

Dear Member,

Fall means it is time for health insurance open enrollment. As you review your health insurance options, it is important to consider your World Trade Center (WTC) Health Program and overall health needs.

Remember that the WTC Health Program is a limited health benefit program that provides medical monitoring and treatment for certified WTC-related health conditions only. The WTC Health Program is not an insurance plan that covers all health conditions. Primary health insurance may provide coverage for non-WTC-related health conditions.

**The James Zadroga 9/11 Health and Compensation Act of 2010 (Zadroga Act), as amended, has always required that all members of the WTC Health Program have primary health insurance, including pharmacy and medical coverage, unless a limited exception applies.**

**If you do not obtain primary health insurance, it will impact the Program's ability to pay for your treatment.**

As a Survivor member, the Zadroga Act also requires that your WTC Health Program provider and pharmacy coordinate benefits with your primary health insurance. Together your primary health insurance and the WTC Health Program pay for your WTC-related care, leaving no out-of-pocket cost to you. This includes copayments and deductibles.

### **Don't have primary health insurance?**

Now is your chance to sign up. We can help.

You may be eligible for public health insurance, such as Medicaid or Medicare, private health insurance offered through the Health Insurance Marketplace, or other options.

A benefits counselor or case manager at your Clinical Center of Excellence or the Nationwide Provider Network can help you find and apply for health insurance. We encourage you to take advantage of the Program's resources to help you find insurance.

The following are the open enrollment periods for health insurance coverage for 2023:

- The Health Insurance Marketplace is open November 1, 2022, until January 15, 2023. You should sign up by December 15 to ensure coverage starts January 1, 2023. Learn more at [www.healthcare.gov](http://www.healthcare.gov).
- Medicare open enrollment is October 15 to December 15, 2022. Visit [www.medicare.gov](http://www.medicare.gov) for more information.
- Medicaid is open for enrollment year-round for those who qualify. Learn more at [www.medicaid.gov](http://www.medicaid.gov).

Your benefits counselor can help if you have questions about whether an exception for primary health insurance applies to you.

**Already have primary health insurance?**

Please make sure your Clinical Center of Excellence or the Nationwide Provider Network has your current primary health insurance information. They must have your up-to-date insurance information to process medical claims and pharmacy benefits.

If you are thinking of changing your health insurance provider for 2023, please do two things:

1. Check that your WTC-related specialists, providers, and pharmacies are also in the network for your potential new insurer. Because coordination of benefits is required, your Program provider or pharmacy should be both in the Program's network and your primary health insurance network.
2. If you do change your insurance or your insurance status changes, make sure your Clinical Center of Excellence or the Nationwide Provider Network has your new insurance information.

If you have additional questions, please visit [www.cdc.gov/wtc/cob.html](http://www.cdc.gov/wtc/cob.html) or call your Clinical Center of Excellence or the Nationwide Provider Network.

Sincerely,



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

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Llame al 1-888-982-4748 para obtener más información y ayuda en otro idioma.

Pod numereme telefonu 1-888-982-4748 można uzyskać więcej informacji i pomocy językowej.

請致電 1-888-982-4748 获取更多資訊和語言協助

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