty consults that may be needed to determine whether you have a cancer. The cost of these evaluations will be covered by your Primary Insurance and any the WTC Health Program will cover remaining costs, including deductibles, coinsurance, or co-pays for your **diagnostic evaluation** after your insurance pays.

[What about treatment for conditions that are not WTC-related?](#)

If you have symptoms or findings on your examination or tests that are not normal, but are determined to not be WTC-related we will notify you. We may identify conditions that are not WTC-health related but require additional care. We will refer you to providers for these issues depending on your insurance and the location that would be most convenient for you. The WTC EHC and WTC Health Program cannot cover the costs for these non-WTC-related, non-certified conditions.

[What if I have a private doctor who already cares for me?](#)

If you have an outside provider, we need to know in order to help coordinate your care. However, we will not be able to provide payment for these outside providers unless the provider is enrolled in the WTC Health Program's Network. This usually pertains to providers who provide cancer care, transplant care, and some mental health providers. Your financial arrangements with private doctors are between you and those doctors. We cannot write your prescriptions unless you are under our care or the care of a provider in the WTC Health Program Network. The WTC EHC can provide you with the results of your initial screening evaluation or monitoring exam to give to your doctor. If you become certified for WTC-related conditions and you decide to seek treatment at the WTC EHC, as well as to maintain your treatment with your physician, we would ask that you inform your doctor so that there is no confusion about your care. The WTC Health Program will only cover care for WTC-related conditions that is provided by providers in the WTC Health Program Network.

[What if I have no certifiable conditions?](#)

Sometimes it is not clear whether a condition can be certified as WTC-related. In that case, we may ask you to return for further evaluation at no out-of-pocket costs to you within the first 6 months of your evaluation in the WTC EHC. If these studies allow us to diagnose a WTC-related condition, we will submit a certification request to the Program. If the Program approves the request, you will be classified as a "certified-eligible survivor." If we do not find a condition related to your 9/11 exposures, then you will not be able to receive additional services from the WTC Health Program at this time. However, you remain a member of the WTC Health Program, as a "screening-eligible survivor" If you develop symptoms or diagnoses in the future that you believe may be associated with your 9/11 exposures, you may request an additional health evaluation from a WTC Health Program provider at your own expense.

What will happen at each visit?

You can have three types of visits at the WTC EHC. These visits include:

1. Initial Visit
2. Treatment Visits, as needed
3. Monitoring Visits, as applicable

What will happen at my WTC EHC Initial Visit?

Please come prepared for your WTC EHC Initial Visit. We will provide this visit in two parts: a telephone visit, and an in-person visit. **Please be prepared with your medical insurance card, pharmacy benefits card, previous medical records, pathology reports, and a list or picture of all your medications for your telephone visit and your in person visit.** The visit includes:

Telephone visit

1. **Consent Forms**
We will ask you to sign many forms that are required for your care. In addition, we will ask you to complete a research consent form during the telephone interview or during your in person visit that allows us to analyze all the clinical information. Although the consent form for analysis is not required, it helps us understand the conditions that we see in the Program and helps us to care for you and others.
2. **Initial Visit Questionnaire**
This questionnaire will be administered by one our staff members over the telephone. It includes questions about your WTC exposures as well as other exposures, your medical symptoms and when they started, and your past medical history.
3. **Mental Health Screening**
A mental health staff member will ask you questions about your feelings and emotions.
4. **Social Worker Evaluation**
We will evaluate whether you have social service needs and provide benefits counseling.

In person visit

1. **Medical Evaluation**
A health care provider will ask you questions about your WTC exposures, other exposures, and your overall health and perform a physical examination. We will ask questions about your medications so please bring all your medications, or a picture of them, with you to this visit.
2. **Blood Tests**
These tests include blood cell counts, chemistries including sugar and liver function tests. We will be measuring cholesterol and lipids. Please try to fast 9 hours before test. You can drink clear liquids. If you can't fast, please come anyway, just let us know.
3. **Pulmonary Function Tests (Breathing Tests)**
We will ask you to blow into a machine to measure how much air you can blow out and how fast you can blow it out. We will ask you to inhale a medicine to see if we can improve your breathing.
4. **Chest X-Ray**
This will be performed if you have never had one done, and it is indicated.
5. **Electrocardiogram (ECG or EKG) (If Indicated)**
This will be performed if you have chest discomfort or shortness of breath.
6. **Cancer Screening**
We will ask you for information about your age and sex appropriate cancer screening including cervical cancer, breast cancer, colon cancer and lung cancer.

We appreciate you completing all of the above parts of the evaluation. However, if there are circumstances that make it difficult for you to complete any part of this evaluation, we will discuss possible options with you.

It will take us some time to get your complete results back. Based on your responses and the clinical findings, we may submit a certification request to the WTC Health Program for eligible WTC-related or associated conditions. If we feel we need to perform further evaluations to determine whether we can submit your conditions for certification to the WTC Health Program, we will ask that you return for further testing or evaluation at no out-of-pocket cost.

What questions will I be asked about my medical history at the Initial Visit?

You will meet with a medical provider at your Initial Health Evaluation at our clinic. We will ask you to describe the timing and duration of your 9/11 exposures. We will ask about each of your symptoms, the timing of the onset of your symptoms or date of diagnosis, the medical care you have received and how you currently feel. We will also ask you questions about your general medical history and other exposures. It is helpful to bring any documentation of previous treatment if you have it.

Will I get any feedback about my medical evaluation at the Initial Visit?

At your Initial Health Evaluation, we will review findings that we can request for certification from the WTC Health Program. We will discuss whether additional testing is needed. It will take some time (weeks) for laboratory results to return to us, and we will inform you of clinically significant abnormal findings either by telephone or mail. If we submit a certification request for your condition(s), you will receive a letter via mail directly from the WTC Health Program notifying you whether your condition was approved or denied for certification. This can take a few months.

What will I be asked at my mental health evaluation at the Initial Visit?

You will meet with someone from the mental health team at your Initial Health Evaluation. You will likely be asked to share your 9/11 exposure experience. You won't have to go into a lot of detail, unless you want to.

Next, you will be asked about some symptoms – feelings and behaviors - that people can experience when they have been through difficult experiences, like 9/11. You will also be asked a little bit about:

- Any other mental health difficulties you may have experienced;
- Any mental health treatment history; and
- Your day-to-day functioning – living situation, family, friends, work, and any challenges you may experience.

Will I get any feedback about my mental health evaluation?

The person who meets with you will summarize what you said you have experienced, and discuss some options for treatment or further evaluation, if you are interested.

What are some of the treatment options for certified WTC-related health conditions?

The WTC EHC is staffed by specialists in pulmonary, cardiac, gastrointestinal diseases, sleep disorders and ear, nose, and throat (ENT) specialists. We will review your medical conditions, and provide medically necessary treatment for your certified WTC-related health conditions through our general and/or specialty providers, as needed. We will refer you to an appropriate specialist if we cannot provide the appropriate services. If you have an outside provider, we will try to coordinate your care as appropriate and will facilitate their enrollment into the WTC Health Program Provider Network so that we can provide

payment for the services you receive. If your provider does not enroll in the WTC Health Program Provider Network, we will facilitate finding an appropriate in-network provider. The Program will cover emergency services for certified conditions at outside institutions after WTC EHC authorization, but you will have to make us aware of these services before you pay for them.

[What are some of the treatment options for mental health conditions?](#)

If you experience mental health symptoms that seem likely related to 9/11, you may qualify to be certified for that condition with the WTC Health Program. Certification entitles you to treatment for that particular condition from a WTC-affiliated provider.

If you are interested in certification and treatment, you may need a more in-depth evaluation, which is called a “diagnostic evaluation.” The diagnostic evaluation is similar to your mental health visit, but more in-depth.

If you have a certified mental health condition, you can receive treatment through the WTC EHC. Our program offers various kinds of treatment, which include individual and/or group psychotherapy, medications to treat mental health difficulties, art therapy, and stress reduction.

[What will happen at my WTC EHC Annual Monitoring Visit?](#)

If you have a certified WTC-related health condition, we will ask you to return to the WTC EHC for routine monitoring exam every year. Certified-eligible survivors in the WTC Health Program are strongly encouraged to participate in regular monitoring exams for the following reasons:

1. The exam may detect changes in body function that you are not aware of and that can be corrected or slowed with early intervention.
2. While the main focus of the annual monitoring exam is to assess your health, the information that is learned about 9/11 survivors is extremely valuable in understanding health effects after 9/11 and how to protect people in future emergency or disaster situations.
3. We can offer cancer screenings for breast, colon, cervical, and lung cancers, if eligible.

Your monitoring exam will also be performed in two parts – a telephone interview and an in-person examination.

Telephone evaluation

1. **Monitoring Visit Questionnaire**

This questionnaire will be administered by one of our staff members. We will ask questions to understand your medical health since your previous visit. This is a much shorter questionnaire than the Initial Visit questionnaire.

2. **Mental Health Screening**

A mental health staff member will ask you questions about your feelings and emotions.

3. **Social Worker Evaluation**

We will evaluate whether you have social service needs and provide benefits counseling.

In person exam

1. **Medical Evaluation**

A health care provider will ask you questions about your exposures since your previous visit, your overall health, and perform a physical examination. Please bring in all medications and any documentation of medical treatment or diagnoses since your previous visit.

2. **Blood Tests**

These tests include blood cell counts, chemistries including sugar and liver function tests.

3. **Pulmonary Function Tests (Breathing Tests)**

We will again ask you to blow into a machine to measure how much air you can blow out and how fast you can blow it out.

4. **Chest X-Ray**
5. **Electrocardiogram (ECG or EKG) (If Indicated)**
6. **Cancer Screenings**

The opportunity to undergo screening for cervical, breast, colon, and lung cancer if you are in the appropriate risk groups.

We strongly encourage all certified-eligible survivors to participate in regular monitoring examinations.

PHARMACY

[When am I able to receive WTC Health Program pharmacy benefits?](#)

Your provider can prescribe a limited number of medications for a limited period of time prior to certification. Your provider or case manager can review these prescriptions with you depending on your individual situation.

In order to receive full pharmacy benefits, you need to have your health conditions certified by the WTC Health Program. This may take time (months) as your provider has to review your clinical information and submit it to the WTC Health Program for review. Once you have a condition certified as a WTC-related or medically-associated health condition, you can use your pharmacy benefit plan for medications that are covered for treatment of that certified condition. You will only receive a WTC Health Program Express Scripts Card after receiving a certification.

[What if I have medical insurance but don't have pharmacy coverage?](#)

Under the Zadroga Act, as amended, all members of the WTC Health Program are required to have primary health insurance, including pharmacy and medical coverage, unless a limited exception applies. If you have medical insurance, but don't have pharmacy coverage, you will need to obtain pharmacy coverage as soon as possible or it will impact the WTC Health Program's ability to pay for your WTC-related prescriptions. For more information about Health Insurance Requirements, please visit <https://www.cdc.gov/wtc/ohi.html>

[What are the WTC Health Program requirements for coordinating pharmacy benefits with your primary health insurance?](#)

The WTC Health Program has partnered with Express Scripts to provide prescription benefits for your certified WTC-related condition(s). Because you are a "Survivor" in the WTC Health Program who is being treated in the WTC Environmental Health Center (WTC EHC), we are required to "coordinate" benefits with your primary insurance (commercial plan, Medicare, Medicaid etc.). Your non-WTC Health Program insurance is called your "primary" insurance. Every time you fill a prescription, the pharmacist must bill your primary insurance first. Any costs, including co-pays, not covered by your primary insurance will then be billed to your WTC health plan. If you cannot get primary insurance or your insurance does not cover the medication, then the WTC Health Program will cover the cost of the prescription, including deductibles and co-pays so that you have no out-of-pocket costs. Do not pay your pharmacist, because we will not be able to reimburse you. Please present your primary prescription card and the WTC Express Scripts card to your pharmacist when you go to pick up your prescriptions, so that they can bill appropriately.

To learn more about Coordination of Benefits and how to fill a prescription as a Survivor, please visit: <https://www.cdc.gov/wtc/cob.html>

[When can I use my WTC Health Program Express Scripts card for pharmacy benefits?](#)

After your initial visit you may be eligible for certification for a WTC-related condition. If certified, you will be mailed an Express Scripts Prescription Card that can be used for treatment related to your certified WTC-related conditions.

Prior to certification, you may be eligible to receive limited medications for a limited period of time.

[How do I use my WTC Health Program Express Scripts Card for pharmacy benefits?](#)

You will give the pharmacist your primary insurance card and your WTC Health Program Express Scripts card. Your pharmacist must **first** bill your primary insurance and then will bill the WTC Health Program for

any charges or co-pays for medications that are not covered by your primary insurance. If your pharmacist tells you that your primary insurance will not cover a specific medication that your WTC EHC provider has prescribed, the WTC Health Program may still cover this medication with the WTC Health Program Express Scripts Card after a Prior Authorization is attempted with your primary plan.

Will I get a pharmacy card from the Program?

All members with certified health conditions will receive a WTC Health Program Prescription ID card directly from Express Scripts in the mail. If you did not receive this ID card, or have questions about your pharmacy benefits, please call Express Scripts at 1-800-935-7179.

What if I lost my card or don't have my card?

If you lost your card, please call Express Scripts at 1-800-935-7149. Tell them that you need a new card. If you are at the pharmacy and realize that you have lost/don't have your card, ask the pharmacist to call Express Scripts at 1-800-935-7149 to tell them that you have lost/don't have your card.

What if my prescription is from an outside provider?

The WTC Health Program will only cover prescriptions written by approved providers. These providers include those in the WTC EHC, as well as those in the WTC Health Program Provider Network. If your provider is not in the WTC Health Program Provider Network, the prescriptions cannot be covered by the Program. We do not enroll members' primary care providers in the Program.

What about prescriptions that are for non-WTC-related conditions?

The WTC Health Program does not cover prescriptions for medical or mental health conditions that are not WTC-related. These may be covered by your primary insurance.

Can I receive a 90-day supply of prescriptions at retail pharmacies instead of mail order?

Yes, with Express Scripts, you are allowed to receive up to a 90-day supply of most non-specialty WTC-related medications from a local retail pharmacy such as Duane Reade, Walgreens, Rite Aid, CVS or other independent pharmacies. You do not have to use Express Scripts Mail order. However, your primary insurance may limit the number of days supply you can receive at retail pharmacies and may even require use of their own mail order pharmacy. If this happens, the rules of your primary insurance prevail and must be followed first. Any remaining copay can be billed to Express Scripts to be paid by the WTC Health Program.

What happens if my primary insurance requires the use of their own mail order pharmacy but they cannot bill WTC Health Program Express Scripts?

Some primary insurances require use of their own mail order pharmacies for certain drugs and quantities. If the pharmacy has difficulty billing the WTC Health Program, they should contact the Express Scripts Pharmacy Help Desk to attempt to resolve billing concerns. If the pharmacy is not a part of the Express Scripts network and the medication is needed, please pay for the copay required by your primary insurance and then call Express Scripts at 1-800-935-7179 to request a direct claim for reimbursement. For the next fill, an attempt should be made to find a pharmacy in network with both the primary plan and the WTC Health Program.

Please make sure the medication you paid for is WTC-related, as Express Scripts will not reimburse for anything that is not eligible. For questions about this process, please contact Express Scripts directly at the above number. The WTC Health Program cannot guarantee reimbursement and does not have the legal authority to reimburse you directly itself.

[Who can I contact if I have questions or need help with pharmacy issues?](#)

If you have any questions or need help with a pharmacy related issue, please call Express Scripts at 1-800-935-7179. If your pharmacy is having trouble processing a prescription to either your primary insurance and/or the WTC Health Program, please have your pharmacy contact 855-601-4768. Please note both Express Scripts phone numbers are on the back of your pharmacy card.

If you need additional medication refills you may call your WTC EHC Clinic or have your pharmacy fax refill requests below”

WTC EHC Facility	Contact Number	Fax
Bellevue Hospital	212-562-1720	212-562-1759
Elmhurst Hospital	718-334-1535	646-615-5253
Gouverneur Hospital	212-238-7400	347-671-8408

[What are some helpful websites to read more about WTC Pharmacy Benefits and How to Fill a Prescription as a Survivor in the WTCHP?](#)

Pharmacy Benefits: <https://www.cdc.gov/wtc/pharmacy.html>

Health Insurance Requirement for Pharmacy Benefits:
<https://www.cdc.gov/wtc/ohi.html#pharmacycoverage>

Pharmacy Coordination of Benefits for Survivors: <https://www.cdc.gov/wtc/cob.html#pharmacy>

Frequently Asked Questions About Pharmacy Benefits:
<https://www.cdc.gov/wtc/faq.html#pharmacyBenefits>

INSURANCE

[Do I need to pay for the WTC Health Program?](#)

As a WTC “Survivor” in the WTC EHC, we are required under the Zadroga Act to charge your primary health insurance plan for our services. After we have billed your primary insurance, we will bill the WTC Health Program for any remaining costs or unpaid bills for WTC-related healthcare. The WTC Health Program will cover co-pays and deductibles, up to the approved federal rate for each service. There are no out-of-pocket costs to you, which means you do not pay anything, including co-pays and deductibles. Please do not pay bills before talking to us because if you pay out of pocket, neither the WTC EHC nor the WTC Health Program can reimburse you for your expenditures.

[Do I need insurance?](#)

Under the Zadroga Act, you are required to have qualifying health insurance unless you meet exemption criteria. The WTC Health Program is the last payor and will pay up to the approved federal rate for charges associated with your certified WTC-related health condition that are not paid by your primary insurance. If you do not have health insurance, we will ask you to meet with a financial counselor to work with you to obtain health insurance.

[Will this increase my insurance premiums?](#)

The premiums on government insurance such as Medicaid, Medicare, and Family Health Plus cannot go up unless changed by law. Any increase would be a system-wide increase and not based on any one person’s use of healthcare services. Private insurers have the right to change premiums yearly. These changes are not based on a specific individual but are based on whole populations and are usually attributed to rising costs and/or changes in the economy.

[What if I have a cap on what I can charge to my insurance?](#)

If your primary insurance policy has a spending cap, it is usually a lifetime cap. Some insurance policies have yearly caps, which can change the next year. Policies can differ so you should call your insurance company for the best answer. If you need help doing that, our social workers would be glad to help you. The WTC Health Program will still cover WTC-related services up to the approved federal rate even if your primary insurance denies claims for those services because of your insurance’s spending cap.

[What if I have a cap on the number of visits I can have?](#)

If you have a cap on medical or mental health visits, all visits count toward this cap, whether the visit is to the WTC EHC or to a private healthcare provider. The WTC Health Program will still cover WTC-related services up to the approved federal rate even if your insurance denies claims for those services because of your cap. If your private doctor or provider is not in the WTC Health Program Provider Network, they have the right to bill you if you are at your cap even if your insurance won’t pay.

[What if I have been called for a monitoring visit?](#)

We appreciate you coming for an annual monitoring visit. This visit helps us to see how your health has changed. It helps others by giving us a picture of many people so that we can take better care of everyone we see. Our letter said “No out of pocket cost to you,” and there is no out of pocket cost to you for an Annual Monitoring Exams for certified-eligible survivors. If your provider needs to perform further evaluation, costs incurred will follow the Coordination of Benefits process discussed in the earlier part of this pamphlet. If you receive a bill related to your annual monitoring visit, please do not pay it and please bring it to us.

PROGRAM BENEFITS

What types of benefits counseling are offered?

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 WTC EHC clinic. Benefits counseling will help you identify various benefits outside the Program you may be eligible for and help you 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 Initial Visit, a WTC EHC representative will work with you to complete a short benefits assessment questionnaire. The questionnaire helps the WTC EHC identify specific benefits for which you might be eligible. Then, you can work with your 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 benefits, 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; at the request of the VCF, 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;

Transplant Related Services

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.

What is Case Management?

The goal of case management is to share resources with you that allow you to return to your maximum health and well-being. Your program provider at your WTC EHC location may refer you to case management for extra help navigating your care.

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If needed, 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 including external health care providers, and social service resources. How often you interact with your nurse case manager and the care coordinator will depend on your treatment needs. If you are referred for case management, it is very important that you work closely

with the case management team because they help you coordinate your care and should be your first level of contact if an issue arises.

[Am I eligible for Workers' Compensation?](#)

Program members whose certified WTC-related health condition(s) are also work-related may be eligible to file for workers' compensation benefits. Please discuss this with the WTC EHC social worker.

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

GENERAL QUESTIONS

[Is this a research program?](#)

This is not a research program. However, we will ask you to sign consent forms to have your information used for analysis. This information will not have your name or any identification on it. The use of the information for analysis will help us understand and treat symptoms in other people, and potentially identify conditions related to 9/11 exposures that are not currently covered by the Program.

[Is this the VCF?](#)

There are a number of other WTC programs. The September 11th Victim Compensation Fund (VCF) is a separate program administered by the Department of Justice that provides financial compensation to eligible individuals who were diagnosed with a 9/11-related health condition. The VCF now requires all individuals who are applying for a VCF award based on health conditions to be evaluated by the WTC Health Program. Individuals should proceed with filing their VCF applications with whatever information they already have. **Do not wait for a visit with the WTC EHC before filing your claim.** We will do our best to schedule you for an appropriate WTC EHC visit. Because of the large number of new WTC Health Program enrollees, there is a long wait for initial visit appointments.

[Is this the WTC Health Registry?](#)

Many people signed up for the NY City Department of Health WTC Health Registry (Registry). The Registry does not offer any physical or mental health services and is separate from the WTC Health Program. The WTC Health Registry is closed to new enrollment, but if you are already a part of the WTC Health Registry you are probably receiving requests to complete questionnaires. Please complete any questionnaires you may receive from the Registry as the information learned from this important program is beneficial to all Survivors.

[What if I don't speak English?](#)

You may feel that your ability to understand or speak English is not good enough to explain your problems or to understand what will be told to you during your visit. The WTC EHC has staff members who speak many languages that our patient population speaks, and many of the staff are trained interpreters. The clinic also uses a special telephone service that provides professional interpretation between you and the health care providers at each of our sites.

[How can I contact my WTC EHC clinic?](#)

If you need to contact your designated WTC EHC clinic regarding clinical issues, medication refills, appointments or any other issues, please contact them at the following number:

WTC EHC Facility	Medication Refills	Clinical Issues / Appointments	Case Management	Pharmacy Requests	All Other Issues
Bellevue Hospital	212-562-1720	212-562-1720	212-562-1720	212-562-1759 FAX	212-562-1720
Elmhurst Hospital	718-334-1535	718-334-1535	718-334-1535	646-615-5253 FAX	718-334-1535
Gouverneur Hospital	212-238-7400	212-238-7400	212-238-7400	212-238-7668 FAX	212-238-7400