



BENEFITS OVERVIEW

American Red Cross September 11 Recovery Program Health Insurance Subsidy Program

The American Red Cross has developed a program to provide subsidies to cover the full out-of-pocket cost of health insurance premiums for eligible individuals and households. Key considerations for accessing this program, such as eligibility requirements and the general application process are highlighted below.

Eligibility:

- **Surviving Immediate Family Members:** Spouses, partners, dependent children and others who were listed on the health insurance plans of those who were killed in the attacks. Surviving *immediate* family members who express a need for assistance with health insurance should be encouraged to contact Working Today for guidance on their specific situations.
- **Seriously Physically Injured Individuals and Their Families:** People who, as a result of their presence in the immediate vicinity of the World Trade Center, Pentagon or Shanksville, Pennsylvania at the time of the attacks or during the immediate aftermath suffered a verifiable, physical injury for which they were admitted to a hospital for 24 hours between 9/11/01 and 9/18/01 and resulted in a continuous 90-day disability. Those individuals who experienced a continuous 90-day disability with onset prior to 12/31/01 are encouraged to contact Working Today for guidance on their specific situations.

NOTE: Assistance is only available to those who could be considered eligible for COBRA, meaning people who were included or could have been included on the employee's health insurance as of 9/11/01. The subsidy is not available to survivors who would not be considered eligible for extended health benefits through COBRA, such as surviving parents or siblings who were not eligible to receive health insurance through the decedent's plan.

Benefit:

- **Financial Assistance:** Eligible individuals will receive subsidies to cover their full out-of-pocket cost of health insurance premiums for a twelve-month period.

Key Considerations for Accessing Benefits:

1. **Enrollment:** Clients will be able to submit applications for assistance through December 31, 2004. Applications should be submitted to Working Today, which will screen for eligibility and make payments to the insurer.
2. **Exclusions:** This subsidy is not available to people who would not be considered eligible for extended coverage through COBRA or to people whose employers are covering the cost of premiums or have provided cash settlements to surviving family members to pay the full cost of insurance.
3. **Direct Payment:** Working Today will make payments directly to eligible clients' insurance companies.
4. **Documentation:** Applications for the health insurance subsidy program can be downloaded from the Working Today web site (www.workingtoday.com) or Working Today can send copies via mail or fax; you can reach Working Today at (718) 222-1099. While documentation requirements vary according to the applicant's insurance status, completed applications should be submitted with proof of current insurance status, the last paid invoice from the insurance company, and a copy of the insurance ID card. Please review the attached application form for the complete list of documentation requirements.
5. **Not Financial-Need Based:** This health insurance subsidy is not based on financial need.

General Application Process:

- Clients can call the toll-free American Red Cross September 11 Recovery Program **Client Call Center (877-746-4987)** for general information on the subsidy.
- Clients and agency representatives can download the subsidy application form and a description of the subsidy program from the Working Today web site: www.workingtoday.com or call their offices to request copies via mail or fax. Working Today can be reached at (718) 222-1099, ext. 112.
- Agency representatives can contact Debra Sheldon (sheldond@usa.redcross.org) with questions about this or other Red Cross benefits or services.

For Additional Information:

- Individuals who are not eligible for this health insurance subsidy may be eligible for health insurance assistance through the **September 11th Fund's** health insurance subsidy program. Call **1-866-689-HELP** to access information about The Fund's programs.