



FACT SHEET

9/11 Benefit Program for Mental Health and Substance-Use Services

New York City's New Program Provides Coverage for Those Who Need Help

The New York City Health Department is offering an insurance-like benefit to help cover mental health and substance-use treatment for NYC residents still affected by the terrorist events of September 11, 2001.

HOW DOES IT WORK?

If you're still suffering psychological symptoms related to the events of 9/11, you may qualify for coverage under the NYC 9/11 Benefit Program. To find out, call 311 or visit www.nyc.gov/9-11mentalhealth. A benefit coordinator will work with you to establish whether you are eligible and explain the process for submitting claims.

If you are found eligible, you will receive reimbursement for out-of-pocket costs, up to the maximum amount allowed under the NYC 9/11 Benefit Program fee schedule for mental health or substance-use treatment.

If you have insurance, you must first apply your insurance benefit toward the cost of treatment. The NYC 9/11 Benefit Program will reimburse for the remaining out-of-pocket costs.

If you don't have insurance, you can receive reimbursement for the fees you pay to providers, up to the maximum amount allowed under the NYC 9/11 Benefit Program's fee schedule.

The Benefit Program will directly reimburse providers if they file claims for services they provide to eligible patients. If a provider's fee exceeds the reimbursable amount for a given service, the patient will be responsible for the balance.

WHO IS ELIGIBLE?

Two groups of NYC residents are eligible for the program.

Group A includes individuals or family members of those who:

- Lost a family member, were seriously injured, or lived below Canal Street
- Worked in the WTC area or at the Pentagon – whether or not they were at work that day. Or were evacuated from the WTC area or the Pentagon
- Attended a school near the WTC, or are the parent of a child who attended nearby
- Were a rescue, recovery, or reconstruction worker assigned to a "restricted site"
- Were an emergency dispatcher on 9/11 or worked in the morgues serving the attacks sites
- Worked south of Canal Street or at Ronald Reagan Airport, and before January 11, 2002 lost their job or earned less than 70% of their pre-9/11 income
- Have a family member, or shared a home with someone, who meets the criteria above and
- Reside in NYC

Group B includes NYC residents who are not in Group A but who have psychological symptoms that are likely related to the attacks. Individuals in this category will be screened, and their treating providers will be asked to submit a letter affirming that their conditions are likely related to the events of 9/11.

WHAT SERVICES ARE COVERED?

The NYC 9/11 Benefit Program reserves the right to modify covered services at any time. Covered services include:

- Outpatient mental health and substance-use services: The benefit program covers out-of-pocket costs associated with outpatient treatment. There is no dollar cap on reimbursement for members of Group A. For members of Group B, reimbursement is limited to \$3,000 over the lifetime of the benefit.
- Medication and laboratory work related to mental health and substance-use treatment: Additionally, the benefit covers reimbursement for medication and/or laboratory work up to \$1,500 over the lifetime of the benefit.
- Psychological evaluations and testing: The benefit covers up to eight hours of evaluation and testing for children age 21 and under.

The benefit program does *not* cover the following:

- Inpatient services
- Emergency-room visits and related services
- Acupuncture
- Art therapy and other expressive therapies
- Missed appointments
- Non-related mental health/substance use medications

WHO CAN PROVIDE TREATMENT?

To receive reimbursement, you must receive services from a provider who is licensed/certified in New York State, or who works under the supervision of a New York State-licensed provider in the same field of practice.

Services delivered by the following licensed or certified professionals are covered under the NYC 9/11 Benefit Program:

- Physicians
- Psychologists
- Social workers
- Nurse practitioners
- Certified alcoholism or substance-use counselors
- Mental health counselors
- Marriage and family counselors
- Licensed psychoanalysts (state license holders only; national certification is not sufficient)

HOW CAN I APPLY FOR THE BENEFIT?

Any eligible person can enroll by calling 877-737-1164 (877-SEP11MH) or (TTY) 212-982-5284. Group A enrollment is also available online, at www.nyc.gov/9-11mentalhealth.

IMPORTANT DATES:

- April 2008: Enrollment begins
- January 2, 2007: Coverage begins (retroactively)
- July 7, 2010: Enrollment ends
- January 7, 2011: Coverage ends
- March 31, 2011: Last day to submit claims

Note: Terms are subject to modification based on available resources and the success of the program. For more information, visit www.nyc.gov/9-11mentalhealth. This program is funded and overseen by the New York City Department of Health and Mental Hygiene, with benefit access coordinated by the Mental Health Association of NYC.