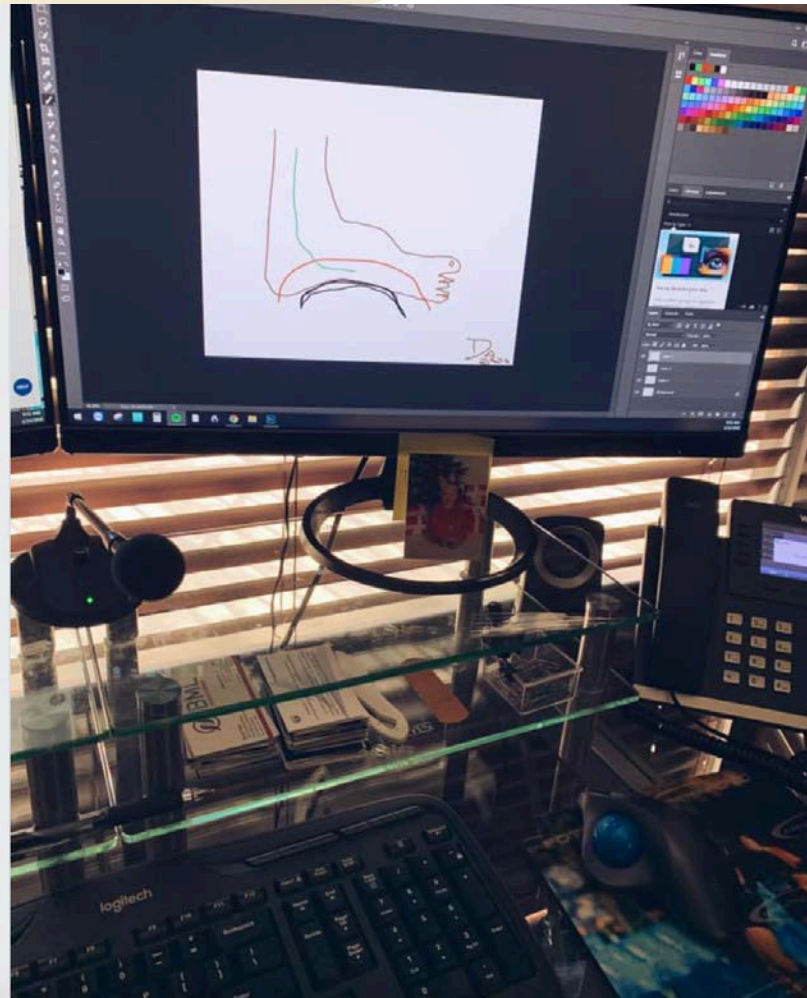




SUPPORTING EACH OTHER THROUGH THE COVID-19 PANDEMIC

Life as we know it has changed



how everyday feels



The TOASTED YOLK cafe

Uber Eats

Take These

To-Go!

\$5 Bloody Mary's

\$2 Mimosas

THETOASTEDYOLK.COM

The Toasted Yolk | It's Never Too Early to get Toasted.

Learn More

i

6 days ago

An Uber Eats advertisement for The Toasted Yolk cafe. The ad features a grey background with the cafe's logo at the top left and the Uber Eats logo at the top right. The text "Take These" is written in a simple font, followed by "To-Go!" in a large, yellow, cursive font. Below this, two drinks are shown: a Bloody Mary's in a glass with a tomato and celery, and a Mimosa in a glass with an orange slice. The prices are listed as \$5 for the Bloody Mary's and \$2 for the Mimosas. At the bottom, there is a link to the cafe's website, a promotional tagline, and a "Learn More" button. A small "i" icon is visible in the bottom right corner of the ad area.

Delaware Schools closed through Friday, May 15

de.gov/coronavirus

6 days ago

A notification from the State of Delaware. The background is dark blue with a faint circular seal of the state. The text "Delaware Schools closed through Friday, May 15" is written in white, with "Friday, May 15" highlighted in a red box. Below this, the URL "de.gov/coronavirus" is written in white. In the bottom right corner, it says "6 days ago". There are navigation icons (back, forward, close) at the top.



*Virtual is the new
Reality*

In the past week, there has been a major priority shift



The top priority is to stay safe and healthy and avoid unnecessary exposure.



Some practices (in "hot spot" areas) are closing their doors and providing updates to patients on possible reopen dates




More telehealth services are being provided (with lots of questions)**



Urgent or emergent visits in the office are being handled with extreme caution (taking the temperature of each patient prior to entering the office or in a designated triage area)

What is the current situation in your practice?

- Slightly reduced schedule
- Dramatically reduced schedule/treating patients only on specific days
- Providing telehealth visits
- Doors closed for the time being
- Thinking about closing



Elective
Cases/Non-
urgent care

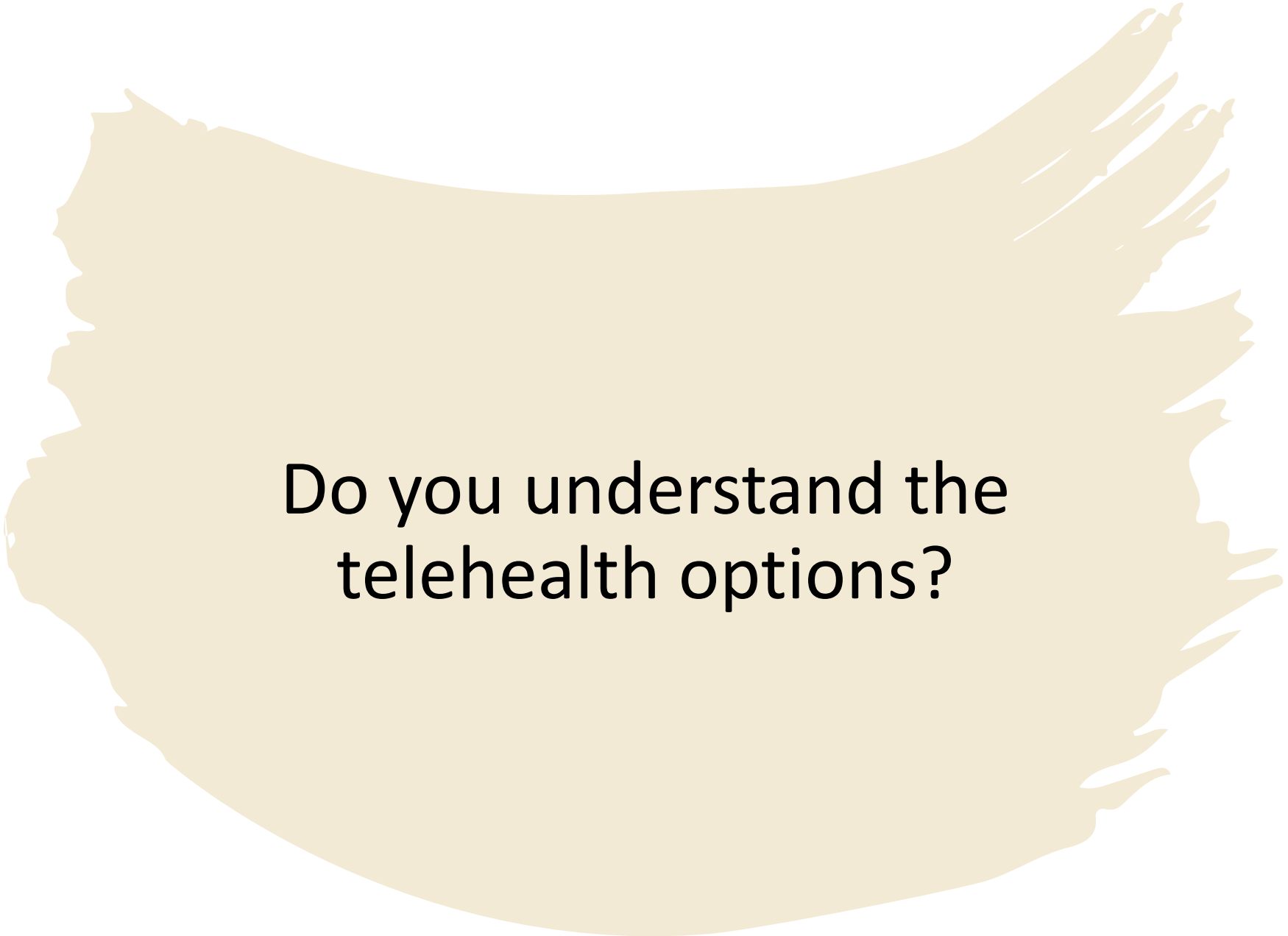
- APMA strongly recommends that, per the CDC's guidance below, you delay all elective ambulatory provider visits:
- *Health-care facilities and clinicians should prioritize urgent and emergency visits and procedures now and for the coming several weeks. The following actions can preserve staff, personal protective equipment, and patient care supplies; ensure staff and patient safety; and expand available hospital capacity during the COVID-19 pandemic:*
 - Delay all elective ambulatory provider visits
 - Reschedule elective and non-urgent admissions
 - Delay inpatient and outpatient elective surgical and procedural cases

How are you communicating with patients?

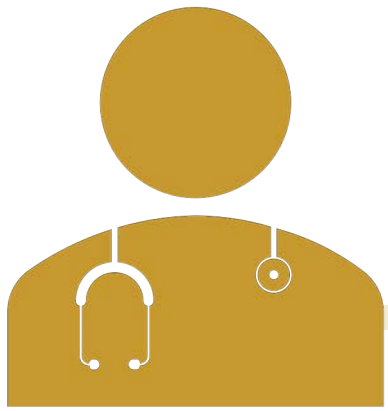
- E-blasts/emails
- Phone calls
- Text messages
- Social media posts
- Website banners
- Signage inside and outside the office

How are you providing telehealth services?

- Real time audio/video (FaceTime, Skype, Doxy.me, Zoom)
- Telephone calls
- Through EHR portal e-visit options
- Not at all

A light beige brushstroke background shape, resembling a paintbrush stroke, centered on a white background. The stroke is wider at the top and bottom and tapers towards the right side, with a rough, feathered edge.

Do you understand the
telehealth options?



Option 1:

Utilize office E/M coding (99201-99215) for Medicare, Medicare Advantage, Medicaid and Private Payers*

- Must use a communication tool that has interactive audio and video
- Communication tool must allow real time communication
- Typical HIPAA guidance does not apply to these services as long as providers are providing these services in good faith
- No modifiers needed*
- Use Place of Service as you normally would with a 95 modifier** changed as on 4/1/20 late afternoon. www.apma.org/EMremote
- These will be paid at office rate
- This waiver is in place as long as the Public Health Emergency lasts
- Postoperative global periods apply
- Document a progress note just like one would do when this service is provided face-to-face. This interaction is an E/M service and the same documentation requirements apply. The level is selected based on the 1995 or 1997 CMS guidelines for Evaluation and Management services.

Option 2: Use G2012 for “Virtual check-in”

- For Medicare Part B or Medicare Advantage patients
- Brief communication technology-based service by a physician or other qualified health-care professional who can report evaluation and management services, provided to an established patient, not originating from a related E/M service provided within the previous seven days nor leading to an E/M service or procedure within the next 24 hours or soonest available appointment; 5–10 minutes of medical discussion
- Can be any type of telecommunication tool, including telephone
- CANNOT relate to any service in the last seven days
- CANNOT result in patient coming in within the next 24 hours or soonest available appointment
- Can only be used for new and established patients.
- No modifiers needed



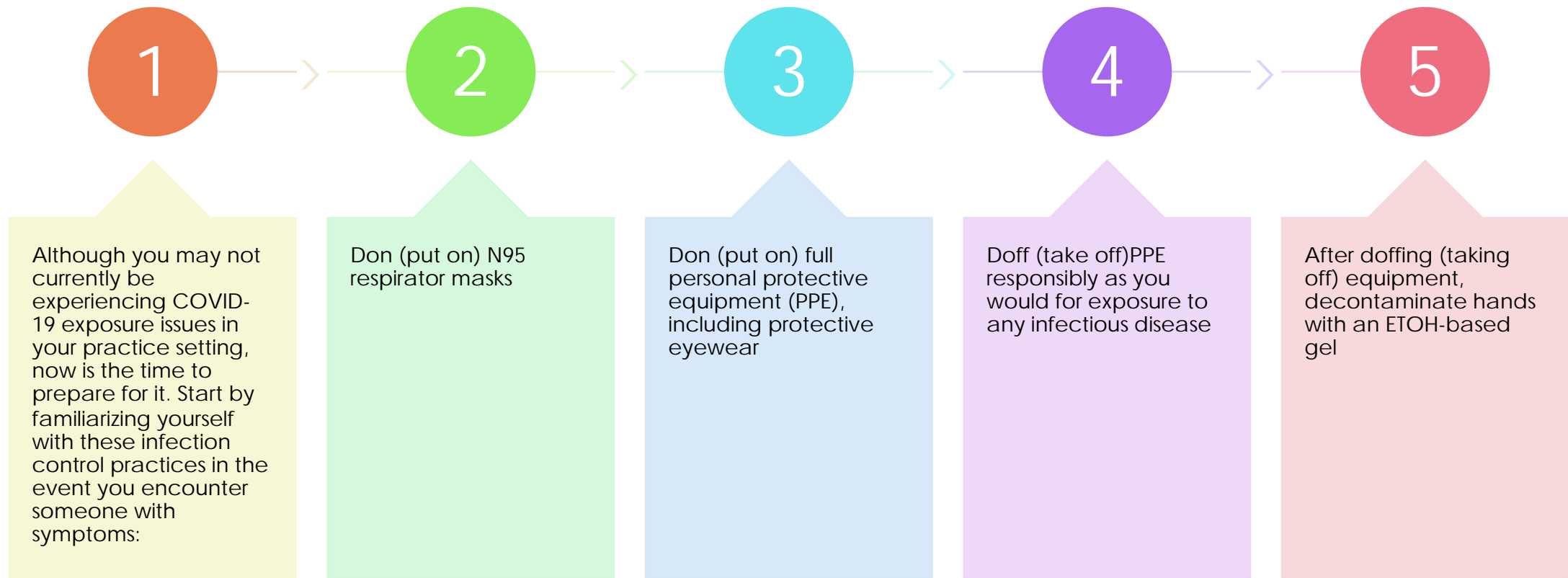
Option 3: Telephone E/M

- CPT 99441: Telephone evaluation and management service by a physician or other qualified health-care professional who may report evaluation and management services provided to a new or established patient, parent, or guardian not originating from a related E/M service provided within the previous seven days nor leading to an E/M service or procedure within the next 24 hours or soonest available appointment; 5–10 minutes of medical discussion
- CPT 99442: ; 11–20 minutes of medical discussion
- CPT 99443: ; 21–30 minutes of medical discussion
- Check for private payers ahead of time for coverage

Option 4: E-visits (online digital E/M services)

- Examples of “Digital” platforms:
 - HIPAA-compliant EHR
 - HIPAA-compliant email
 - HIPAA-compliant text
 - Other HIPAA-compliant two-way digital communication
- CPT 99421: Online digital evaluation and management service, for a new or established patient, for up to seven days, cumulative time during the seven days; 5–10 minutes
- CPT 99422: ; 11–20 minutes
- CPT 99423: ; 21 or more minutes
- Check private payers ahead of time for coverage

APMA PPE recommendations per the CDC





If you remain open, continue to screen each patient (be proactive)

Review all scheduled patients (up to a week ahead) to determine the need for face to face visit or if telehealth services can be offered. Call each patient (discontinuing use of automated reminder systems for the time being) and make note of call outcome.

For patients who need to come into the office, utilize stringent protocols**

If you have closed your office establish a protocol for instructing patients in need of urgent care.

Screen to
determine the
need to
reschedule if:

The patient has traveled to or returned from countries or regions outside the U.S. for the past 14 days (reschedule)

The patient has any of the following symptoms: fever, cough, or shortness of breath (reschedule)

The patient has been in contact with someone with known or suspected COVID-19 (reschedule)

The visit is non-urgent in nature

Accelerated and Advanced Medicare Payments Due to COVID-19

- According to a CMS release on 3/28, providers or suppliers must: Have billed Medicare for claims within 180 days immediately prior to the date of signature on the provider's/ supplier's request form,
- Not be in bankruptcy,
- Not be under active medical review or program integrity investigation, and
- Not have any outstanding delinquent Medicare overpayments.
- The agency will start accepting and processing requests immediately and said payments could go out within seven days.



Amount of Payment:

- Qualified providers/suppliers will be asked to request a specific amount using an Accelerated or Advance Payment Request form provided on each MAC's website. Most providers and suppliers will be able to request up to 100% of the Medicare payment amount for a three-month period.



Repayment

- CMS has extended the repayment of these accelerated/advance payments to begin 120 days after the date of issuance of the payment. The repayment timeline is broken out by provider type below:
 - Inpatient acute care hospitals, children's hospitals, certain cancer hospitals, and Critical Access Hospitals (CAH) have up to one year from the date the accelerated payment was made to repay the balance.
 - All other Part A providers and Part B suppliers will have 210 days from the date of the accelerated or advance payment was made to repay the balance

Step-by-Step Guide on How to Request Accelerated or Advance Payment

- Complete and submit a request form: Accelerated/Advance Payment Request forms vary by contractor and can be found on each individual MAC's website. Complete an Accelerated/Advance Payment Request form and submit it to your servicing MAC via mail or email. CMS has established COVID-19 hotlines at each MAC that are operational Monday – Friday to assist you with accelerated payment requests.
- To locate your designated MAC, refer to <https://www.cms.gov/Medicare/Medicare-Contracting/Medicare-Administrative-Contractors/Downloads/MACs-by-State-June-2019.pdf>.

Scheduling and Waiting Room Precautions

- Schedule patients so that each can be taken directly into a treatment room upon arrival (some offices are removing chairs from waiting rooms).
- If patients do have to wait prior to entering the treatment room, remind them of social distancing recommendations and arrange seats 6 feet apart.
- Some practices are requiring temperatures to be taken prior to patients entering office**
- Establish protocols for patients who need to purchase supplies (credit card payment by phone, minimal contact at pickup)



Other considerations

- If patients rely on public transportation and need to come in, try to plan accordingly as many have extended wait times to be picked up.
- Ask that patients do not bring anyone with them to their appointment. If they rely on a family member or friend to drive them to their appointment, (especially for post-op patients who need to be seen) ask that they wait in the car.

Remove and Sanitize

- Remove magazines and children's toys from your waiting room areas to help prevent the spread of the virus.
- Sanitize common office areas more frequently
 - After each patient disinfect exam chairs, counter tops, door handles, etc.
 - Ask each staff member to use the same phone throughout the day
 - Suggest that staff members in the front and back office wear gloves at all times.
 - Have face masks available for patients and staff members.
 - No sharing of food, no reps allowed in and no accepting of outside food from reps (even if store bought)
 - WASH HANDS with soap and water for at least 20 seconds frequently and avoid touching your face (that's more difficult than you think)



Federal Government Coronavirus Stimulus Package

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act), the largest financial assistance bill ever, includes provisions to help small businesses.

How does the Triple P (Paycheck Protection Program) work?

Currently, the SBA guarantees small business loans that are given out by a network of more than 800 lenders across the U.S.

The Paycheck Protection Program creates a type of emergency loan that can be forgiven when used to maintain payroll through June and expands the network beyond SBA so that more banks, credit unions and lenders can issue those loans.

The basic purpose is to incentivize small businesses to not lay off workers and to rehire laid-off workers that lost jobs due to COVID-19 disruptions.

How much can I get and what are the terms?



The maximum loan amount under the Paycheck Protection Act is \$10 million (Loans can be up to 2.5 x the borrower's average monthly payroll costs, not to exceed \$10 million), with an interest rate no higher than 4%.



No personal guarantee or collateral is required for the loan.



The lenders are expected to defer fees, principal and interest for no less than six months and no more than one year.

What will lenders be looking for?

In evaluating eligibility, lenders are directed to consider whether the borrower was in operation before February 15, 2020 and had employees for whom they paid salaries and payroll taxes or paid independent contractors.

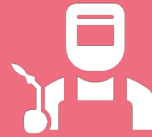
Lenders will also ask you for a good faith certification that:

1. The uncertainty of current economic conditions makes the loan request necessary to support ongoing operations
2. The borrower will use the loan proceeds to retain workers and maintain payroll or make mortgage, lease, and utility payments
3. Borrower does not have an application pending for a loan duplicative of the purpose and amounts applied for here
4. From Feb. 15, 2020 to Dec. 31, 2020, the borrower has not received a loan duplicative of the purpose and amounts applied for here (Note: There is an opportunity to fold emergency loans made between Jan. 31, 2020 and the date this loan program becomes available into a new loan)

What types of businesses are eligible?



The Paycheck Protection Program offers loans for small businesses with fewer than 500 employees, select types of businesses with fewer than 1,500 employees, 501(c)(3) non-profits with fewer than 500 workers and some 501(c)(19) veteran organizations.



Additionally, the self-employed, sole proprietors, and freelance and gig economy workers are also eligible to apply.



Businesses, even without a personal guarantee or collateral, can get a loan as long as they were operational on February 15, 2020.



How do I calculate my average monthly
PAYROLL COSTS?



sum of
INCLUDED
payroll costs

—

sum of
EXCLUDED
payroll costs

=

**PAYROLL
COSTS**



Included Payroll Cost:

1. The sum of payments of any compensation with respect to employees that is a:

- salary, wage, commission, or similar compensation;
- payment of cash tip or equivalent;
- payment for vacation, parental, family, medical, or sick leave
- allowance for dismissal or separation
- payment required for the provisions of group health care benefits, including insurance premiums
- payment of any retirement benefit
- payment of state or local



Excluded Payroll Cost

- Compensation of an individual employee in excess of an annual salary of \$100,000, as prorated for the period February 15, to June 30, 2020
- 2. Payroll taxes, railroad retirement taxes, and income taxes
- 3. Any compensation of an employee whose principal place of residence is outside of the United States
- 4. Qualified sick leave wages for which a credit is allowed under section 7001 of the Families First Coronavirus Response Act (Public Law 116– 5 127); or qualified family leave wages for which a credit is allowed under section 7003 of the Families First Coronavirus Response Act



Can Loans be Forgiven?

A borrower is eligible for loan forgiveness equal to the amount the borrower spent on the following items during the 8-week period beginning on the date of the origination of the loan**:

- Payroll costs (using the same definition of payroll costs used to determine loan eligibility)
- Interest on the mortgage obligation incurred in the ordinary course of business
- Rent on a leasing agreement
- Payments on utilities (electricity, gas, water, transportation, telephone, or internet)
- For borrowers with tipped employees, additional wages paid to those employees
- The loan forgiveness cannot exceed the principal.

How could the forgiveness be reduced?

The amount of loan forgiveness calculated above is reduced if there is a reduction in the number of employees or a reduction of greater than 25% in wages paid to employees. Specifically:

Reduction based on reduction of number of employees



PAYROLL COST
Calculated on page 2

X

Average Number of Full-Time Equivalent Employees (FTEs) Per Month for the 8-Weeks Beginning on Loan Origination

÷

Option 1:

Average number of FTEs per month from February 15, 2019 to June 30, 2019

Option 2:

Average number of FTEs per month from January 1, 2020 to February 29, 2020

For Seasonal Employers:

Average number of FTEs per month from February 15, 2019 to June 30, 2019

Reduction based on reduction in salaries



PAYROLL COST
Calculated on page 2

—

For any employee who did not earn during any pay period in 2019 wages at an annualized rate more than \$100,000, the amount of any reduction in wages that is greater than 25% compared to their most recent full quarter.



What if I bring back employees or restore wages?

Reductions in employment or wages that occur during the period beginning on February 15, 2020, and ending 30 days after enactment of the CARES Act, (as compared to February 15, 2020) shall not reduce the amount of loan forgiveness **IF** by June 30, 2020 the borrower eliminates the reduction in employees or reduction in wages.

Changes to the SBA's Economic Injury Disaster Loans (EIDLs)

Another important aspect of the CARES Act for small businesses is that it expands eligibility for the SBA's [Economic Injury Disaster Loans \(EIDLs\)](#).

In early March, the SBA's disaster loan program was extended to all small businesses affected by COVID-19, but the CARES Act opens this program up further and makes it easier to apply.



Changes include:

- EIDLs are now also available to Tribal businesses, cooperatives, and ESOPs (employee stock ownership plans) with fewer than 500 employees. They are also available to all non-profit organizations, including 501(c)(6)s, and to individuals operating as sole proprietors or independent contractors.
- EIDLs can be approved by the SBA based solely on an applicant's credit score.
- EIDLs that are smaller than \$200,000 can be approved without a personal guarantee.
- Borrowers can receive a \$10,000 emergency grant cash advance that can be forgiven if spent on paid leave, maintaining payroll, increased costs due to supply chain disruption, mortgage or lease payments or repaying obligations that cannot be met due to revenue losses.

| EIDL | PPP |
|---|---|
| Who is the lender? | |
| The SBA | A Bank that does SBA 7(a) Loans, underwritten by the SBA |
| What is the maximum amount of the loan? | |
| <p>The maximum loan size is \$2 million. Applicants who apply for this loan may request an advance of up to \$10,000 from the SBA. The advance will be distributed within 3 days. Applicants are not required to repay this advance if they are subsequently denied a loan.</p> | <p>The maximum loan size is \$10 million. The calculation is as follows:</p> <ul style="list-style-type: none"> • 2.5x the average monthly "payroll" costs, measured over the 12 months preceding the loan origination date. Seasonal business may use the period February 15, 2019 - June 30, 2019 or March 1, 2019 - June 30, 2019 to calculate the average payroll • If you took out the EIDL loan between February 15, 2020 and June 30, 2020 and you want to refinance that loan into a PPP loan, you would add the outstanding loan amount to the "payroll" sum. <p>Payroll includes salaries, commissions, tips, certain employee benefits (including health insurance and retirement benefits), state and local taxes and certain types of compensation to sole proprietors or independent contractors. Payroll costs specifically exclude compensation of an individual employee in excess of an annual salary of \$100,000, foreign employees, FICA and income tax withholdings</p> |

****PPP interest rates and terms have changed as of 3/31/20****

Interest rates as low as .5% and 2 years to repay and 75% must be used to pay payroll

| EIDL | PPP |
|---|--|
| <i>What is the annual interest rate?</i> | |
| 3.75% for businesses, 2.75% for non-profits | Not to exceed 4% |
| <i>What Is the term of the loan?</i> | |
| Up to 30 years | 10 years |
| <i>When is the first loan payment due?</i> | |
| One year after the loan origination date (interest is accrued during the deferment) | At least six months after the loan origination date (interest is accrued during the deferment) |
| <i>What can we use the loan for?</i> | |
| Financial obligations and operating expenses that could have been met had the disaster not occurred | Payroll costs (as defined above), group healthcare benefits, insurance premiums, and interest (but not principal) on mortgages or other debt incurred prior to February 15, 2020, rent on any lease in force prior to February 15, 2020 and utility payments |

| EIDL | PPP |
|--|--|
| <i>What collateral is required?</i> | |
| The SBA will place a UCC lien against the assets of the business | No collateral is required from either the business or its owners |
| <i>Is a personal guarantee required?</i> | |
| Yes, for owners of > 20% of the business, managing members of LLCs, managing partners of LPs. However, no liens will be taken against real estate owned by the guarantor | No |
| <i>Is there a loan forgiveness program?</i> | |
| No | Yes – calculated as the amount spent by the borrower during an 8-week period after the origination date of the loan on: payroll costs (as defined above), interest payment on any mortgage incurred prior to February 15, 2020, payment of rent on any lease in force prior to February 15, 2020, and payment on any utility for which service began before February 15, 2020. Payroll costs are subject to the same exclusions as noted above |
| <i>What reduces the forgiveness?</i> | |
| N/A | The amount forgiven is reduced based on failure to maintain the average number of full-time equivalent employees versus the period from either February 15, 2019, through June 30, 2019, or January 1, 2020, through February 29, 2020, as selected by the borrower. The amount forgiven is also reduced to the extent that compensation for any individual making less than \$100,000 per year is reduced by more than 25% measured against the most recent full quarter. Reductions in the number of employees or compensation occurring between February 15, 2020, and 30 days after enactment of the CARES Act will generally be ignored to the extent that reductions are reversed by June 30, 2020. Forgiven amounts will not constitute cancellation of indebtedness income for federal tax purposes. |



EIDL

PPP

Do I need to have filed my 2019 Taxes to apply?

No, 2019 Taxes do not have to be filed prior to applying for the loan. However, businesses will be asked to submit IRS form 4506T, which provides the SBA with access to historical tax returns

Will depend on the lender

How long will the loan application take?

2-3 weeks plus an additional 5 days for funding

Unknown at this stage

| EIDL | PPP |
|---|---|
| <i>Can I apply now?</i> | |
| <p>Yes, the application process is live, and loans are available now. There is no obligation to accept the loan if you qualify. The SBA typically allows 60 days to accept the loan offer, but you can always extend this if needed. Therefore, it is better to apply ASAP</p> | <p>No. Now that the CARE Act is law, the SBA will give their loan guidelines to the banks. The banks will then prepare their loan application process. We expect this to take at least two weeks</p> |
| <i>What businesses/entities can apply and what are the affiliation rules?</i> | |
| <p>Small businesses. There are several standards the SBA uses to define a small business, and it varies by industry. As a general guide, less than 500 employees and \$35 million in revenue would typically qualify. Applicants for SBA loan programs typically must include their affiliates when applying size tests to determine eligibility. This means that employees of other businesses under common control would count toward the maximum number of permitted employees</p> | <ul style="list-style-type: none"> • Businesses and entities must have been in operation on February 15, 2020 and have 500 or fewer employees. There are some exceptions based on industry – see below • Individuals who operate a sole proprietorship or as an independent contractor and eligible self-employed individuals. • Any business concern that employs not more than 500 employees per physical location of the business concern and that is assigned a NAICS code beginning with 72 (Accommodation and Food Services companies) • Affiliation rules are also waived for franchises with codes assigned by the SBA, as reflected on the SBA franchise registry and businesses that receive financial assistance from one or more small business investment companies (SBIC) |

A Forced Slow Down allows Time to Re-Assess the Needs of your Practice

1. Your patient schedule is reduced so use the downtime wisely to tackle those projects you have been putting off for years.
 - i. Set a timer on your phone and take it an hour at a time (this will allow you to focus, tackle and complete one task at a time)
 1. Remember, there is no such thing as multi-tasking
 - ii. Clean out your desk and office (every drawer, every shelf)
 1. If it's not useful or beautiful THROW IT AWAY or RECYCLE IT
 2. Get organized by creating and labeling folders (actual and digital) and providing a "home" for all of your "stuff"
 - iii. Clean out/clean up your inbox
 1. Go through from oldest to newest and determine which emails:
 - a. require an actual response
 - b. are too late to respond to; trash them or send an apology email
 - c. Can be trashed or require an unsubscribe (how many Wayfair emails do you really need?)
 - d. Should be archived in labeled folders (I have hundreds of folders and find a great sense of satisfaction in "filing" my emails and watching them disappear from my inbox)

Do some cost comparisons to see if you are receiving the best pricing from vendors or need to research alternatives (also look for additional charges like fuel, handling, etc. that you may not be aware of)

- i. If you are part of a buying group, make sure you are taking advantage of available discounts
- ii. Make a list of all the vendors you order from and what is ordered from each (if a staff member is responsible for this ask them to tackle this and then review it with you)
- iii. Do the same for DME, cash products, etc.
 1. Many times, the staff member(s) responsible for inventory and ordering continue to order from the same vendors out of familiarity and convenience. If something as simple as completing a registration form with an alternative vendor is standing in the way of savings thousands a year on commonly ordered supplies or services, now is the time to remedy that.

What are the true silver linings in all of this?



More family time



Time to reconnect virtually with friends and family members all over the world



Time to read that book you bought a year ago



Time to workout (virtual classes, walks, runs)



Less traffic, clear skies, cleaner air



Time to take the dog for a walk (time to rescue a dog because you are home to train him)



Time to organize, clean and prioritize

Silver Linings Continued...

| Provider Programs | 2019 Data Submission | 2020 Data Submission |
|---|---|--|
| <ul style="list-style-type: none"> Quality Payment Program – Merit-based Incentive Payment System (MIPS) | <p>Deadline extended from March 31, 2020 to April 30, 2020.</p> <p>MIPS eligible clinicians who have not submitted any MIPS data by April 30, 2020 will qualify for the automatic extreme and uncontrollable circumstances policy and will receive a neutral payment adjustment for the 2021 MIPS payment year.</p> | <p>CMS is evaluating options for providing relief around participation and data submission for 2020.</p> |
| <ul style="list-style-type: none"> Medicare Shared Savings Program Accountable Care Organizations (ACOs) | | |

Time to be PRESENT

"I can't remember the last time I had dinner with my family so many nights in a row"

What matters the most is keeping you and your family safe and healthy.



Open Discussion

Thank you for joining and keep watching for emails

“Extra Extras” will be sent as frequently as possible with helpful tips and information. The rules are changing everyday so please stay tuned and stay safe. . .

Visit www.pinnaclepa.com for more information

