



April 10, 2020

# COVID-19: Navigating the Financial Crisis

## FMA Physician Toolkit

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This toolkit provides information on the FMA's advocacy efforts in Florida and in Washington on your behalf, links to our latest financial resources for physicians, and news about upcoming events.

### Advocacy:

*The FMA is fighting for physicians in this time of crisis. Florida's health care system will suffer severe and irreparable damage if physician practices cannot stay afloat during the COVID-19 pandemic.*

Physicians practices across Florida and our nation are experiencing financial crisis, threatening access to care for vulnerable Floridians. Now more than ever, physicians need support. The FMA is advocating around the clock for the heroes we serve:

- **The FMA joined the AMA and over 100 other medical societies** in calling upon U.S. Department of Health and Human Services (HHS) Secretary Alex Azar to use the \$100 billion Public Health and Social Services Emergency Fund appropriated under the CARES Act to bring relief to struggling physician practices. [Read the joint letter.](#)
- **While the CARES Act took some important first steps in providing relief to physicians**, the FMA is already working with its lobbyists and with other medical societies to advocate for additional relief from Congress. Our legislative priorities include, but are not limited to, drastically increasing access to financial relief for physician practices to help cover lost revenue and increased practice expenses related to COVID-19, strengthening access to PPE, requiring all payors to reimburse for telehealth services including audio-only E&M calls at in-person levels, temporarily raising Medicaid rates to Medicare levels for all physicians to bolster access for vulnerable populations, extending the

suspension of Medicare sequestration cuts through at least 2021, extending the repayment term for Medicare payment advances, and suspending regulatory requirements and data reporting programs such as MIPS that create administrative burdens. Stay tuned for more information.

- The FMA has strongly urged Florida Insurance Commissioner David Altmaier to require Florida health plans to offer expanded access to telehealth services [links to Jeff's letters]. Providing uniform access to telehealth services at in-person payment levels will help slow the spread of the virus, provide greater access to medically necessary care, strengthen the solvency of physician practices, and generally advance the practice of medicine and patients' interests.
- **The FMA has developed a brief survey** to help us educate lawmakers about the impact that COVID-19 is having on physician practices in Florida. **Please help us in this effort by completing our survey.** This information will be used to help the FMA advocate for policy changes aimed at protecting the practice of medicine and maintaining access to care during this crisis.

## Resources:

*Tools to help your practice navigate the changing regulatory environment and receive financial assistance*

- **Learn about the CARES Act.** The \$2.2 trillion stimulus packaged passed by Congress includes several provisions that affect the practice of medicine. These provisions include funding for loans and grants to support health care providers and limitations on liability for volunteer health care professionals who provide services during the public health emergency. While the implementation of the law is moving at a breakneck pace and new information is continually becoming available, **this brief guide** will help you understand the highlights of the legislation and its effects on your practice.
- **Learn more about telehealth.** CMS has offered unprecedented regulatory relief for physicians practicing telehealth under COVID-19. For the duration of the PHE, CMS has suspended geographical and site of service requirements for Medicare beneficiaries receiving telehealth services, provided payment for audio-only telephone E&M codes 99441 through 99443, and enabled physicians to receive payment for telehealth services at the higher non-facility rate, among other changes. **Visit the Telehealth Information page for more information.**

- **Learn more about the Paycheck Protection Program.** The CARES Act provides \$349 billion in funding for financial relief for small businesses, including physician practices, with 500 or fewer employees. Loans up to 2.5 times monthly payroll are available to cover eight weeks of payroll costs and other qualified expenses. Loans under this program will be forgiven if certain staff and payroll maintenance requirements are satisfied. **Learn more here.** Note: interested physician practices are encouraged to inquire with a qualified SBA lender or financial advisor soon as possible, as funds for this program are limited.
- **Learn about Medicare payment advances.** You may be eligible to receive up to three months of advance Medicare payments from CMS. CMS intends to issue these advances within seven days of a successful application. No repayments are required for the first 120 days after the date of issuance of the payment. Physician practices will have up to 210 days from the date the advance payment was made to repay balance of the advance. **Learn more here.**
- **Visit the FMA COVID-19 Resource Center for even more information,** including clarification on executive orders, links to coding and billing information, access to the latest resources from the Florida Department of Health, and much more. Updates are being provided regularly.
- **Learn more about emergency relief funding from HHS.** On Friday April 10, HHS announced that it has begun making \$30 billion in emergency payments to Medicare providers to offer financial relief during the COVID-19 pandemic. All Florida physicians who received Medicare fee-for-service payments in 2019 are eligible. HHS notes that these are payments, not loans, to healthcare providers, and will not need to be repaid. **To learn more, click here**
- Our professional staff is standing by to answer your questions and help you navigate this unprecedented and fast-changing environment. We offer our members assistance with payment, legal, and regulatory questions.

## Keeping You Informed – FMA Weekly Webinar:

- Starting this week, FMA General Counsel Jeff Scott and FMA Director of Health Care Policy and Innovation Jarrod Fowler will present a live webinar to help educate physicians on the fast-changing payment and regulatory environment. Be on the lookout for more information. There will be a brief Q&A portion.

