

# New Jersey Family Assistance Center



## Update:

## May 1, 2003

### Health Insurance Subsidy Program

The American Red Cross ("ARC") September 11 Recovery Program has developed a new initiative to provide subsidies to cover the full out-of-pocket cost of health insurance premiums for eligible individuals and households. The program will pay the full cost of such health insurance premiums for a period of one year.

Assistance is available only to those who could be considered eligible for COBRA, meaning people who were included or were eligible for inclusion 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.

This program does not cover individuals who have received settlements or direct payments from employers to cover health insurance premium costs.

The health insurance subsidy is not based on financial need. Therefore, the financial assistance received from other ARC programs or another agency will not be used to determine eligibility.

Following are the eligibility requirements, contact and program administration information.

#### Eligible persons include:

- ❖ Surviving immediate family members: this includes spouses, partners, dependent children and others who were eligible for health insurance under the plans of those who were killed in the attacks;
- ❖ Seriously physically injured individuals and their families; and

### The Irish Way

The Irish American Cultural Institute and the Irish American Disaster Relief Fund are sponsoring a summer study abroad program for children who lost a parent or guardian in the September 11<sup>th</sup> 2001 Attacks or were directly affected by them. Entitled "The Irish Way," the five-week program is divided into three parts: Irish Education; Home Stays; and Touring. More information is available from Ray Burns at 212 893-6560 and at [www.iaci-usa.org/irishway.html](http://www.iaci-usa.org/irishway.html).

- ❖ 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 suffered a continuous 90-day disability.

#### Length of time ARC will pay:

The ARC will pay the full cost of your COBRA or private health insurance needs for a period of one year. You can apply for this assistance anytime between April 2003 and December 2004.

#### Program Administration:

The ARC has funded Working Today to process applications, confirm client's eligibility, and issue payments for the cost of the health insurance premium. Payments will be made directly to insurance companies.

#### How to apply:

- ❖ Download the application from the Working Today Web site [www.workingtoday.com](http://www.workingtoday.com) or contact Working Today at (718) 222-1099 to request that a copy of the application be sent to you via mail, fax, or e-mail;
- ❖ Submit applications to Working Today, which will screen for eligibility and make payments to the insurer.

#### Deadline:

You can submit an application from April 2003 through December 31, 2004.

#### Documents Required:

The Working Today web site contains a list of the documents needed. Requirements vary according to each applicant's insurance status, but typically, completed applications should be submitted with a copy of a government-issued photo ID, proof of your current insurance status, the last paid invoice from the insurance company, and a copy of your insurance ID card.

#### Questions:

Call the ARC September 11 Recovery Program's Client Assistance Center toll-free at (877) 746-4987.

If you are **not** eligible for the ARC health insurance subsidy program, you may be eligible for health insurance assistance through the September 11th Fund's health insurance program. Call toll-free (866) 689-HELP to access information about The Fund's programs.

#### Family Assistance Update

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### FEMA

The Federal Emergency Management Agency (FEMA) announced that the Applicant Assistance Center (AAC) at 141 Worth St. in lower Manhattan would cease operations May 1, 2003. The facility has provided face-to-face assistance for those affected by the Sept. 11, 2001 Attack on the World Trade Center. However, because all of the registration deadlines for FEMA assistance have passed, and demand for services at the AAC had substantially decreased, FEMA decided to close the center. FEMA will continue to offer a full range of services for those who are already receiving disaster aid, such as Mortgage and Rental Assistance, through the FEMA Helpline at (800)525-0321 [TTY: (800)462-7585].

Applicants can call the Helpline to check on the status of their applications Monday through Friday from 9 a.m. to 6 p.m. All Helpline operators have access to interpreter services, accommodating the diverse language needs of the New York metropolitan area.

The U.S. Small Business Administration (SBA), also formerly located at Worth St., is accessible to business owners and other individuals already registered for SBA assistance at (800)659-2955.

### Mediation for Conflict with Family Members Over 9/11 Related Issues

The Safe Horizon Mediation Program provides mediators that are familiar with victim and family concerns including the Federal Victims Compensation Fund and custody/visitation issues. Mediation provides a fair environment where people in conflict can discuss their concerns in an informal private meeting. Impartial mediator teams guide the participants through a series of problem solving steps so they can find their own solutions. Mediators do not make decisions but rather help the parties to discuss their viewpoints, generate new options and create effective solutions.

For more information e-mail [SHVolunteer@aol.com](mailto:SHVolunteer@aol.com) or contact Alan Gross at (212)760-1333.

### Scholarships

#### ❖ Families Of Freedom Scholarship Fund:

The Families of Freedom Scholarship Fund has reported that many 9/11 families have not taken advantage of its scholarship program. This fund is available to college-age students who are the dependents, spouses and partners of victims from all over the world for attendance at any accredited postsecondary school in the world.

The Families of Freedom Scholarship Fund was established by Citizens' Scholarship Foundation of America, Inc. (CSFA). It is part of the September 11 Scholarship Alliance.

The Fund provides education assistance to members of families of persons who were killed or are permanently disabled as a direct result of the terrorist attacks on the United States on September 11, 2001. It includes families of airplane crews and passengers, World Trade Center and Pentagon workers and visitors, and relief workers (firefighters,

law enforcement and port authority officers, and emergency medical personnel).

To learn if you and your family are eligible to register: call (877) 862-0136; email [scholarships911@csfa.org](mailto:scholarships911@csfa.org); fax (507)931-8924; or visit the website [www.scholarships911.org](http://www.scholarships911.org)

#### ❖ Families of Freedom 2:

Families of Freedom 2: Building Futures Through Education Scholarship, was co-founded by Citizens' Scholarship Foundation of America, Inc. (CSFA), a nation-wide private sector scholarship and educational support organization, and AXA Foundation, the philanthropic arm of AXA Financial, Inc., a financial services company. The purpose of Families of Freedom 2 is to provide scholarships for families in Lower Manhattan south of Houston Street who suffered a loss of income as a result of the September 11, 2001, attacks on the World Trade Center.

Those eligible include:

- ❖ Residents;

- ❖ Business owners or employees who lost their jobs;
- ❖ Spouses of residents, business owners or employees who lost their jobs;
- ❖ Dependent children of residents, business owners or employees; Dependent children must be high school seniors or age 24 or younger at the time the school term begins.

Business owners must have been operating their business or employees must have been employed or living at a location south of Houston Street on September 11, 2001. They must have experienced a minimum of 30% reduction in salary between September 11, 2001 and December 31, 2001, OR been terminated from their job and lost wages prior to December 31, 2001. Scholarships will be awarded on a first-come, first-served basis to qualified applicants as funds are available. Applicants must be able to provide documentation to verify their individual financial circumstances.

Call toll-free (866)243-4644 or e-mail [families911@csfa.org](mailto:families911@csfa.org).

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### Summer Camps

#### ❖ Camp Todd:

The Todd Ouida Children's Foundation invites you to its Second Annual Birthday Event Sunday, May 18, from noon to 4:00 PM at Spring Lake Day Camp in Ringwood, New Jersey. An all-day barbecue picnic, family activities, a Buddy Bucks raffle, and silent auction will be part of the day.

The Foundation was established by Todd's family to create a meaningful legacy for Todd and meet the evil of September 11th with some good. The mission of the foundation is to support psychological services for children of families in need.

All donations and proceeds from the event will be used to continue the work of the Foundation. Last year over \$40,000 was raised at the event for the charities that are listed on the Foundation's Web site: [mybuddytodd.org](http://mybuddytodd.org) Camp activities and directions are on the Web site as well.

If you plan to attend, please notify the Ouida family by sending a message to [mybuddytodd@yahoo.com](mailto:mybuddytodd@yahoo.com), indicating how many adults and children will be attending.

#### ❖ Tuesday's Children:

Tuesday's Children, a group founded after the September 11th 2001 Attacks on the World Trade Center to support the young survivors of victims is partnering with the Twin Towers Fund to sponsor a summer camp August 18 through August 24, 2003. Known as America's Camp, it is located at the site of Camp Mah-Kee-Nac, in the heart of the Berkshire Mountains of Massachusetts, 2 1/2 hours north of New York City.

Boys and girls born after January 1, 1989 and before January 1, 1996 are eligible to attend. The camp includes traditional opening and closing campfires, songs and the opportunity to make new friends and lasting memories as well as to sail, windsurf and water-ski on the spring-fed lake, swim in the heated pool and play

sports. Creative projects in the art and wood studios and dance, gymnastics, theater arts, evening activities, special events and surprises are also included.

The camper to staff ratio is less than 3-to-1. The staff includes a physician, a board certified psychiatrist, chaplains and registered nurses as part of the camp community. In addition, trained grief support facilitators offer the children the opportunity to tell their stories, express their feelings and be supported in a tender and gentle way. Optional prayer services are available for children of different faiths.

The menu offers a variety of meals that appeal to children and includes vegetarian alternatives.

Campers sleep in modern cabins which feature indoor plumbing and electricity. They house eight to ten campers and three staff. Boys and girls stay in separate cabins on separate parts of the campus.

Facilities include: 18 tennis courts; an Olympic-size heated pool; 3 baseball and softball fields; roller hockey rink; 3 soccer fields; 3 basketball courts; field house; golf putting green & driving range; water ski

boats; sailing; windsurfing; canoeing; kayaking; sand volleyball; horseback riding; archery; dance; gymnastics; theater; arts and crafts; wood shop; radio; computers, and photography equipment.

Round-trip transportation is provided free of charge from central meeting points in the tri-state region on air-conditioned coach buses. All buses will be chaperoned by America's Camp Staff.

Families may communicate with their campers by calling the directors at any time during the week. A password-protected America's Camp web site will be available to view photographs of children in action at camp.

America's Camp offices are located at 3 New King Street, White Plains, NY 10604, (800) 548-6295. More information and camp photos are available at [www.americascamp.org](http://www.americascamp.org).

To apply to attend America's Camp Tuesday's Children requests that you register with Chris Burke or Mary Judge at Tuesday's Children, (516) 562-9000; [www.tuesdayschildren.org](http://www.tuesdayschildren.org). Campers will be selected on a first-come, first-served basis.

### Are Your Charitable Contributions Going Where You Intended?

Charities may be "checked out" with the New Jersey Attorney General's Charitable Registration Section (CRS). The CRS registers and licenses professional fundraisers and specific organizations that solicit charitable contributions in New Jersey. All charities soliciting in New Jersey must be registered with the CRS in the Division of Consumer Affairs. Currently more than 18,000 charities have registered. Consumers seeking information about a particular charity may do so by contacting the CRS through the Charities Hot Line, at (973) 504-6215, or by writing the CRS at P.O. Box 45021, Newark, New Jersey 07101.

This service also allows you to learn how the charity spends its money, *i.e.*: how much goes to the charity's program; how much goes to administrative costs and other expenses.

In addition, the Better Business Bureau has issued a national consumer alert on scams relating to the war. You may obtain tips on war-related charity appeals and reports on national charities at the BBB Web site: [www.give.org](http://www.give.org).

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### Mental Health Benefits

#### Project Phoenix:

Federal funding is being provided for the delivery of community crisis counseling services under a Federal Emergency Management Agency (FEMA) grant. Crisis counseling services are not traditional mental health services such as therapy. Crisis counselors are trained to be active listeners and can provide referral information to traditional services as appropriate.

Project Phoenix is a coordinated effort by over 50 different agencies headed by the State Departments of Human Services and Health and Senior Services. Services include:

- ❖ Individual and group crisis counseling;
- ❖ Outreach to affected populations who would not traditionally seek mental health services;
- ❖ Information, both online and in various printed materials, about disaster stress and coping;
- ❖ Needs assessments to identify gaps in local services for survivors;
- ❖ Training for mental health professionals on how to assist people affected by disaster, and
- ❖ Consultation to schools, businesses and other organizations concerning how best to help persons experiencing traumatic grief and disaster stress reactions.

Throughout New Jersey, crisis counseling is available at no charge to the persons involved or affected by the September 11th terror attacks. The confidential toll free hotline, (877)294-4357, is staffed from 9:00 a.m. to 5:00 p.m. by trained counselors. The Web site is [www.projectphoenixnj.com](http://www.projectphoenixnj.com).

#### Summary of September 11<sup>th</sup> Fund and American Red Cross Mental Health Program:

The September 11<sup>th</sup> Fund ("the Fund") and the American Red Cross ("ARC") are working together to meet the mental health needs of those directly affected by the tragedy and sharing the costs to avoid duplication. The benefit will be available for the next five (5) years and is retroactive to September 11, 2001.

The Fund will pay up to three thousand dollars (\$3,000) annually for mental health treatment for those who meet the program's eligibility criteria. The ARC will cover up to 24 sessions of psychotherapy, pay five hundred dollars (\$500) toward the cost of psy-

### Critical Choices: Federal Victim Compensation Fund Or Civil Lawsuits

The National Center for Victims of Crime is sponsoring an educational forum, entitled "Critical Choices: Federal Victim Compensation Fund or Civil Lawsuits" for family members of victims of the September 11<sup>th</sup> 2001 Attacks. This program provides objective information about the September 11<sup>th</sup> Victim Compensation Fund and information about the option of filing a civil lawsuit. Even if you have already decided to pursue one of these courses of action, the forums may be a valuable source of information about how to make your compensation claim or lawsuit as effective as possible. In addition, there will be information about lawsuits against the terrorists and those who supported them. Victims making a claim to the federal fund can still take part in these lawsuits.

The National Center is offering the Critical Choices Forum to help ensure that victims understand their options and have the support they need to make thoughtful, informed decisions. It does not claim to be advocating any particular choice.

The National Center for Victims of Crime was founded in 1985 as a resource and advocacy organization for crime victims. Programs include a toll-free Helpline providing direct services to crime victims, including referrals to a wide range of services in local communities; public policy initiatives designed to shape crime victim laws at the federal and state levels; and the National Crime Victim Bar Association, which seeks to promote the avenue of civil justice for victims of crime.

Forums will be held in the tri-state area on the following dates:

**May 7** 6:00 - 9:00 p.m. Sheraton Edison, 125 Raritan Center Pkwy., Edison, NJ

**May 12** 6:00 - 9:00 p.m. Sheraton Long Island Hotel, 110 Vanderbilt Motor Parkway, Hauppauge, Long Island, NY

**June 30** 6:00 - 9:00p.m. Sheraton Stamford Hotel, Stamford, CT

Seating at the forum is limited and the NCVC would like those who attend to register in advance. To reserve your space, please call 800 394-2255. A light meal will be served. You may check the Web site, [www.ncvc.org](http://www.ncvc.org) for updates and future forum announcements.

chiatric medications and pay for up to 30 days of psychiatric care in a hospital. Treatment will be provided by a licensed practitioner of the patient's choice in the patient's area.

The program will be the primary payment source for those who have no insurance or other resources and will cover out-of-pocket expenses for those who have existing mental health insurance. The Mental Health Association of New York City will determine eligibility based on criteria established by the two charities:

- ❖ Immediate and extended family members of someone who died on September 11, 2001;
- ❖ People seriously injured on September 11, 2001 and their family members;
- ❖ People evacuated from the world Trade Center area (south of Chambers Street and west of Broadway) and their family members;
- ❖ People who worked at World Trade Center tower one or two but were not present at work on September 11, 2001;

- ❖ People who worked at or in the vicinity of the World Trade Center who lost a job, and their family members;
- ❖ People and their immediate family who lived south of Canal Street on September 11, 2001 who were temporarily or permanently displaced from their home;
- ❖ Emergency rescue and recovery workers officially deployed to the site of the disaster and their family members, and
- ❖ A child and/or the family of a child who attended a school near the World Trade Center.

To enroll, call LIFENET, the Mental Health Association of New York's 24-hour multi-lingual hotline:

- ❖ English: (800)543-3638
- ❖ Spanish: (800)298-3373
- ❖ Asian: (800)990-8585

You may also enroll through your Family Advocate or call the Red Cross Call Center at (877)746-4987.