

What Is Crime Victim Compensation?

Crime victim compensation (CVC) programs reimburse victims – including victims and survivors of mass violence and terrorist crimes (MVs) – for crime-related expenses such as medical costs, mental health counseling, funeral and burial costs, and lost wages or support. Every state, the District of Columbia, U.S. Virgin Islands, Puerto Rico and Guam have a CVC program that can provide substantial financial assistance to crime victims and their families.

Eligibility for Crime Victim Compensation:

Eligibility for CVC for costs incurred as a result of mass violence varies by state and territory. The USDOJ Office for Victims of Crime offers [Help In Your State](#) that directly links MVI survivors to the CVC program in their state, which can provide information about eligibility and other program requirements. Health care organizations (HCOs) should become familiar with the CVC program, as well as the eligibility requirements in their respective state.

Compensation Benefits

CVC programs can pay for a wide variety of expenses and losses related to criminal injury and homicide; and benefits vary state-to-state. Each state has a “cap” for remuneration, which generally ranges from \$10,000 to \$50,000 (with some states slightly higher). In general, compensation benefits may help cover the costs of:

- ⇒ Funerals.
- ⇒ Hospital stays.
- ⇒ Physicians.
- ⇒ Mental health counseling.
- ⇒ Dentists.
- ⇒ Ambulances.
- ⇒ Physical therapy.
- ⇒ Prescriptions and medications.
- ⇒ Medical supplies and equipment that are now needed or that were damaged as a result of the crime (prosthetic devices, dental devices, walkers, canes, wheelchairs, hearing aids, prescription medications, eyeglasses or other corrective lenses).
- ⇒ Medical co-pays and deductibles.
- ⇒ Non-medical corrective care or products needed to assist in normal daily life functions such as a wheelchair ramp, lifts, or other accommodations.
- ⇒ Home health care.
- ⇒ Transportation to medical treatment/appointments.

CVC is a “payor of last resort,” which means that victim compensation can be provided only after payments such as insurance or victim restitution have paid. In some states, medical expenses for treatment received will be paid to hospitals or other health care providers on behalf of the victim at a pro-rated reimbursement (for example, 70%), and considered “payment in full,” in accordance with state law.

In the process of applying for victim compensation, survivors will be asked to document other reimbursements – such as insurance or restitution – that they have received.

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How Mass Violence Crime Victims and Survivors Apply for Crime Victim Compensation:

Every CVC program sponsors user-friendly websites that provide information about the overall program, application process, and eligibility requirements. In addition, many programs' websites allow crime victims to:

- ⇒ Request an application (in English in all states, in Spanish in most states, and in other languages in some states).
- ⇒ Complete and submit their application online.
- ⇒ Check on the status of their claim.
- ⇒ Directly link to local, state and national victim/survivor assistance programs.

All crime victim compensation programs are required to consider for eligibility all U.S. citizens who are victims of crime within their states, regardless of the residency of the victim.

There are over 5,000 victim/survivor assistance programs that receive funding from the Victims of Crime Act (VOCA) fund at the federal level. Victim Service Professionals (VSPs) at these agencies and organizations are required to assist victims with their CVC claims, and are available to help them navigate the CVC process.

The Victim's Role in the Compensation Process:

VSPs can explain a victim's right to apply for compensation; explain eligibility requirements; and help them complete the forms. While eligibility requirements vary state to state, victims generally must:

- ⇒ Report the crime to law enforcement (many states have a 72-hour standard, but nearly all states have "good cause" exceptions applied liberally to children, incapacitated victims, and in other special circumstances).

NOTE: Following a mass violence crime, victim service professionals and law enforcement usually partner at the Friends and Relatives Center or Family Assistance Center to facilitate this "reporting" requirement.

- ⇒ Cooperate with police and prosecutors in the investigation and prosecution of the case (some states make exceptions).
- ⇒ Submit a timely application to the compensation program (generally one year from the date of the crime, although a number of states have longer time frames, and most can waive these requirements when appropriate), and provide other information as requested by the program.

- ⇒ Have a cost or loss not covered by insurance or some other readily available "collateral resource."
- ⇒ Be innocent of criminal activity or significant misconduct that caused or contributed to the victim's injury or death.¹

Documentation Required from Hospitals and Health Care Organizations:

Generally, CVCs require MVI victims and survivors to submit the following documentation for claims:

- ⇒ Itemized bills in the name of the claimant with each service listed, and including the name, address, and telephone number of the provider of the service; the date of service; the type of service provided; and the amount charged for each service.
- ⇒ For prescription and medication reimbursements, a copy of the actual prescription – or a printout from the pharmacy reflecting this information – that includes the victim's name, type of medication, date prescribed, and doctor's name. CVC program staff may request doctor verification for any medication for which the victim is seeking reimbursement, to ensure that expenses are crime related.
- ⇒ If the victim/claimant is covered by medical insurance, an insurance explanation of benefits (EOB) statement for each bill must be included. The EOB should include the name, address and telephone number of the insurance company; the dates of services; charges; the patient's pay responsibility (including co-pays and deductibles); and the amount paid by insurance.
- ⇒ Justification is sometimes required from the victim/claimant if they are covered by an insurance plan or medical assistance, but did not utilize the coverage (for example, if they did not obtain the required care, or travel considerations).
- ⇒ Sometimes, victims who have health insurance and go to an out-of-network provider also need to submit those bills to their insurance company before CVC can consider reimbursement for such bills. This includes documentation of the insurance company's partial payment or indication of denial of payment.

¹Eddy, Dan. 2004. Crime Victim Compensation: An Overview. Alexandria, VA: National Association of Crime Victim Compensation Boards.

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International Terrorism Victim Expense Reimbursement Program (ITVERP):

ITVERP is a unique federal program that provides financial reimbursement for qualifying expenses to qualified U.S. citizens and U.S. government employees who suffered direct physical or emotional injury from an act of international terrorism while outside the United States. There are three main requirements for this program:

1. The terrorist incident occurred outside the United States.
2. The victim must be a U.S. citizen or employee of the U.S. government.
3. Expenses must be directly related to the terrorist incident.

The USDOJ Office for Victims of Crime highlights the expenses that are eligible for reimbursement from ITVERP below:

ITVERP Expense Reimbursement Categories and Limits		
Itemized Expenses	Subcategories & Conditions	Expense Limits
Medical expenses (including dental and rehabilitation costs)	Victim's medical care, including treatment, cure, and mitigation of disease or injury; and replacement of medical devices, including, but not limited to, eyeglasses or other corrective lenses, dental services, prosthetic devices, prescription medication, and other services rendered in accordance with a method of healing recognized by the jurisdiction in which the medical care is administered. Victim's cost for physiotherapy, occupational therapy, counseling, upgrading of job skills or training for a different career, and workplace, vehicle, and home modifications.	Up to \$50,000
Mental health	Victim's mental health counseling costs, including those incurred by victims determined to be incompetent, incapacitated, or are deceased as well as certain family members and minors.	Up to \$5,000 for up to 12 months
Property loss, repair, or replacement	Includes crime scene cleanup and the replacement of personal property (not including medical devices) that is lost, destroyed, or held as evidence.	Up to \$10,000
Funeral and burial	Includes the cost of disposition of remains, preparation of the body and body tissue, refrigeration, transportation of remains, cremation, procurement of a final resting place, urns, markers, flowers and ornamentation, costs related to memorial services, and other reasonably associated activities.	Up to \$25,000
Miscellaneous	Temporary lodging up to 30 days, local transportation, and telephone costs, etc. Emergency travel includes two family members' transportation costs to the country where the incident occurred to recover the remains, care for the victim and dependents, accompany the victim receiving medical care abroad and returning to the U.S., and attend to the victim's affairs in the host country.	Up to \$15,000

What Is Crime Victim Compensation?

The Office for Victims of Crime [ITVERP website](#) offers:

- ⇒ An overview of ITVERP.
- ⇒ Eligibility requirements.
- ⇒ Information about what is and is not covered by ITVERP.
- ⇒ How to apply.

A brief video that provides an overview of ITVERP can be found [here](#). For additional information, call ITVERP toll-free at (800) 363-0441.

Victim Compensation & Assistance in Your State	
International Terrorism Victim Expense Reimbursement Program	
ITVERP Overview (via YouTube)	



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