

A SURVIVOR WORKSHOP ABOUT CRIME VICTIMS COMPENSATION Facilitator Curriculum



1.5 Hour Session
For use during support or education groups

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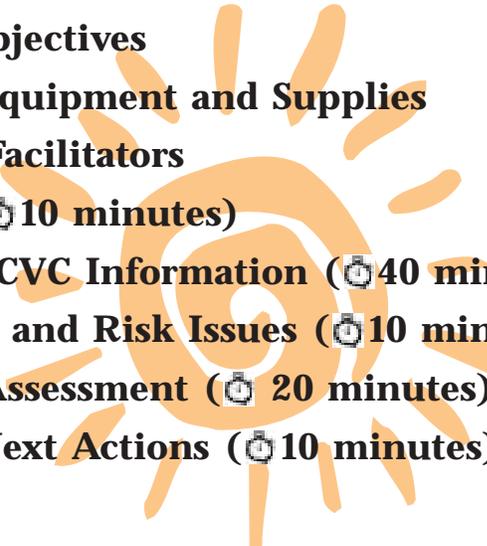
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Curriculum Outline

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- ④ **Training Objectives**
 - ④ **Required Equipment and Supplies**
 - ④ **A Note to Facilitators**
 - ④ **Opening (⌚ 10 minutes)**
 - I. **Basic CVC Information (⌚ 40 minutes)**
 - II. **Safety and Risk Issues (⌚ 10 minutes)**
 - III. **CVC Assessment (⌚ 20 minutes)**
 - ④ **Closing – Next Actions (⌚ 10 minutes)**

Training Objectives

Content Objectives

At the end of this session, participants will be able to:

- ⑥ understand what the CVC program is and how it can help a survivor of domestic violence
- ⑥ assess their interest in the CVC program
- ⑥ assess their eligibility for the CVC program
- ⑥ identify next CVC actions

Process Objectives

- ⑥ increase camaraderie and group building
- ⑥ strengthen information seeking and self-advocacy skills

Required Equipment & Supplies

- ⑥ Name tags
- ⑥ Pens for participants
- ⑥ Paper for participants
- ⑥ Writing surface (clipboards, tables, etc.)
- ⑥ Big letter sign (8 1/2" x 11" paper) -- "What if"

Documents

1. Questions About Crime Victims Compensation (Worksheet)
2. Answers to the Questions About Crime Victims
3. Compensation/Crime Victims Compensation Information and Rules (Handout)
4. Do You Qualify for Crime Victims Compensation? (Worksheet)
5. Crime Victims Compensation Safety and Confidentiality Checklist (Handout)
6. Checklist of Possible Crime Victims Compensation Awards (Handout)
7. A Few Questions and Answers about Crime Victims Compensation (Handout)

Maximum Number of Participants - 12

Pre-written Flip chart



Note to Facilitators:

This brief workshop about the CVC program in Pennsylvania has been developed to inform survivors about the CVC option and assist individual survivors in determining their eligibility and interest in the program by using an assessment quiz.

This curriculum offers specific tasks, exercises and processing questions in a timed format. Timing is given for each major section and some smaller tasks have suggested timing listed as well. There is a lot of information to cover in a short time – it is tight! The session should be limited to no more than 12 participants. You will need to be mindful of the schedule and limit discussion to get through the session in 1.5 hours.

Also included are handouts, worksheets and a listing of required materials.

Curriculum Symbols

There are several symbols used in the curriculum. The symbols and meanings are as follows:

➔ **Facilitator Task:**

?/! *Actual question/statement for the group*

Note: **Notes to the facilitator**

 Suggested timing for the section


KEY POINTS:
Use information as a guideline for discussion

Distribute Handout

Specific examples for facilitator to offer to the group

 **Suggested flip charts for use throughout the curriculum**

As a facilitator you are not expected to have a thorough and complete understanding of the CVC program. However, you should attend the CVC training offered by PCADV and be familiar with the materials in the curriculum package before attempting to offer this session. Doing so should be sufficient to prepare you to lead a discussion of basic CVC program issues.

Warnings!

1. CVC is a complicated and rule-specific program that lends itself to numerous “*What if*” questions. It is almost a guarantee that during the session questions will be asked that you cannot answer. That is OK, though it will be important for you to limit those questions, to tell the group that you do not have all the details of the program and to remind the group of the goals for this session. It is not necessary for you – or for the group members – to know everything about CVC to be able to:
 - understand basic information about the CVC program
 - use the CVC quiz to see if they qualify for the CVC program
 - consider how CVC might raise new safety concerns
2. Although each survivor will likely want to review her own experiences with regard to CVC, it is not possible to do this because of time limitations. However, assure the group that during the session each person will have a chance to figure out if she qualifies for the CVC program. In addition, let them know they can make an appointment to talk with a staff member or a volunteer advocate about CVC for their respective situations. You may want to arrange to have a CVC trained staff member or volunteer advocate available after the session to meet with anyone who has questions.

Remember, even though this issue is complicated, it can and does provide a financial lifeline to battered women. CVC can provide more choices, better health care and an end to harassing calls from collection agencies. CVC is an opportunity with some practical outcomes.

Set a warm and welcoming tone, encourage the group to help each other and have some fun during the session; everyone will remember more if they laugh a little.

Opening – Welcome & Introductions

(🕒 10 minutes)

Distribute Handout 1

Questions About Crime Victims Compensation

Note: As participants arrive, invite them to get started working on the worksheet – Questions About Crime Victims Compensation

➔ **Welcome participants:**

(🕒 3 minutes)

- 🌀 introduce yourself, if the group doesn't know who you are
- 🌀 introduce the session and explain what you will accomplish



KEY POINTS:

Session is about a Pennsylvania program that is a financial resource for all victims of crime called Crime Victims Compensation — CVC.

Survivors of domestic violence and sexual assault also are victims of crime and may qualify for the program.

This session we will cover:

- basic information about CVC
- a way to decide if you qualify for the CVC program
- how CVC might raise new safety concerns
- next actions

→ Participant Introductions:**(⌚ 5 minutes)**

Note: Decide what kind of introduction to use with this particular group. It could be as simple as asking participants to share their name and something they like about themselves.

Keep it simple and safe.

Remember, some people do not like to share information with strangers. Others do not like talking in large groups. If you have a large number of participants and are concerned about time, you may want to have them talk in pairs first and then share names (only) in the whole group.

This is an opportunity for survivors to become a bit more comfortable with one another so they can help each other in this session.

I. Basic CVC Information

(🕒 40 minutes)



Hold up the sign that says “What if”:

?/! Let's first talk about "What if" questions.

(🕒 3 minutes)



KEY POINTS:

CVC is a complicated and rule-specific program that lends itself to many “What if” questions.

During the session there probably will be questions asked that I cannot answer. I do not have all the details of the program – we can get those later, if we need them. It is not necessary for us to know everything about CVC to do the following things:

- review the basic information about the CVC program
- use a CVC quiz to see if you qualify for the CVC program
- consider how CVC might raise new safety concerns

Everyone may want to ask questions about their own situation. We will not be able cover specific answers in this workshop. During the session each of you will have a chance to figure out if you qualify for the CVC program. You can make an appointment to talk with a staff member or a volunteer advocate about your situation at another time.

Note: If you have a CVC-trained staff member or volunteer advocate available after the session to meet with anyone who has questions – tell the group! This is a good course of action if you can make it happen!

→ Offer a short work session to finish the Questions About Crime Victims Compensation worksheet:

(🕒 2 minutes)

?/! Take two more minutes to work on your answers.

- *answer as many questions as possible*
- *it is OK to guess*

→ **Close the work session:**

?/! *If you are not finished, that's OK. Let's review the answers together.*

Distribute handout 2 (front) & 3 (back)

Answers About Crime Victims Compensation (front)

Note: Back is Crime Victims Compensation – Information and Rules

→ **Review Answers About Crime Victims Compensation:**

(🕒 10 minutes)

?/! *Let's go over the Answers About Crime Victims Compensation. This is really a review of the CVC program. It is OK to listen and not take notes. The basic information that I am going to tell you as we talk about each question and answer is on your handout.*

Note: Invite participants to read questions. Offer them the opportunity to pass if they choose not to read aloud. You should tell them the key points.

1. CVC stands for Crime Victims Compensation.

True or False



KEY POINTS:

It is a program for all victims of crime including survivors of domestic violence, rape and sexual assault.

It is a program that pays you back for expenses you paid related to the crime.

?/! *There are many expenses that qualify; we will review them later in this session.*

CVC can help you to:

- make different health care choices
- pay you back the money that you spent as a result of the crime so you can use that money the way you choose
- stop harassing calls from creditors and help you to protect your credit report

Note: Ask the following question and have members of the group respond.

?/! Why is this important? What happens if you have bad credit?

- harassing calls at all hours
- may keep you from renting or buying a house
- refused credit cards
- can't buy a car
- can't get college financial aid

2. Anyone who applies for CVC must be a Pennsylvania resident to qualify for any money.

True or False



KEY POINTS:

Residency is not a requirement.

The CVC application is filed in the state where the crime occurred. If a PA resident were harmed in NJ, she would file in NJ, not in PA.

There are CVC programs in every state. The PA CVC office can give you contact information for other states. They can be reached at 800.233.2339.

Note: The phone number is on the answer sheet.

3. A local domestic violence program must submit CVC applications for battered women.

True or False



KEY POINTS:

No one is required to assist with the CVC application or process. You can file the forms yourself.

Forms are available at domestic violence programs, the CVC office, the CVC web site, or any Victim/Witness office.

The program and rules and forms are confusing. Many people can offer free help with the CVC application: battered women's advocates, sexual assault program advocates, victim/witness advocates.

Advocates at domestic violence programs are the best helpers because:

- they may already be helping you with other information and resources
- they can help assess safety and risk issues
- they have confidentiality privilege
- they know how to use the CVC system
- it saves you a trip

CVC is an option – no one ever has to apply.

4. A CVC claim can only be filed one time per person per lifetime.

True or False



KEY POINTS:

Claims can be filed for every criminal incident with related expenses as long you qualify.

If you are assaulted by your partner and are hurt, you can file for medical – and other – costs to be paid back by CVC. If you are assaulted again a week later and you have more medical – and other – costs, you could file a new CVC application.

The person responsible for the crime may never benefit from a CVC award.

It is more work to file a second claim – but – one big benefit of filing a new claim is that a second award is assigned. If you don't file for new claim, the bills from the second incident are added into the first award amount.

Medical and dental care cost a lot. The bills may soon total more than \$35,000.

5. The CVC program requires very little documentation to verify an application.

True or False

?/! *What is another state government program about money?*

- TANF – Welfare
- SSI – Social Security Income
- Disability



KEY POINTS:

CVC is like any state government program that involves money. Proof of everything is required. There are many rules and regulations to meet, too.

?/! *We will review many of these rules in a few minutes.*

It is important to consider CVC as soon as possible so you can see if you qualify for the program.

?/! *The sooner you know about CVC, the sooner you can begin to save receipts and other information that may be required for a claim. You can also plan how to get help so you will be able to be paid back for the expense(s). Sometimes you can arrange for bills to be sent directly to the CVC program.*

Turn (over) to Crime Victims Compensation – Information and Rules

Note: It is on the other side of Answers About Crime Victims Compensation.

→ Review the Crime Victim Compensation Information and Rules:

(⌚ 15 minutes)

Note: Invite participants to read the rule and you use the Key Points to add comments.

?/! *Let's review the general CVC program information and rules, is someone willing to read number one?*

1. CVC is money paid back to survivors of a crime in PA for some expenses related to the crime.

**KEY POINTS:**

Often unpaid bills can be paid by CVC.

- hospital costs
- doctor's fees

Sometimes a dentist or doctor will provide care if they know CVC will pay the bills.

?/! The money in the CVC fund comes both from the federal government and from fees paid to the Fund by defendants.

2. All expenses must be approved by CVC.

**KEY POINTS:**

Many costs must be recommended by a doctor or other medical professional to be approved for CVC payment. (Examples: medical tests, counseling, physical therapy, etc.)

A few expenses that may qualify for CVC payment include:

- doctor fees
- hospital bills
- ambulance transport
- mileage costs for a doctor visit
- counseling
- childcare costs
- transportation costs to the free counseling or support groups at a domestic violence program –costs for a cab or bus and/or mileage (for yourself or friend who drives you)

"Replacement Services" are a category of CVC awards that may be especially helpful. "Replacement Services" must be needed as a result of the crime and must be ordered by a doctor or other medical professional. Some examples are:

- childcare
- housekeeping
- personal care assistance, etc

?/! A good question to ask yourself to see if you may qualify for a "Replacement Service" is: "What daily (or other) necessary chores or activities can I no longer do as a result of the crime?"

- carrying the laundry
- driving
- lifting the baby, etc.

Limited relocation funds are available as a result of recent CVC amendments to the Crime Victims Act.

- Examples of eligible expenses for relocation may include:
- truck or van rental
 - moving company charges
 - storage fees for personal belongings
 - car rental fees, etc.

3. The maximum CVC award is \$35,000. The official categories for CVC awards include:
 - a) Medical Expenses (includes "Replacement Services")
 - b) Loss of Earnings
 - c) Loss of Support
 - d) Funeral Expenses
 - e) Stolen Cash Benefits
 - f) Forensic Rape Exam
 - g) Relocation Funds



KEY POINTS:

There are limits within each category and a limit of \$35,000 for the total award for each claim.

Note: Point out that not everyone gets \$35,000.

It is possible to apply for a limited reimbursement. (For example, use CVC to pay off a hospital bill, but not keep track of mileage to the support group meeting for the small reimbursement.)

All awards:

- are reimbursed (paid back to you, the hospital, etc.)
- must have documentation and be approved by CVC

After the paperwork is complete, payment takes at little as eight weeks. It may take longer if the Fund is low on cash available for those who qualify for awards.

?/! I will pass out a list of qualifying expenses at the end of the workshop. You can use this list to see if you have any bills that might qualify for a CVC repayment.

4. The CVC filing deadline is two years from the date of the crime or from the date of death of the victim. There are exceptions regarding crimes against children and for homicide cases.



KEY POINTS:

Filing deadlines are extended beyond two years for crimes against children. The rules are complicated. If you are filing a claim for a child, be sure to talk with an advocate.

The filing deadline used to be one year from the date of the crime or death of the victim. Huge changes to the CVC law went into effect on August 27, 2002. Now there are two sets of rules to follow, one for crimes that occurred before 8/27/02, and one for crimes that occurred on or after 8/27/02. Applications for crimes occurring before 8/27/02 are affected. If this is true for you, get help to review your CVC application.

CVC may clear up old bills. An incident doesn't always have to be recent to file a claim. It is important to think about past incidents and why you did not file then.

5. You must notify proper authorities about the crime within 72 hours/3 days.



KEY POINTS:

The notification requirement may be met by:

- a police report (or call to 911)
- a Private Criminal Complaint (PCC)
- sometimes by filing for a Protection From Abuse order (PFA)

Note: Add information here about the primary aggressor issue: A person identified as the primary aggressor in a domestic violence crime is not able to apply for CVC. If there is a mutual order (PFA), then both people can apply. CVC might subtract a "percentage of how much the the person applying for CVC was responsible for the crime" – called contribution – from the total amount of the final CVC Award.

There are limited ("Good Cause") exceptions to the 72-hour/three-day notification requirement. This means you have a good excuse for not filing. If you think this is true for you, get help with your CVC application.

You should never file a PFA or a police report just to meet this CVC eligibility requirement. Your safety is most important. Talk with an advocate to help you assess risks and benefits of these actions for your situation.

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6. CVC is a "payor of last resort" – all other insurance or other sources of payments must be used before CVC will pay for your expense.

Examples of other sources of payment include, but are not limited to:

- Medicaid
- Medicare
- other health insurance
- life insurance
- disability funds
- Worker's Compensation benefits



KEY POINTS:

CVC pays last so that people without any other financial options have access to some money.

There is an exception to this rule for expenses related to a Forensic Rape Exam. A victim of rape or sexual assault (or the person responsible for the victim) has the right to request that a provider (such as a hospital) not access insurance benefits. In this situation, CVC will cover the costs without the insurance payment.

?/! This is important. It might protect your insurance rates, and keep people from knowing this information.

7. You must have at least \$100 of eligible expenses to file a CVC application.



KEY POINTS:

This \$100 is not a deductible expense. If you qualify, you will get this money back, too.

Applicants 60 and older can file a CVC claim for expenses before reaching the \$100 out-of-pocket minimum loss.

8. CVC applicants must cooperate with police and the courts.



KEY POINTS:

You might have good reasons for dropping charges or not cooperating with the police and the courts. CVC may look at that information and make an exception for you. Talk with an advocate.

CVC shouldn't ever force you into legal actions. Consult with your advocate or attorney, then figure out how to make CVC work for you.

9. CVC does not pay for property, pain and suffering or most auto-related injuries.



KEY POINTS:

There are exceptions for DUI and a few other auto-related crimes.

CVC does not pay for "stuff," unless it is medically necessary and was damaged during the crime.

- a wheelchair replacement – may be paid
 - eyeglasses – may be paid
 - TV repair – not paid
 - security lights or locks – not paid
-

10. There have been many changes to the CVC program and there will be more in the future. It is important to get help to review your specific situation.



KEY POINTS:

Huge changes to the CVC law went into effect on August 27, 2002. Now there are two sets of rules to follow, one for crimes that occurred before 8/27/02, and one for crimes that occurred on or after 8/27/02.

?/! *In this session we have been reviewing the new rules.*

Another big change is that a PFA met the CVC notification rule – then it didn't – now it does again. If you filed for a PFA between 4/9/02 and 12/2/02 the PFA does not count for the CVC notification. There would have to have been some other report that a crime had taken place.

Examples of actions that meet the notification rule:

- a 911 call
- a call to police
- a police report
- police response
- filing a Private Criminal Complaint, etc.

→ Stop the review after number 10:

?/! *Let's stop at number 10 because we reviewed the rest of the information when we talked about the CVC questions and answers. The rest is included here so you have a complete list of the rules about CVC.*

→ Do not review numbers 11-15 unless someone has a question!

?/! *Does anyone have any questions about numbers 11-15?*

Note: Do not take more than two questions.

11. CVC is a program that pays you back for expenses you paid related to the crime.
12. The person responsible the crime may never benefit from a CVC award.
13. You file a CVC application in the state where the crime occurred. Call the Pennsylvania CVC office 800.233.2339 for information.
14. CVC can help you! You can:
 - make different health care choices
 - stop harassing calls from creditors and protect your credit report
 - get back money you spent as a result of the crime so you can use that money the way you choose
15. CVC is an option – no one ever has to apply.

➔ **Close Rules and Information Review:**

(⌚ 5 minutes)

Note: Facilitate a short discussion using the following questions. Do not take more than two or three responses per question. Try to limit responses to thanking the participant, unless it is really important to add additional information.

?/! How many people learned something new?

?/! What sounds interesting about CVC?

- money
- might get paid back for doctor's bills
- could have gotten help with childcare
- my kids might have gotten better counseling

?/! Is there anything that seems hard about CVC?

- the CVC program has many rules
- CVC is complicated
- the rules change – the recent changes to the CVC law changed many things all at one time
- you have to meet the CVC qualifications
- everyone's situation is different
- you have to have cash to pay out first (\$100 minimum – or a bill for that amount)

II. Safety and Risk Issues

(🕒10 minutes)

?/! *Are you ready to move on? Before we talk about whether you may be eligible for CVC, let's look at a few safety issues.*

→ **Discuss the following questions:**

(🕒2 minutes)

1. **What would happen if your (abusive) partner found these papers or learned about CVC?**

?/! *I am going to read three more questions. I want you to think silently to yourself about your answers to each question.*

2. **In the CVC application you are identifying yourself as a victim of crime. Will this cause a problem for you?**

3. **The CVC office will send paperwork, follow-up letters and requests for information. What safe address can the CVC office use to send information to you?**

4. **Do you have concerns about working with an advocate?**

?/! *Raise your hand if you came up with some answers.*

We are not going to talk about your individual situations now. These were just a few examples of the questions that you should ask yourself before you work on a CVC application.

?/! *Before you leave this session, I will pass out a handout called the Crime Victims Compensation Safety and Confidentiality Checklist. It lists some questions that you may want to consider before completing a CVC application.*

→ **Close Section:**



KEY POINTS:

Risk assessment and safety issues are a part of CVC.

Review safety concerns and risks with an advocate.

It is important to keep all CVC papers safe – even paper from this session.

?/! *If anyone here is worried about what to do with the papers from this session, please talk with me before you leave.*

Now, let's talk about you – and your decision about CVC.

III. CVC Assessment

(🕒 20 minutes)

Note: How this process will work depends on many factors: the composition of the group, if everyone can read, if English is a first or additional language, if there is interest about CVC, if anyone is eligible, etc.

Try these ideas to help:

- check in with each participant and offer individual assistance
- if someone is having trouble with the language, reading or writing, try to match her up with another participant for help
- if someone is having trouble, you can offer to have someone meet with her individually at another time
- if some participants finish before others, offer them some of the resource information for review or suggest they take a short break

Distribute the worksheet 4

Do You Qualify for Crime Victims Compensation?

➔ **Review the following information:**

?!: *This is a tool to help you assess your eligibility for CVC.*

It is a Quiz – the "answers" will follow your situation.

Questions "jump" to the next section.

Everyone take a look at page 1 – Section 1a to see an example of how you "jump" to the next question.

→ Review Directions:

?/! *Start at the beginning.*

Answer each question and move to the question you are sent to next.

It is OK to help each other, but remember that each person's answers and where they "jump" will be different.

Any questions about the directions?

→ Begin the Assessment Quiz:

(🕒 15 minutes)

?/! *Go! You have 15 minutes to work. I will check in with each of you to offer any help you might need. Please let me know when you finish.*

Note: **Close this section on time even if some of the participants are not finished.**

→ End Assessment Quiz:

?/! *Let's get back together for the last bit of information.*

Closing – Next Steps

(🕒10 minutes)

→ **Facilitate the following questions:**

(🕒6 minutes)

?/: *Raise your hands to respond to the following questions:*

1. *Did you make it through the quiz?*
2. *How many people think they may be eligible?*
3. *How many people don't think they are eligible?*
4. *If you think you may be eligible for CVC, how many of you might be interested in getting more information or working on an application?*

Let's think about what you can do with the information you learned in this session about CVC.

Note: **This should only take a few minutes if you limit responses to two or three for each group (see below). Ask everyone to help with the answers. Use the following examples for help if needed.**

?/: *When I read the question, I want everyone to help us name up to three answers, then I will ask the next question. Don't answer all the questions every time, make room for everyone to have a turn to offer an answer!*

1. *If you are eligible and interested in applying for CVC, what could your next steps be?*

- make an appointment with an advocate
- ask questions about my situation
- work on a CVC application
- think about my safety and risk issues

- start keeping records of expenses
- keep information in a safe place
- identify a safe location to get mail and phone calls
- tell others about CVC

?/! If you are eligible but not interested at this time, what could your next steps be?

- save documentation so I can change my mind
- keep CVC information in a safe place
- read handouts for more information
- tell others about CVC

?/! If you are interested in checking about your eligibility again, what could your next steps be?

- review the eligibility guidelines with a counselor
- get more specific information about CVC
- get help to take the quiz again
- take the quiz again to check eligibility a second time
- start keeping records of expenses
- tell others about CVC

?/! If you are not eligible (at this time) and not interested in CVC, what could your next steps be?

- toss CVC information (or give to the staff to use again!)
- remember this information for future use
- tell others about CVC

?/! If you need more time to finish the quiz, what could your next steps be?

- work on the quiz later
- get help with the quiz from one of these participants
- make an appointment with a domestic violence program advocate or volunteer advocate

Distribute Handouts 5, 6 & 7

Crime Victims Compensation Safety and Confidentiality Checklist

Checklist of Possible Crime Victims Compensation Awards

A Few More Questions and Answers about Crime Victims Compensation

→ End the workshop:

- ⑥ tell everyone the handouts you just gave them should be kept in a safe location and used as needed
- ⑥ suggest that anyone with questions about CVC make an appointment with a CVC counselor or volunteer advocate at the domestic violence program
- ⑥ invite anyone who is at all worried about what to do with the papers from this session, to meet with you before they leave
- ⑥ thank the group members for working together

→ Meet with anyone who may have a problem taking materials home:

- ⑥ make a plan about what to do – right now
- ⑥ suggest that they talk with an advocate about finding a safe location for CVC and other papers
- ⑥ with permission, collect their names and pass the list on to an advocate for follow up

Contact Information

Pennsylvania Commission on Crime and Delinquency

Office of Victims Services
 Victims Compensation Division
 P.O. Box 1167
 Harrisburg, PA 17108-1167
 Phone: 800-233-2339
 717-783-5153
 Fax: 717-787-4306
 (you will want to speak to a Legal Assistant)

Crime Victim Compensation Information

<http://www.portal.state.pa.us/portal/server.pt?open=512&objID=5415&&PageID=495614&level=3&css=L3&mode=2>

Application Form

<http://www.portal.state.pa.us/portal/server.pt?open=512&objID=5423&&PageID=496273&level=4&css=L4&mode=2>

Pennsylvania Coalition Against Domestic Violence

Denise M. Scotland
 CVC Project Manager
 800-932-4632
 dms@pcadv.org

Our domestic violence program staff who are familiar with CVC are:
