



The Michigan DVOCCATE

Victim Compensation: Good News for Victims

■ by Dan Eddy

In This Issue

Victim Compensation: Good News	2
Michigan Crime Victim Compensation	3
VOCA Grantees Making a Difference	
♦ Restitution Payment for Shelter Cost.....	4
♦ Secret Garden	5
Indian Women and VAWA	6
Program Evaluation and Diversity	8
Walter's Words of Wisdom	9
OVC Resources	10
VOCA Calendar	11

A Michigan

Crime Victim Services

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C rime victim compensation is good news for crime victims. Every state in the country operates a program that can cover the medical expenses,

counseling costs, lost wages, funeral bills, and a range of other losses for victims. It is a resource that every victim advocate and assistant, police officer and prosecutor, and anyone else who works regularly with victims can use to help them restore their lives.

But victims must find out about compensation before they can access its benefits. If a victim doesn't know about the program, she and her family may suffer needlessly, never getting the financial help that is available. Their efforts to regain the stability and dignity of their lives may be hampered and delayed—all because those who could have told them about compensation failed to provide this vital information.

At the National Association of Crime Victim Compensation Boards, we're acutely aware of the important role that people in victim services and the criminal justice system play in the success of compensation programs. All of the compensation agencies, like Michigan's, that belong to this association know that without the support of those who work

with victims, the compensation process never gets going. People in the field serve as the crucial link to help victims of domestic violence, child abuse, sexual assault, and many other violent crimes get the financial assistance they need.

Everyone's Responsibility

Telling victims about crime victim compensation is a special duty of every professional who works with victims. This one-to-one contact is by far the most effective way for victims to learn about compensation opportunities. Compensation programs have found that while various outreach efforts such as distributing brochures and broadcasting public service announcements can increase public awareness, most people don't retain information that they don't currently need. It's when someone becomes a victim, and is actually facing questions relating to the costs of crime, that he or she needs to hear about compensation.

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Continued on page 2

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Victim Compensation continued...

The overwhelming majority of victims who apply for compensation have found out about the program through a victim service professional or police officer. Compensation programs themselves, with small staffs, simply aren't designed to make initial contacts with individual victims. They depend on victim service workers and police to do this work. This is true in every state, even those with compensation staffs much larger than Michigan's.

A victim advocate doesn't have to be an expert about the details of compensation—it may be enough just to point a victim in the right direction. Though it certainly helps to know as much as possible about eligibility requirements and benefits, simply telling the victim that the program exists can make a huge difference. Helping the victim to fill out an application form is even better.

Workers in VOCA-funded victim assistance programs should know that they are mandated, as a condition of their program receiving federal money, to provide information and assistance in filing for crime victim compensation. Assistance programs need to be sure that this mandate is fully honored. Training about compensation should be an integral part of the program plan of every victim service organization, police department, and prosecutor's office.

Taking Action

What specifically can the victim-service professional do to make sure that victims get every chance possible to access financial help? Here are some ideas:

1. Ask the victim about financial losses. It's important to deal with more than the victim's emotional needs—remember that financial injury can be just as important to address. Does the victim

have medical bills not covered by insurance? Does the victim need help in paying for counseling? Did the victim miss time at work?

2. Tell the victim about compensation. Let her know that there is help. Provide a phone number. Don't assume that someone else has provided this information. Even if the victim has been told before, she may not have retained the information in the initial crisis stage after the victimization. Repeat the information again to be sure the victim understands.

3. Help the victim apply for benefits. Give the victim an application, and help fill it out. Assist the victim in gathering necessary documentation, such as bills and insurance records. Make sure it all gets in the mail.

4. Follow up with the program. Sometimes a victim's application is delayed because the program needs more information, and can't get the victim to respond. Volunteer to be a go-between. If a question arises in completing the application, call the compensation program to get advice. Once the application is submitted, follow up as necessary to see if you can provide any further help.

5. Follow up with the victim. Are there additional expenses that have come up since the application was submitted? Would it help to call a creditor to let them know that an application is in process? Does the victim need help in responding to a request for more information? Keep in touch with the victim throughout the process to see how you can help.

6. Be patient. Understand that the compensation program is processing

Compensation programs are grateful for the help victim professionals can provide.

Continued on page 3

Victim Compensation continued...

hundreds of applications at any one time, and may not be able to concentrate fully and immediately on each individual claim it receives. And while many important expenses can be covered, there may be some financial needs that the program simply can't cover. Your assistance can shorten the process, and it can also help the victim with the difficult task of waiting for help as the application is reviewed.

Compensation programs are grateful for the help victim professionals can provide. They know that without their assistance, most victims of violence would never know that financial help is available. Please continue to help victims by telling them about this important resource for recovery. And don't hesitate to get in touch with the compensation program in your state to get more information and improve your ability to assist victims through the process. ▽

Dan Eddy is the Executive Director for the National Association of Crime Victim Compensation Boards. The Association was founded in 1977 to promote the exchange of ideas and information between compensation programs across the nation, and to help them improve their service to crime victims. The Association's website, which includes a Program Directory of all state compensation agencies, is located at www.nacvcb.org, and the Association can be contacted at nacvcb@aol.com.

Michigan Crime Victim Compensation

■ by Janine Washburn

With advocates' help, we hope to increase the amount of assistance we provide to victims in Michigan! Michigan's Crime Victim Compensation program processes numerous claims annually; this year we expect to see over 1400 claims. Advocates should let victims know that we strive to award claims as quickly as possible. The typical response time is 14-16 weeks once a claim is received and every effort is made to fast-track sexual assaults (e.g. forensic exams).

Common Application Errors

Sometimes, processing claims takes longer due to common errors on the application. Below are the most common mistakes:

- Applications must be fully completed, signed, and dated.
- A dollar amount is necessary for the question on page 4, section 10, which requests household income. Guidelines require that we examine a claim to ensure that the crime resulted in financial hardship.
- Documentation or itemized bills must accompany the application. Examples include pay stubs, disability statements, or insurance benefit statements.
- Social security numbers are required to process the application.

Upon receiving an application that has an error or an omission, we promptly return the application with an "incomplete application" response letter highlighting the changes that must be made.

Common Misunderstandings

At times, completed applications are denied due to our compensation guidelines. We are able to provide compensation for medical bills, funeral expenses, loss of earnings, and counseling. However, Michigan Crime Victim Compensation does not cover living expenses, loss of, damage to, or theft of personal property.

Learn More About Compensation

We offer training to advocates, individually or in groups, which offers guidance on what victims may be compensated for, the amount of minimum and maximum funding available for claims, and why we need specific information in the application. Trainings can be held at your agency, last approximately one hour, and include a Victim Advocate Reference Guide for each participant. We strongly encourage this training for new employees and seasoned employees who wish to learn more about Michigan's Compensation program.

Should you have questions about our program or what claims may be covered, I invite you to consult our brochure or telephone us. ▽

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