



There are three programs, provided under the Coronavirus Aid, Relief, and Economics Security (CARES) Act, that physician groups can take advantage of to cover lost funds or financial losses during the Public Health Emergency. They are:

1. **CMS Advance Payment Program (APP)**
2. **Paycheck Protection Program (PPP)** - this information is subject to change as CMS and SBA update policies/processes
3. **Economic Injury Disaster Loan (EIDL)** - this information is subject to change as CMS and SBA update policies/processes

CMS ADVANCE PAYMENT PROGRAM (APP) - The Program allows CMS to make what are essentially short-term, zero interest loans to providers and suppliers in the form of advance payments. Providers who receive an accelerated/advance payment will have a 120-day period before they begin repaying CMS. Providers and suppliers will continue to receive full payment for Medicare claims submitted during this 120-day period.

What does Accelerated/Advance Payment mean?

An accelerated/advance payment is a payment intended to provide necessary funds when there is a disruption in claims submission and/or claims processing. These expedited payments can also be offered in circumstances such as national emergencies, or natural disasters in order to accelerate cash flow to the impacted health care providers and suppliers. CMS is authorized to provide accelerated or advance payments during the period of the public health emergency to any Medicare provider/supplier who submits a request to the appropriate Medicare Administrative Contractor (MAC) and meets the required qualifications.

Is my group eligible to request Accelerated/Advance Payments?

To qualify for advance/accelerated payments the provider/supplier must:

1. Have billed Medicare for claims within 180 days immediately prior to the date of signature on the provider's/supplier's request form,
2. Not be in bankruptcy,
3. Not be under active medical review or program integrity investigation, and
4. Not have any outstanding delinquent Medicare overpayments.

How much of an advance payment can I request?

- You may request up to 100% of the Medicare payment equal to the amount of your Medicare Part B three-month payment history. (*Inpatient acute care hospitals, & children's hospitals are able to request up to 100% of the Medicare payment amount for a six-month period. Critical access hospitals (CAH) can request up to 125% of their payment amount for a six-month period.*)
- You will be asked to request a specific amount using your Medicare Part B Carrier's (MAC) Accelerated or Advance Payment Request form.

When will I know if my request has been approved?

- Each MAC will work to review and issue payments within seven (7) calendar days of receiving the request.
- If additional information is needed to process your request, your MAC will respond to the contact you list on your group's request form.



When do I repay Medicare Part B, and how do I repay?

- Recoupment will begin 120 days after the date of issuance of the payment
- This recoupment process is automatic and cannot be stopped or altered
- Any outstanding balance that remains after 210 days from the issuance of payment will be due and payable in full to Medicare Part B.
- You will continue to receive your regular Medicare Part B payments in full, during the 120-day delay period.
- At the end of the 120-day period, the recoupment process will begin, and every claim submitted to Medicare Part B will be offset from the new claims to repay the accelerated/advanced payment. **PLEASE NOTE: This means you will receive zero new payments from Medicare Part B once the recoupment begins, and until the recoupment is satisfied**

How do I request the Advance Payment?

All submission forms and MAC submission information can be found here - <https://www.gottlieb.com/wp-content/uploads/2020/04/04.03.20-MAC-Information-COVID-Medicare-Advanced-Pymt.pdf>

- Complete, sign and submit the Accelerated/Advance Payment request form
- Submit the form to your MAC per the instructions included on the form, preferably via email to expedite receipt of your request
- Submit any additional information/documents required by your MAC. For example, some MACs may require a formal written request in addition to the request form. Such instructions should be noted on your MAC's request form.

I still have questions, who do I ask?

- Contact your MAC's COVID-19 hotline; hotlines are operational Monday – Friday to assist you with accelerated payment.
 - **CGS Administrators, LLC (CGS) - Jurisdiction 15** (KY, OH) - The toll-free Hotline Telephone Number: 1-855-769-9920 Hours of Operation: 7:00 am – 4:00 pm CT
 - **First Coast Service Options Inc. (FCSO) - Jurisdiction N** (FL, PR, US VI) - The toll-free Hotline Telephone Number: 1-855-247-8428 Hours of Operation: 8:30 AM – 4:00 PM ET
 - **National Government Services (NGS) - Jurisdiction 6 & Jurisdiction K** (CT, IL, ME, MA, MN, NY, NH, RI, VT, WI) - The toll-free Hotline Telephone Number: 1-888-802-3898 Hours of Operation: 8:00 am – 4:00 pm CT
 - **Novitas Solutions, Inc. - Jurisdiction H & Jurisdiction L** (AR, CO, DE, DC, LA, MS, MD, NJ, NM, OK, PA, TX, (includes Part B for counties of Arlington and Fairfax in VA and the city of Alexandria in VA)) - The toll-free Hotline Telephone Number: 1-855-247-8428 Hours of Operation: 8:30 AM – 4:00 PM ET
 - **Noridian Healthcare Solutions - Jurisdiction E & Jurisdiction F** (AK, AZ, CA, HI, ID, MT, ND, NV, OR, SD, UT, WA, WY, AS, GU, MP) - The toll-free Hotline Telephone Number: 1-866-575-4067 Hours of Operation: 8:00 am – 6:00 pm CT
 - **Palmetto GBA - Jurisdiction J & Jurisdiction M** (AL, GA, NC, SC, TN, VA (excludes Part B for the counties of Arlington and Fairfax in VA and the city of Alexandria in VA), WV) - The toll-free Hotline Telephone Number: 1-833-820-6138 Hours of Operation: 8:30 am – 5:00 pm ET



- **Wisconsin Physician Services (WPS) - Jurisdiction 5 & Jurisdiction 8** (IN, MI, IA, KS, MO, NE) - The toll-free Hotline Telephone Number: 1-844-209-2567 Hours of Operation: 7:00 am – 4:00 pm CT

PAYCHECK PROTECTION PROGRAM (PPP) – provides 100% federally guaranteed loans to small business. This information is subject to change as CMS and SBA update policies/processes

Who is eligible for the loan?

- A small business with fewer than 500 employees
- A 501(c)(3) with fewer than 500 employees
- An individual who operates as a sole proprietor
- An individual who operates as an independent contractor
- An individual who is self-employed who regularly carries on any trade or business

Where can I apply for the Paycheck Protection Program?

You can apply for the Paycheck Protection Program at any lending institution that is approved to participate in the program through the existing U.S. Small Business Administration lending program and additional lenders approved by the Department of Treasury. There are no personal guarantees or collateral required for these loans.

What is the maximum amount I can borrow?

The amount any small business is eligible to borrow is 250 percent of their average monthly payroll expenses, up to a total of \$10 million.

How may I use the proceeds of the loan?

In addition to uses already allowed under the SBA's Business Loan Program, the loan may be used to cover:

- Payroll costs
- Employee salaries
- Group health care benefits
- Mortgage interest (principal excluded)
- Rent and utilities
- Interest on any other debt incurred before Feb. 15, 2020

Are the loans forgiven?

Borrowers are eligible for loan forgiveness in an amount equal to the following amounts documented during the eight-week period after loan origination: payroll costs, interest on mortgage obligations (no principal or prepayment), rent and utility payments. The forgiven amount cannot exceed the principal amount of the covered loan. The amount forgiven may be reduced if you haven't retained all employees or there is a reduction in pay for retained employees.

When do I need to start paying interest on my loan?

All payments are deferred for 6 months; however, interest will continue to accrue over this period.

When is my loan due? In 2 years.



ECONOMIC INJURY DISASTER LOAN (EIDL) - a low interest, non-forgivable loan offered by the SBA. This information is subject to change as CMS and SBA update policies/processes

Can I get both an EIDL and a PPP loan?

Yes, as long as they don't pay for the same expenses. Alternately, an existing EIDL loan can be refinanced into a PPP loan.

Who is eligible for the loan?

Small businesses, including ESOPs, sole props, independent contractors and non-profits affected by the coronavirus all U.S. states and territories

What is the maximum amount I can borrow?

Up to \$2,000,000

What is the interest rate of the loan?

2.75% for nonprofits
3.75% for small businesses

What is the term length?

It will vary, but up to 30 years.

What can the loan be used for?

Accounts payable, fixed debts, payroll, and other expenses

Is a personal guarantee or collateral required?

Supporting documentation could include the business's most recent tax returns, a personal financial statement and a schedule of liabilities that lists all your current debts.
Loans less than \$200,000 do not require a personal guarantee

How can I apply?

Apply directly to the SBA @ <https://disasterloan.sba.gov/ela/> selecting Economic Injury as your reason. Alternatively, call SBA disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.