

Family Newsletter

February 2006

The Massachusetts 9/11 Fund



Last Minute Reminder - Potluck Dessert Board and Family Gathering

CHANGE OF LOCATION - SAME TIME AND DAY

Tuesday, February 7, 2006 - 7:00 PM (following Board meeting)
3 Avery Street
Third Floor - Library
Boston, MA

All family members are welcome to join with the Board of Directors and staff of the Fund for a "Welcome in the New Year" potluck dessert hour to be held at the Library, on the 3rd floor of 3 Avery Street. Parking meters are usually available around the Boston Common or you can park in the Boston Common garage for \$10.00. Please bring a dessert to share. We've received a generous donation of wine and beer for the evening, so please come and share a glass! Kindly RSVP to Erica Cabag if you are attending so we can plan appropriately.

Seminar Series: "Dating After 9/11"

The Fund is pleased to present its third mental health seminar, "Dating after 9/11" to be held on **March 22, 2006** from 6:30pm – 8:30 pm at Children's Charter, 77 Rumford Avenue, Waltham, Massachusetts. This seminar will be limited to eight people. In the event we have a larger response, we will schedule an additional session of this seminar on April 12, 2006.

This seminar will be facilitated by **Paula Stahl, Executive Director of Children's Charter**, an expert in trauma and grief. It is open to anyone struggling with all of the incredibly complicated dynamics of dating after a tragic loss. We will be serving a light dinner during the seminar – if you have any particular dietary requirements, please be sure to let us know when you register.

We ask that you register with us for this seminar on or before March 10, 2006 by contacting Diane Nealon either by telephone or email. Registration is important in order to assemble a group of seminar participants that are a good match, to provide for the best experience. Diane will respond to you with the seminar location and directions. If you have any questions about this seminar, please do not hesitate to contact Diane Nealon.

Also In this issue:

- "we remember" - another opportunity to include more loved ones
- 2006 Needs Survey
- Health Care Support Program - new initiative by the MA 9/11 Fund
- Upcoming Sentencing Trial - United States v. Zacarias Moussaoui
- A New Hampshire grandmother's dedication and generosity
- American Red Cross Program (LifeNet) Deadline

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David Hastings

Featured Article:

Health Care Support
Program
Announcement -
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Upcoming Events

Board of Directors Meeting
 MA 9/11 Fund Offices
 Tuesday
 February 7, 2006
 5:30 PM

followed by a Board/Family
 Gathering in Celebration of
 the New Year at 7:00 PM

"Dating After 9/11" - a
 seminar
 Wednesday
 March 22, 2006
 6:30 - 8:30 PM
 at
 Children's Charter
 77 Rumford Avenue,
 Waltham, MA

"we remember" - Another Opportunity to Include More Loved Ones

Several families are in the process of adding their loved ones to the Remembrance Book. This is an opportunity that we want to extend to all of you who may, at this point, be not only interested in doing a layout, but more importantly - are ready to do it.

Everyone who did not participate in the original compilation is welcome to add a layout of their loved one. If you have not seen the Remembrance Book, appropriately named, "we remember", you are welcome to request a review copy which the Fund can mail to you. It is a wonderful, custom-designed two volume set of thoughts on the lives of 78 of those lost to the attacks of September 11. Participating family members can provide words about their loved one's life and special things about them as individuals, among other written material. Photographs can also be included. It does not matter if you did not participate in the first compilation or the most recent additional round of layouts. Our printing contractor can insert new layouts into the existing volumes in the proper alphabetical order. To maintain this project in a cost-effective way, those interested in providing layouts for this next round of submissions do need to contact the Fund **by the end of February 2006** to participate.

2006 Needs Survey

It's that time of year again for the MA 9/11 Fund to conduct its **Needs Survey** for program planning and development for 2006. **This is an important opportunity for you to let us know what we can do to serve you better.** Your feedback last year helped us to implement several very important initiatives in 2005 – including, the Health Care Support Program, the Mental Health Seminar Series, and the advocacy to bring a Moussaoui trial closed circuit television broadcast site to Boston.

We continue to be committed to addressing **unmet mental health needs**, so the questions asked this year will be focused on this subject. In an effort to increase the response rate, this year the Fund has hired three consultants from **Tufts University** to conduct the survey. It will occur in two parts – the first will consist of a small random sample of family members invited to a focus group interview with the consultants. This focus group will be asked to answer a series of open ended questions about mental health. The second part will consist of a questionnaire to be mailed to each individual family member over the age of eighteen in our database (not including those participating in the focus group). **Please note – To parents of a young person over the age of eighteen who is not living at home with you: if you think they might not be in our database, please feel free to invite them to contact us. In this way, they will receive their own copy of the survey to complete.**

All responses this year will be coded anonymously, in an effort to respect the private nature of mental health issues. We are hoping to complete the entire survey process by **March**, so please watch for your questionnaire in the mail and respond promptly. If you have any questions about the survey process, please do not hesitate to contact Diane Nealon.

Staff Contact Information**David Hastings**

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Diane Nealon

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75 Kneeland Street

Sixth Floor

Boston, MA 02111

Health Care Support Program

The Board of Directors of the Massachusetts 9/11 Fund is pleased to announce that in response to a need many families have expressed, we are rolling out a new program to help eligible families with some health care costs. The program, named the "Health Care Support Program", is now available.

What does the program cover? - Eligible families can choose from **one** of the following alternatives

- OPTION 1 - receive reimbursement for 50% of health and/or dental insurance premiums for a maximum of two years.
- OPTION 2 - receive reimbursement for up to \$2,500 annually for each of two years for out-of pocket deductibles, co-payments, or payments for professional health care services where your benefits have been exhausted. Costs submitted for reimbursement are not eligible for submittal to any other reimbursement program including LifeNet and all other 9/11-related funds and grants. If in doubt, contact Diane Nealon for any questions about eligibility for other health care support programs.

Program Length - Two Years

- The program will run for 24 consecutive months and can be started any time from 1/1/2006 through and including 5/1/2006. You may select the start date when you request consideration for eligibility.
- Each year you will select an option which will stay in force for twelve months once it is selected. You may change options only once thereafter - to affect the second year. Near the conclusion of month twelve, you can request a different option, which will go into effect on the first day of month 13 of the 24 month program.

Who is eligible? You will need to satisfy all of the following criteria.

- Relationship - You were impacted by the attacks of 9/11/01. "Impacted" is defined by one of the two following definitions -
 - You are related to an individual killed or injured in the September 11th terrorist attacks (relationship must be either as parent, spouse, child, sibling or domestic partner. This relationship does not had to have been one in which you were financially dependent upon the loved one who was killed or injured) **or**
 - You suffered personal injury or trauma as a direct result of being at the World Trade Center area (whether as a victim or a rescue worker)
- Residency - where you lived on 9/11/01 and where you live now:
 - Current - you can provide documentation that you currently live in Massachusetts, New Hampshire or Rhode Island
 - Prior - you can provide documentation that you lived in Massachusetts, New Hampshire, or Rhode Island on 9/11/01
- Income:
 - The annual taxable income per person (documented by a copy of your federal tax return) does not exceed \$80,000. For families, this includes the tax return filer(s) and/or dependent(s) using \$80,000 as an average. We will take the annual taxable income as indicated on the tax return and divide it by the number of individuals in the family covered by that tax return to determine the average. For example, in a family of three people, the highest annual taxable income eligibility level is \$240,000.

... continued on the following three pages ...

How do I request an eligibility determination? - Families requesting eligibility need to send the following documents. These can be provided by mail, or by email using scanned documents in PDF format.

- a cover letter indicating
 - for persons related to a lost loved one(s) - the name(s) of the individual(s) requesting eligibility, their relationship to the loved one(s), and the name of the loved one(s).
 - for people who were directly injured or traumatized as a result of being at the World Trade Center site on 9/11/01, please provide your name
 - a statement choosing which option you would like (Option 1 - insurance premium reimbursement; or, Option 2 - out-of-pocket reimbursement).
 - the start date you choose for your eligibility (any date from 1/1/2006 through and including 5/1/2006) to begin.
- a completed copy of the 2005 tax return. Please only send the 1040, 1040A or 1040EZ. We do not need any attachments or supplementary schedules. This will also serve as documentation of your current residency.
- a copy of documentation establishing the state of your residency on 9/11/01. This can be a utility bill, mortgage or rent bill, or a 2001 tax return (federal or state).
- for those persons related to a lost loved one, a copy of documentation supporting your relationship to your deceased loved one(s)

If you believe any of the above documentation is already on file at the Fund, please let us know. Duplicates are NOT necessary. We will respond promptly to all families requesting a decision on their eligibility for this program.

Please direct your email correspondence to david.hastings@massfund.org

The mailing address is:

The Massachusetts 9/11 Fund, Inc.
Health Care Support Program
75 Kneeland Street - Sixth Floor
Boston, MA 02111-1901

What is the process for submitting paid bills for reimbursement once I am told I am eligible for this program?

Eligible families submit copies of paid bills (no more frequently than once per month, please) for reimbursement consideration. The mailing address to use is the same as in the above section of this notice.

Questions and Clarifications

The program describes eligible "families". What about individuals?

Individuals residing by themselves, or living with others but filing separate federal income tax returns, are eligible as long as the criteria above are satisfied.

What about a family comprised of several individuals, each of whom is related to the loved one - are they individually eligible?

The income eligibility criteria must be satisfied using the federal tax return. If there is one tax return filed for a married couple, for example, as long as the taxable income figure for the couple does not exceed \$160,000 - each member of the family is eligible. If option 2 is chosen (reimbursing the out-of-pocket costs rather than health premium costs), the \$2,500 annual limit applies to each individual separately. If option 1 is chosen, 50% of the family insurance coverage is eligible for reimbursement.

Option 1 describes the choice to have 50% of the "health and/or dental insurance premiums" reimbursed. If I elect this option, and have both health and dental insurance, can I submit both paid premium bills for reimbursement? What about the proportion of premiums that may be contributed by my employer or my loved one's former employer?

If you elect Option 1 and have both health and dental insurances, you can submit the paid portion of both insurances for the 50% reimbursement. If an employer pays eighty percent of the insurance benefit(s) and your out-of-pocket payment or payroll deduction is \$200 per month, you may only submit the \$200 for reimbursement and should expect to receive \$100 from the Fund.

What happens to my family's eligibility if we move outside of the three states named?

Participants would need to satisfy all previously indicated eligibility criteria to remain in the plan and are no longer eligible for the program if they do not continue to meet the residency criteria.

If I choose the reimbursement of out-of-pocket costs rather than insurance premium reimbursement, which of my payments to my health care practitioners can I get reimbursed?

If a provider is eligible for payment by Blue Cross Blue Shield of Massachusetts, or similar established health insurance carrier, their services will be covered by this plan.

What about mental health treatment costs that exceed my insurance limits? I know that LifeNet, a program of the American Red Cross, covers the first 32 sessions of therapy (through 12/31/2007), but I have exhausted that benefit, and my insurance does not cover enough of the costs.

If you choose option 2, you may apply for reimbursement of your otherwise uncovered mental health clinical treatment expenses for up to \$2,500 per year for two years.

Can I switch back and forth between options, taking the reimbursement for health insurance premiums for six months and then selecting the out-of-pocket reimbursement for the next six?

Eligible families can only make the choice of option at the beginning of each of the two consecutive twelve month time frames.

How is the \$80,000 per individual income limit applied to a family?

The total taxable income figure shown on the federal tax return will be divided by the total number of dependents covered by that tax return to determine the average taxable income per individual. For example, if there are three people in a family, and the total taxable income is \$240,000, the average amount is determined to be \$80,000, even if one of those three people earns almost all of the salary that comprises the total of \$240,000.

This program seems different than others we have been informed of. For example, in a situation where an adult loved one was lost, can each of the surviving parents, the spouse and the siblings of the loved ones all apply for eligibility consideration separately?

Yes.

Where can I find the "taxable income" figure you are using to apply the \$80,000 per person limit?

For the form 1040 it is line 43; for the form 1040A it is line 27; for the form 1040EZ it is line 6.

What if I have more questions about this program?

Please feel free to contact David Hastings by email, david.hastings@massfund.org, or phone: 617-482-8150; 1-866-FUND-911

Acknowledgments

- Senator Edward M. Kennedy - the Senior Senator from Massachusetts, supported by his dedicated staff, has stayed with this project, advocating for families since the idea was first considered several years ago. His support has been crucial to getting this program together.
- Massachusetts Blue Cross Blue Shield - We would like to acknowledge our corporate partner in this effort for providing an enabling contribution of \$25,000 per year for two years to assist in funding this program.
- Family members - we thank all of you who offered comments throughout the process of designing this program. It was your honest and detailed input that we have strived to use in putting together this benefit.

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## **Preparation for the Moussaoui Trial**

The Fund and its partner community agencies and mental health support providers (Community of Care) are working closely with the United States Attorney General's Massachusetts office to prepare a range of services for families who will be attending the upcoming sentencing trial via closed circuit television at the Moakley Court House in Boston. There will be counseling staff on site to assist family members who may benefit from support during this trial as it is expected to be quite graphic in both testimony and in the introduction of evidence. Additionally, we are working with Catholic Charities and the Massachusetts Office of Victim Assistance to develop a program of financial assistance for those who require it. This will most likely include resources to pay for meals, parking, transportation, child care, etc. Announcements of the details of specific programs and services for families who are receiving formal credentials to attend the broadcast will be provided directly to them. We are also working with the Community of Care to prepare some support services to be generally available to all families, including those who will not be attending the trial.

## **No Need to Go It Alone...**

Often times a family member will contact the Fund looking to find resources to strengthen their family's adjustment to different stages in their lives - these stages include new relationships, a change in family structure (remarriage, divorce, planning for a young person's transition to independent living), and caring for an elderly parent or spouse. Some people want to know how therapy might help them. Others connect directly with Diane Nealon to understand and identify some strategies to pursue to make their next life transition easier. A family member may call to express frustration at working with a 9/11-related bureaucratic 'road-block'. The bottom line is - Diane is here for you. *Not sure if your concerns are something she can help you with?* Diane can be reached at 617-482-8156, toll free at 1-866-FUND-911, or by sending an email to her at [diane.nealon@massfund.org](mailto:diane.nealon@massfund.org). You can also contact her to make some time to come in to our offices and talk in person. We're located in the Chinatown neighborhood of Boston, 75 Kneeland Street, on the Sixth Floor.



**This page is intentionally left blank as the other side may be used to mail in an order for remembrance books or individual layouts.**



## Important Notices

### Red Cross Reimbursement for Mental Health Care Scheduled for Closeout

The Fund has been informed by the Red Cross that it intends to close out its 9/11 Mental Health and Substance Abuse Program (known to many as "LIFENET") in 2007.

Many of you have already received a notice from the Red Cross about this process, but for those of you who have not, we have enclosed a copy of their client notification letter with this newsletter. You may recall that this program, among other things, provides reimbursement for uninsured costs incurred for up to 32 sessions of outpatient mental health counseling with a licensed provider. The program also offers limited reimbursement for psychiatric medications and inpatient psychiatric hospital stays. A complete description of program is available at [www.9-11MentalHealth.org](http://www.9-11MentalHealth.org) or by telephone at 1-800-LIFENET (1-800-543-3638). The deadline to **enroll** in this program is **January 2, 2007** (enrollment is completed by calling the 1-800-LIFENET number). The last date of service which will be reimbursed by this program is **December 31, 2007** and the last date to file a claim for reimbursable services is **March 31, 2008**.

**Please note – this program does allow you to claim eligible uninsured mental health treatment costs retroactively back to 9/11/01. If you or anyone in your family is or was incurring out of pocket costs for mental health treatment since 9/11, we strongly encourage you to take advantage of this program before it ends. Family members will not be allowed to "carry" any unused portion of the benefit once the program closes.**

If you have any questions about this program, please do not hesitate to contact Diane Nealon.

**Register with Scholarship America** - Register eligible dependents in one of the following ways: phone toll-free 1-877-862-0136, email to [scholarships911@scholarshipamerica.org](mailto:scholarships911@scholarshipamerica.org) or visit their website [www.scholarships911.org](http://www.scholarships911.org). If you experience any difficulty at all with the registration process, or have questions after contacting Scholarship America - please get in touch with us as soon as you can.

**\$5,000 in Uninsured Health Costs Assistance from Twin Towers Orphans Fund** – Twin Towers Orphans Fund provides up to \$5,000/year for uninsured physical health costs and uninsured mental health costs incurred by children who lost one or both parents on September 11th. Contact Twin Towers Orphan Fund at (661) 633-9076 or at <http://www.ttof.org/>.

**Free Financial Planning Assistance** - If you would like to avail yourself of a completely free, no obligation financial planning consultation as a family member, please contact the 9-11 Financial Planning Relief Services coordinated by Ms. Claude H. Collins, Program Coordinator for Pro Bono Services at 1-800-322-4237, extension 7138. Their website is <http://www.fpaprobono.org>

### [RSVP REMINDERS - from articles in this issue:](#)

**Potluck Dessert Board and Family Gathering - Tuesday, February 7, 2006 - 7:00 PM (following Board meeting) - 3 Avery Street- Third Floor - Ritz Delta Room- Boston, MA - CALL TODAY!**

To add your loved one to the Remembrance Book - contact Erica Cabag

To attend "Dating After 9/11" - contact Diane Nealon by March 10, 2006

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**American  
Red Cross**

September 11 Recovery Program



**the mental health association  
of new york city, inc.**

January 27, 2006

Dear Sir or Madam:

Please be aware that the 9/11 Mental Health and Substance Abuse Program, which provides financial assistance for the cost of mental health treatment, will be ending in late 2007, nearly two years from now.

To help ensure that you can get the maximum use of this assistance, we ask that you keep the following deadlines in mind:

|                          |                                     |
|--------------------------|-------------------------------------|
| <b>December 31, 2007</b> | <b>Last Date of Service Covered</b> |
| <b>March 31, 2008</b>    | <b>Last Day to File Claims</b>      |

We encourage you to use this assistance, made possible by the generous contributions of the American public, to get the help you need. Also, please remember that the benefit is retroactive. This means that you can submit claims for mental health treatment that you received from September 11, 2001 to December 31, 2007.

Aside from these deadlines, there are no changes to the 9/11 Mental Health and Substance Abuse Program. All treatment covered by the program remains exactly the same and all outpatient and medication claims will continue to be processed by QualCare, Inc.

More than 10,000 people have enrolled in the 9/11 Mental Health and Substance Abuse Program, which is funded by the American Red Cross and administered by the Mental Health Association of New York City (MHA). If you know of anyone who, like yourself, was directly affected by the terrorist attacks and may be experiencing distress, please let them know that they can enroll by January 2, 2007. Feel free to give them the enclosed bookmark listing our contact information.

We at MHA will continue to assist you. If you have any questions about how the program works, these deadlines, or how to file claims, please contact a MHA benefit coordinator at (212) 614-6383 or – if you are calling from outside of New York City – 1-866-807-5994. Our website at [www.9-11MentalHealth.org](http://www.9-11MentalHealth.org) also may be of help.

Sincerely,  
Gerald McCleery, Ph.D.  
Associate Executive Director  
The Mental Health Association of  
New York City

## **Pennies from Heaven - a story of a New Hampshire grandmother's dedication and generosity**

**- by David Hastings**

I would highly recommend that you someday take a lovely drive up north into the lakes region of New Hampshire. Perhaps you've been to Lake Winnepesaukee, or one of the more traveled lake fronts there. Try Effingham, though - near a lovely body of water named Province Lake. Effingham - population 1,253 - is home to a wonderful couple by the names of Judy and Edward Drapeau. It is Judy, primarily, whom I drove 120 miles due north of Boston to meet with, and learn about her one-grandmother campaign that she named, "Pennies from Heaven".

Struck not only by the impact of 9/11, she was particularly moved by a story she saw on television August 29, 2002, with Diane Sawyer of ABC news, about the 63 children whose mothers gave birth to them as widows - their husbands - the fathers of these little people-to-be, taken from them on that day that otherwise was characterized by a stunning sunrise, and a bright blue sky.

Judy understood the challenges of raising children. She also had a strong regard for the importance of education to a young person's development, and how difficult it is to fund that need. Then she thought more and more about these 63 babies and their moms. Judy set forth on a journey of determination and love, to help in her own way, start these little children off with their own individual college funds.

She put together a campaign throughout northern New Hampshire, identifying, over a few years, sixty-three sponsors who would be willing to have her place milk bottles in their work, school, or home, to be used to collect enough pennies such that each mother could be given a \$50.00 savings bond for their young one - one person's small but loving way of letting them know that others care, and want to help.

It took about three years. Judy kept going back and forth to the sixty-three locations, placing the pennies in a special bag she made with a large Smiley face, and the names of the sixty-three sponsors. The individually prepared glass bottles were wonderfully decorated, and each contained sixty-three hand-cleaned and polished pennies, to stimulate others to add pennies of their own.

One thousand, five hundred and seventy-five dollars later, this loving grandmother up in rural New Hampshire had galvanized a community to give a simple message to these sixty-three young moms and their babies - we care for and about you, even though we are destined to never meet.

Unfortunately, Judy has not been able to get any help in identifying these families so that the savings bonds can actually be purchased in the names of the children.

We have taken up the challenge to locate all the mothers of these 63 young children, so that we can make her dream come true. If any of you would like to assist us in this effort, please contact David Hastings.

With our new website to be opened later this season, you'll be able to see the penny bag, the special planters she made to raise some of the money, and the 63-penny jar, and read some of her poetry about this effort.

# February 2006 Family Newsletter



Massachusetts 9/11 Fund, Inc.  
75 Kneeland Street  
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Boston, Massachusetts 02111-1901

PLEASE FORWARD IF NECESSARY

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