FEDERAL FINANCIAL RELIEF FOR PHYSICIANS DURING THE COVID-19 EMERGENCY

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Disclosures:
No financial conflicts of interest
Disclaimer

• This presentation is intended for educational purposes only.

• Information presented is intended for attendees as a whole and not to the specific circumstances of individuals.

• Attendees are encouraged to review official source materials, including relevant guidance documents, specific statues, regulations, policies and other interpretive materials for a full and accurate statement of funding and programmatic details.
Learning Objectives

• Develop a better understanding of federal programs and funding opportunities intended to support physicians and other healthcare providers during the COVID-19 emergency.

• Identify actions physicians need to take to apply for funding.

• Increase working knowledge of opportunities, deadlines, and limitations of funding.
97.5% of Individuals Diagnosed with COVID-19 Develop Symptoms Within 11.5 days of Being Infected

Number of days when a person can potentially spread a disease, after infection but before showing symptoms of the disease

- Pneumonia: Days 1-3
- Seasonal Flu: Days 1-4
- Swine Flu H1N1: Days 2-7
- COVID-19: Days 2-14
- SARS: Days 2-14
- MERS: Days 2-14
- Ebola: Days 2-21

Though the potential spread of infection period for COVID-19 is still unknown, the **average time** that a person is at risk for spreading the coronavirus after being infected but before showing symptoms is between **2-7 days**.

Sources: John Hopkins University, Information is Beautiful.
The novel coronavirus (COVID-19) is a new virus in the coronavirus family, which includes the common cold and SARS.

**Coronaviruses:** 2019-nCoV is a new strain of a coronavirus, which ranges from the common cold to more serious illnesses like SARS (Severe Acute Respiratory Syndrome).

**Infection and Transmission:** Initial findings suggested emergence of this virus from an animal reservoir. However, recent findings suggest person-to-person spread. Person-to-person spread of SARS is thought to happen through respiratory droplets.

**Symptoms:** Symptoms may appear between 2-14 days after exposure. Symptoms range from mild to severe respiratory illness with fever, cough and shortness of breath.

**Treatment:** There is no specific antiviral treatment recommended for 2019-CoV. Individuals infected with 2019-nCoV should receive supportive care to relieve symptoms and support vital organ functions.

Sources: World Health Organization, Centers for Disease Control and Prevention.
Spread of COVID-19 Outbreak as of April 24th
Social Distancing is Key to “Flattening the Curve” & Limiting the Spread of COVID-19

Sources: CDC, Vox

Slide last updated: March 17, 2020
Current Expiration Dates for State Shelter-in-Place Orders & Stay-at-Home Advisories

AS OF APRIL 22, 2020, CNN

- April
- May
- June
- No set end date
- No statewide shelter-in-place order or stay-at-home advisory

Sources: CNN.

*State has allowed or plans to allow certain non-essential businesses to open early
**State has no shelter-in-place order or stay-at-home advisory but has closed non-essential businesses
NATIONAL RESPONSE TO COVID-19 EMERGENCY
11 States and DC Have Opened Enrollment Under the ACA to Allow Recently Laid-off Workers to Access Subsidized Health Insurance

**States that have reopened exchanges**

As of March 23, Idaho was the only state with a state-based market place not to reopen.

- **States**
  - CA
  - NV
  - CO
  - CA
  - WA
  - OR
  - ID
  - UT
  - AZ
  - NM
  - TX
  - OK
  - AR
  - LA
  - FL
  - AL
  - MS
  - TN
  - VA
  - NC
  - SC
  - GA
  - FL
  - LA
  - TX
  - OK
  - AR
  - MO
  - IA
  - NE
  - SD
  - ND
  - WY
  - MT
  - ID
  - UT
  - AZ
  - NM
  - CO
  - CA
  - WA
  - OR
  - NV
  - ID

**Sources:** Business Insider, New York Times, Kaiser Family Foundation

**Slide last updated on:** April 1, 2020

President Trump has decided against reopening the ACA marketplace to allow uninsured Americans to purchase health insurance during the pandemic.

Individuals who lose their employer-based coverage can already apply for coverage outside of enrollment periods, but reopening the window will streamline enrollment.

The special enrollment period is not limited to those who have recently lost their jobs, including those who are currently enrolled in limited-duration health plans.
On March 13th, President Trump Issued an Executive Order Declaring the COVID-19 Pandemic a National Emergency

Key takeaways from the Proclamation on Declaring a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak:

Trump declared the emergency under the 1988 Stafford Act, **freeing up Federal Emergency Management Agency (FEMA) funds** to address COVID-19. White House estimates place the figure at around $40 billion.

Trump also declared an emergency under the National Emergencies Act, **allowing HHS to modify or waive regulations** for Medicare, Medicaid, and other programs, including provisions to expand telehealth access.

This emergency declaration is **stronger than the “public health” emergency announced in late January**, which was technically issued by HHS and made it easier for states to redirect staff responding to COVID-19.

Telehealth Provisions:

- Trump administration waived certain federal rules to increase the number of doctors able to provide remote care in states other than where they are licensed.
- For the rules to go into effect, governors must use emergency powers to allow those doctors permission to practice within their state.
- CMS expanded Medicare’s telehealth benefits, allowing beneficiaries to receive previously denied services, including common office visits and preventative health screenings from their homes.

Sources: CMS, CNN, USA Today

Slide last updated on: March 18, 2020
AOA Telehealth Resources

- At least 4 on-demand webinars
- Private payer information
- Federal policy updates
- CMS telemedicine guidance
- Links to CMS resources
- COVID-19 codes

https://osteopathic.org/practicing-medicine/telemedicine/
Since the start of the COVID-19 emergency, the Centers for Medicare & Medicaid Services (CMS) has issued temporary regulatory waivers and new rules for physicians and other clinicians.

**Telehealth:**

- CMS is paying for telehealth services in a physician’s office, hospital, and other medical facilities, including the patient’s home for services related to COVID-19 or other medical conditions.

- Among the flexibilities being granted to physicians, CMS is allowing telehealth to fulfill many face-to-face visit requirements for more than 80 services, including use of audio only phones to ensure patients.

**Advance Payments:**

CMS expanded its accelerated and advance payment program for hospitals, doctors, durable medical equipment suppliers and other Medicare Part A and Part B providers.
Medicare Accelerated and Advance Payments

- Accelerated/Advance payments can be requested by Medicare Part A and Part B providers.
- Most providers can request up to 100 percent of their Medicare reimbursement amount for a three-month period.
- Providers must meet the following requirements to qualify for advance payments:
  - Have billed Medicare for claims within 180 days immediately prior to the date of signature on the request form,
  - Not be in bankruptcy,
  - Not be under active medical review or program integrity investigation, and
  - Not have any outstanding delinquent Medicare overpayments.
- Medicare currently accepting accelerated/advance payment requests.
Challenges with Medicare Accelerated and Advance Payments

Repayment Process:

• An automatic recoupment process begins 120 days after payment is received;
• Providers have 210 days to repay the balance, and which interest rate is 10.25%;
• Medicare payments will be automatically reduced to repay the outstanding advance payment balance instead of paying newly submitted claims in full.

The AOA has expressed concern over this repayment process and is urging Congress to make changes, including:

• Postponing recoupment until 365 days after advance payment is issued and extending the repayment period;
• Reducing recoupment amount from 100% to a maximum of 25%; and
• Reducing the interest rate during the extended repayment period to zero.
CONGRESSIONAL RESPONSE TO COVID-19: NEW FUNDING AND PROGRAMS
Congress’s Three-Phase Response to the COVID-19 Outbreak

**Phase 1**
- H.R. 6074 — Coronavirus Preparedness and Response Supplemental Appropriations Act
  - $8.3 billion in COVID-19 response funding for developing a vaccine and preventing further spread of the virus
  - Became law on 3/6/20

**Phase 2**
- H.R. 6201 — Families First Coronavirus Response Act
  - $100 billion in worker assistance, including emergency paid sick leave, food assistance, and unemployment payments
  - Exempts Healthcare workforce employers from paid sick leave
  - Became law on 3/18/20

**Phase 3**
- H.R. 748 - Coronavirus Aid, Relief, and Economic Security (CARES) Act
  - $2 trillion stimulus package
  - $100 billion for hospitals and other healthcare institutions
  - $16 billion for the National Strategic Stockpile for Medical Supplies
  - Expanded use of telemedicine
  - Direct payments to individuals and families
  - Became law on 3/27/20

AOA Priorities Included in COVID-19 Legislation

Funding Highlights:
• $1B for the Department of Defense to utilize the Defense Production Act;
• $4.3B for the CDC, which includes $1.5B for states, local government, and tribes to purchase equipment, support testing and surveillance, and $1.5 billion for additional activities;
• $100B for grants to hospitals and other public and not-for-profit entities, and institutional healthcare providers to cover unreimbursed health care expenses or lost revenue;
• $16B for the Strategic National Stockpile for medical supplies; and,
• $5.5B for vaccine development & acquisition.

Other Noteworthy Provisions:
• High-Deductible Health Plans with Health Savings Accounts (HSA) can cover telehealth services prior to patient reaching deductible;
• Patients can use funds in HSAs and FSAs to pay for over-the-counter medical products;
• Eliminates previous limitations on Medicare telehealth expansion authority;
• Allows FQHCs and RHCs to serve as distant sites for telehealth consultations, furnish telehealth services, and being reimbursed by Medicare;
• Limits liability for volunteer health care professionals; and
• Financial support for small businesses and non-profits.
Some researchers estimate that small businesses could need up to $1.5 trillion cash injections from the federal government, far more than the stimulus currently provides.

- Appropriates $350 billion in forgivable loans (capped at 4% interest) to small businesses (who can receive up to $10 million) to prevent them from laying off their workers; these will be overseen by the SBA and administered by banks + other lenders.

- Codifies a delay in employer-side Social Security payroll taxes until 2021 or 2022.

- Provides expanded unemployment-insurance benefits to sole proprietors, in addition to other self-employed workers.

- Creates a refundable 50% tax payroll tax credit on worker wages; applies to all businesses, including small businesses.

- Designates some of the $425 billion appropriated for the Federal Reserve’s credit facilities to be used to support small businesses.

- Establishes less strict operating loss-deduction rules, allowing businesses to get more tax relief.

- Provides expanded unemployment-insurance benefits to sole proprietors, in addition to other self-employed workers.
Small Business Administration Programs

- **Paycheck Protection Program**: This loan program provides loan forgiveness for retaining employees.
- **EIDL Loan Advance**: This loan advance will provide up to $10,000 of economic relief to businesses that are currently experiencing temporary difficulties.
- **SBA Express Bridge Loans**: Enables small businesses to access up to $25,000 quickly.
- **SBA Debt Relief**: The SBA is providing a financial reprieve to small businesses during the COVID-19 pandemic.
Paycheck Protection Program

$300 Billion Now Available

- Small businesses, including hospitals, health systems, and health care providers, are eligible for a loan of up to 250% of their average monthly payroll costs to cover eight weeks of payroll as well as help with other expenses like rent, mortgage payments, and utilities.

- Loans are forgiven based on maintaining employee and salary levels, and spending at least 75% of loan on payroll expenses.

- Forgivable portion of loans cannot cover portions of salaries exceeding $100k. Any portion of a loan that is not forgiven has a maximum term of 10 years, and a maximum interest rate of 4%.
Provider Relief Fund: grants to cover unreimbursed health care related expenses or lost revenues attributable to the public health emergency resulting from the coronavirus.

- $30 billion distributed between April 10th and 17th based on 2019 Medicare fee-for-service claims data. The goal was to move money to providers as quickly as possible.

- $10 billion being distributed to hospitals in areas that have been particularly impacted by the COVID-19 outbreak based on information they provide on the number of ICU beds and admissions for patients with COVID-19.

- $10 billion is being allocated to rural hospitals and rural health clinics based on their operating expenses.

- $400 million is being directed to Indian Health Service facilities.

Approximately $125 billion still to be allocated.
FCC & HHS Telehealth and Connected Care Pilot Programs

**COVID-19 Telehealth Program:** The FCC and HHS are partnering on a $200 million telehealth program to support healthcare providers responding to the ongoing coronavirus pandemic. The FCC will help healthcare providers purchase telecommunications, broadband connectivity, and devices necessary for providing telehealth services. [https://www.fcc.gov/covid-19-telehealth-program](https://www.fcc.gov/covid-19-telehealth-program)

**Connected Care Pilot Program:** This a three-year pilot program where the FCC will provide up to $100 million of support from the Universal Service Fund (USF) to help defray health care providers’ costs of providing connected care services and to help assess how the USF can be used in the long-term to support telehealth.

This pilot program is available to all nonprofit and public healthcare providers regardless of rural or non-rural geography. Interested providers must start by registering with the FCC to be an eligible healthcare provider.
United States Department of Agriculture: $1 Billion for Rural Business Loan Guarantee Program: Includes For-profit Businesses, Nonprofits, Cooperatives, Public Bodies, and Individuals

• Funds must be used in an area with a population less than 50,000 inhabitants.

• The borrower’s headquarters may be based within a larger city as long as the project is located in an eligible rural area.

• Funds can be used for business repair, modernization, or development; the purchase of equipment; debt refinancing; and acquisitions that will create or save jobs.

Funding opportunities at USDA for long term care facilities Include:

• Community Facilities Direct Loan and Grant Program

• Community Facilities Guaranteed Loan Program

• Rural Business Development Grants
Updates on meeting status;
Information on webinars;
Board certification information;
Advocacy information; and,
Telehealth Guide
Tell Us Your Story: How COVID-19 is impacting you

As osteopathic physicians, residents and students you are on the front line of the response to the COVID-19 pandemic. We need to hear from you about how this crisis is affecting your practice, your studies, or your personal lives.

The Administration, Congress and states are moving quickly to address this pandemic, and we need your help to provide them with a clear picture of what's happening on the ground and the gaps in coverage or resources that need to be filled. Your federal and state leaders need to know what frontline physicians, residents, and medical students are experiencing and what you need.

Please tell us how you are being impacted by the COVID-19 outbreak. Your stories will help us bring a clearer picture to government officials at all levels as we make recommendations on potential policy needs to help mitigate the impact of this pandemic.

We will not share your story with anyone without your expressed consent and we're happy to keep identifying info confidential at your request. Use the form to the right to share what's happening to you, and any suggestions you have for how we should move forward.
Making Sure Your Members of Congress Hear from You

- Fix repayment of Medicare advance payments;
- Increase Medicaid payments rates to align with Medicare;
- Provide liability protections to frontline health care workers; Support loan forgiveness; and
- Provide healthcare workforce with paid medical leave.
RESOURCES
On-demand Covid-19 Webinars

Telemedicine – Successfully practicing medicine from a distance

Navigating HIPAA and Telemedicine during COVID19

Get Paid for Telehealth; New Rules for Documentation and Technology

Billing and Coding Under New Telehealth Rules

https://aoaonlinelearning.osteopathic.org
Upcoming Webinars

The CARES Act and the Paycheck Protection Program (PPP): Key Considerations for Physicians and Their Practice
April 29  7:00 PM CT

Keeping Your Practice In Shape During the Pandemic
May 6  7:00 PM CT

Managing Your Online Presence
May 13  7:00 PM CT

https://aoaonlinelearning.osteopathic.org
Telemedicine Platforms

Remote Monitoring of COVID-19 Patients

Ceras Health – Patients download the Ceras app and enter vitals three times a day. Readings are monitored by a Ceras RN. If the readings raise an alert, Ceras will notify the patient and provider for follow up. Consult with Ceras on your state reimbursement. No implementation fee for AOA members [https://cerashealth.com/aoa.html](https://cerashealth.com/aoa.html) - 877-723-7277

Free COVID video consultations

Bluestream Health is offering AOA members free access to HIPAA-compliant video sessions with patients during the COVID-19 crisis. Bluestream will create a platform for the provider to send a secure invite to your patient via text or email. The patient clicks on the link to begin a HIPAA-compliant video session with provider. Email membervalue@osteopathic.org to receive the link.

Find links at osteopathic.org/membervalue
Questions? membervalue@osteopathic.org
To obtain CME Credit

https://aoaonlinelearning.osteopathic.org
Questions & Answers

Physician Services Department
1-312-202-8194
physicianservices@osteopathic.org
Applying for the Paycheck Protection Program (PPP)

Apr 24, 2020

With
The SoFi Story

**Products for Financial Needs**

Offering student loans, personal loans, mortgages, wealth and money products. We enable borrowing, saving, spending, paying, investing & protecting.

**Customer First Mentality**

We are member-centric, focused on serving & building a lifetime relationship. We add about 20,000 new members to our platform every month.

**Financial Success**

All of our products, education, tools and resources are designed to help our members Get Your Money Right™

**Product Innovation**

Our goal is to help our members get their money right. Best-in-class user experience on mobile and desktop. Innovation to match market demand.
Customized solutions for AOA members

- SoFi partners with the AOA Member Value Program to provide financial wellness solutions at SoFi.com/AOA

See what SoFi can do for you—and your finances.

SoFi + DWOQ have partnered to bring AOA members a complete solution for their student loan needs. AOA members receive a 0.25% rate discount when they apply for refinancing on the tile below.
Latest news on PPP loans

The Paycheck Protection Program initial $349 billion budget has been fully allocated to small businesses as another round of funding is being discussed by the U.S. Congress. Here are some highlights of the first phase of the program. The second round has been passed and there is an additional $310B allocated to PPP loans.

Loan Size Analysis*

<table>
<thead>
<tr>
<th>Loan Size</th>
<th>Approved Loans</th>
<th>Approved Dollars</th>
<th>% of Count</th>
<th>% of Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$150K and Under</td>
<td>1,229,893</td>
<td>$58,321,791,761</td>
<td>74.03%</td>
<td>17.04%</td>
</tr>
<tr>
<td>&gt;$150K - $350K</td>
<td>224,061</td>
<td>$50,926,354,675</td>
<td>13.49%</td>
<td>14.88%</td>
</tr>
<tr>
<td>&gt;$350K - $1M</td>
<td>140,197</td>
<td>$80,628,410,796</td>
<td>8.44%</td>
<td>23.56%</td>
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<tr>
<td>&gt;$1M - $2M</td>
<td>41,238</td>
<td>$57,187,983,464</td>
<td>2.48%</td>
<td>16.71%</td>
</tr>
<tr>
<td>&gt;$2M - $5M</td>
<td>21,566</td>
<td>$64,315,474,825</td>
<td>1.30%</td>
<td>18.79%</td>
</tr>
<tr>
<td>&gt;$5M</td>
<td>4,412</td>
<td>$30,897,983,582</td>
<td>0.27%</td>
<td>9.03%</td>
</tr>
</tbody>
</table>

Total 1,661,367 $342,277,999,103

*Overall average loan size is $206K

Three Biggest Lenders

<table>
<thead>
<tr>
<th>Lender</th>
<th>Approved Loans</th>
<th>Approved Dollars</th>
<th>Average Approved Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>27,307</td>
<td>$14,071,396,427</td>
<td>$515,304</td>
</tr>
<tr>
<td>2</td>
<td>32,097</td>
<td>$10,309,843,746</td>
<td>$321,209</td>
</tr>
<tr>
<td>3</td>
<td>21,062</td>
<td>$9,612,090,368</td>
<td>$456,371</td>
</tr>
</tbody>
</table>
Access has been a challenge

- Number of issues have led to a rocky rollout
  - limited number of approved banks
  - lack of clarity in the program
  - Technical issues with SBA process
  - Demand is not evenly spread

- Recent changes should improve things going forward
  - Some fintech companies authorized as direct lenders
  - Improved liquidity from the federal reserve
  - More clarity on process, risk & liability for lenders
Lantern Credit can help

**Lantern Credit** is SoFi’s answer for small business owners

- Access to hundreds of funding sources, including SBA approved direct lenders
- Recommend lender based on partner capacity
- Regularly updated information on PPP program and alternatives, including SBA 7a and EIDL
To find a Paycheck Protection Program lender visit

LanternCredit.com/Small-Business
To find a Paycheck Protection Program lender visit LanternCredit.com/Small-Business
Thank you