



CARES Act Stimulus Package Provider Program Tool

	Eligible Timeframe	Physician Practice (Less than 500 Employees)	Physician Practice (More than 500 Employees)	Maximum Amount Available	Application	Links
<i>HHS Emergency Funding</i>	All facilities and providers that received Medicare fee-for-service (FFS) payments in 2019 are eligible for today's distribution	Yes	Yes		Within 30 days of receiving the payment, providers must sign an attestation confirming receipt of the funds and agreeing to the terms and conditions of payment	AHA Bulletin HHS Distributes \$30 Billion to Providers as Part of CARES Act Emergency Fund
<i>SBA Loans</i>						
<i>Paycheck Protection*</i>	Businesses operating for eight weeks during the period of February 15, 2020 – June 30, 2020	Yes	No	Up to 10 million dollars based on previous years payroll cost	Paycheck Protection Program Borrower Application Form	Affiliation Rules Applicable to U.S. Small Business Administration Paycheck Protection Program
<i>Economic Inquiry Disaster Loan (EIDL) Loan Application*</i>	Businesses in operation during the period of January 31, 2020 – December 31, 2020	Yes	No	The maximum amount of the loan is \$2 million	U.S. Small Business Administration COVID-19 Page	AMA Bulletin Loans & Other Financial Assistance for Physician Practices

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Medicare Advanced Payments	All Medicare enrolled physician clinics (and other “suppliers”) are eligible to apply for an advance payment from CMS via their local MAC.	Yes	Yes	100% Medicare payment between Oct-Dec 2019	Any physician clinic interested in receiving advance payments must complete the form(s) supplied by their MAC	AMA Bulletin CARES Act: Medicare's COVID-19 Advance Payment Program FAQs
Main Street Business Lending Program	Eligible businesses must be (1) organized under U.S. law and (2) have significant operation in the U.S. and a majority of employees based in the U.S.		Yes, between 500 to 10,000 employees	Borrowers could receive between \$1 million and \$25 million	Since the underlying loans will be offered via banks and other lenders, it is anticipated that each such lender will produce its own application forms for potential borrowers	
Payroll Tax-Related Benefits Department of Health and Human Services Public Health & Social Services	The CARES Act allows employers to delay paying their portion of the social security payroll tax (6.2%) for wages paid starting March 27, 2020 through December 31, 2020. Fifty percent (50%) of the deferred amount of payroll taxes are due December 31,	Yes	Yes		It is important to note that employers who receive SBA 7(a) loans that are forgiven are not eligible for this payroll tax deferral.	

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<i>Emergency fund</i>	2021, with the remaining amount due December 31, 2022					
<i>COVID-19 Telehealth Program</i>	The Federal Communications Commission (FCC) has created a funding opportunity that will provide \$200 million to eligible healthcare providers for the purchase of telecommunication services, information services, and devices necessary for telemedicine during the pandemic				Selected applicants will receive full funding for eligible services and devices and must submit an application to the FCC	COVID-19 Telehealth Program
<i>Connected Care Pilot Program</i>	The FCC has created a three-year initiative to provide universal service support for defraying healthcare providers' qualifying costs associated with connected care services. The program will focus primarily on providers serving low-income or Veteran patients with up to \$100 million made available (separate from budgets for existing Universal Service Fund programs and COVID-19 Telehealth Program). Funding for selected pilot				Eligible providers must submit an application to the FCC	COVID-19 Telehealth Program

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	projects will cover 85% of eligible costs for broadband connectivity, network equipment and information services.					
<i>Reference Links*</i>	AMA website					AMA Publication Physician Practice Financial Relief Guide
<i>*Check for changes due to diminishing funds in this program</i>						

**Disclaimer: The information and guidance provided in this document is believed to be current and accurate at the time of posting. This information is not intended to be, and should not be construed to be or relied upon as, legal, financial, or consulting advice. Consider consulting with an attorney and/or other advisor to obtain guidance relating to your specific situation. References and links to third parties do not constitute an endorsement, sponsorship or warranty by the CareSource and CareSource hereby disclaims all express and implied warranties of any kind.

References:

“Physician Practice Financial Relief Guide,” American Medical Association April 08, 2020 <https://www.ama-assn.org/system/files/2020-04/physician-practice-financial-relief-guide.pdf>

“HHS Distributes \$30 Billion to Providers as Part of Cares Act Emergency Fund”, American Hospital Association, 2020. <https://www.aha.org/special-bulletin/2020-04-10-hhs-distributes-30-billion-providers-part-cares-act-emergency-fund>

“CARES Act Provider Relief Fund”, U.S. Department of Health and Human Services. <https://www.hhs.gov/provider-relief/index.html>

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