

## COVID-19 Physician Resources

The recently enacted Coronavirus Aid, Relief, and Economic Security (CARES) Act includes several programs available to physician practices. Refer to the summary below for an overview of the following CARES Act provisions:

### Paycheck Protection Program (PPP)

The PPP allows small businesses to apply for a loan of up to 250% of average monthly payroll costs to cover payroll and other qualifying business expenses. Loan amounts covering up to eight weeks of qualifying expenses are eligible for forgiveness if a business either retains all employees on payroll without reducing salaries by more than 25% or rehires employees to reach prior staffing levels by June 1, 2020. Details of the PPP from the Small Business Administration: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>

### Economic Injury Disaster Loan (EIDL) Emergency Advance

The EIDL allows small businesses to apply for low interest loans to pay for business expenses that could have been met had the disaster not occurred. Once a business has applied for an EIDL, they can request an emergency advance of up to \$10,000 which does not need to be repaid. Business can apply for both a PPP loan and EIDL advance, however the loans may not be used for the same expenses and the advance portion received under the EIDL would be subtracted from the amount forgiven in the PPP. Details of the EIDL Emergency Advance from the Small Business Association: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance>  
Online application: <https://covid19relief.sba.gov/#/>

### CMS Accelerated and Advance Payment Program

CMS is authorized to provide advanced payments to providers who meet eligibility criteria. Most providers will be able to request up to 100% of their Medicare payment amount from Oct. to Dec. 2019. Providers must submit a request with their designated Medicare Administrative Contractor (MAC), and requests will be reviewed and advanced payments issued within seven days of the request. Providers billing Medicare Part B will have 210 days for repayment without interest. Locate your designated MAC:

<https://www.cms.gov/Medicare/Medicare-Contracting/FFSProvCustSvcGen/MAC-Website-List>

CMS Advanced Payment Fact Sheet:

<https://www.cms.gov/files/document/accelerated-and-advanced-payments-fact-sheet.pdf>

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