

COPING WITH COVID-19
MAY 26TH, 2020 WEBINAR
HOSTED BY CINDY PEZZA,
PMAC
PINNACLE PRACTICE
ACHIEVEMENT
WWW.PINNACLEPA.COM






*Welcome to week 11 of our
Coping with COVID-19
Discussions*



Information is changing rapidly so we all must take personal responsibility and stay informed (i.e. Don't shoot the messenger!)



Let's start with
positive news;
FIRST...

Medicare FFS Claims: 2% Payment Adjustment Suspended (Sequestration)

- Section 3709 of the Coronavirus Aid, Relief, and Economic Security (CARES) Act temporarily suspends the 2% payment adjustment currently applied to all Medicare Fee-For-Service (FFS) claims due to sequestration. The suspension is effective for claims with dates of service from May 1 through December 31, 2020.
- https://www.cms.gov/outreach-and-education/outreachffsprovpartprogprovider-partnership-email-archive/2020-04-10-mlnc-se#_Toc37418832

AND ALSO. . . Changes/Improvements in Medicare Advantage Plans Telehealth Coverage



CMS) released a final rule on May 22 that includes technical changes mandated by the 21st Century Cures Act and the 2018 Bipartisan Budget Act, (notably targeting telehealth).



CMS will offer MA plans greater flexibility to offer and discount telehealth for specialty care, which will allow them to grow their benefits while meeting network adequacy standards.



CMS Administrator Seema Verma said: "CMS's rapid changes to telehealth are a godsend to patients and providers and allows people to be treated in the safety of their home. The changes we are making will help make telehealth more widely available in Medicare Advantage and are part of larger efforts to advance telehealth."

And some more...

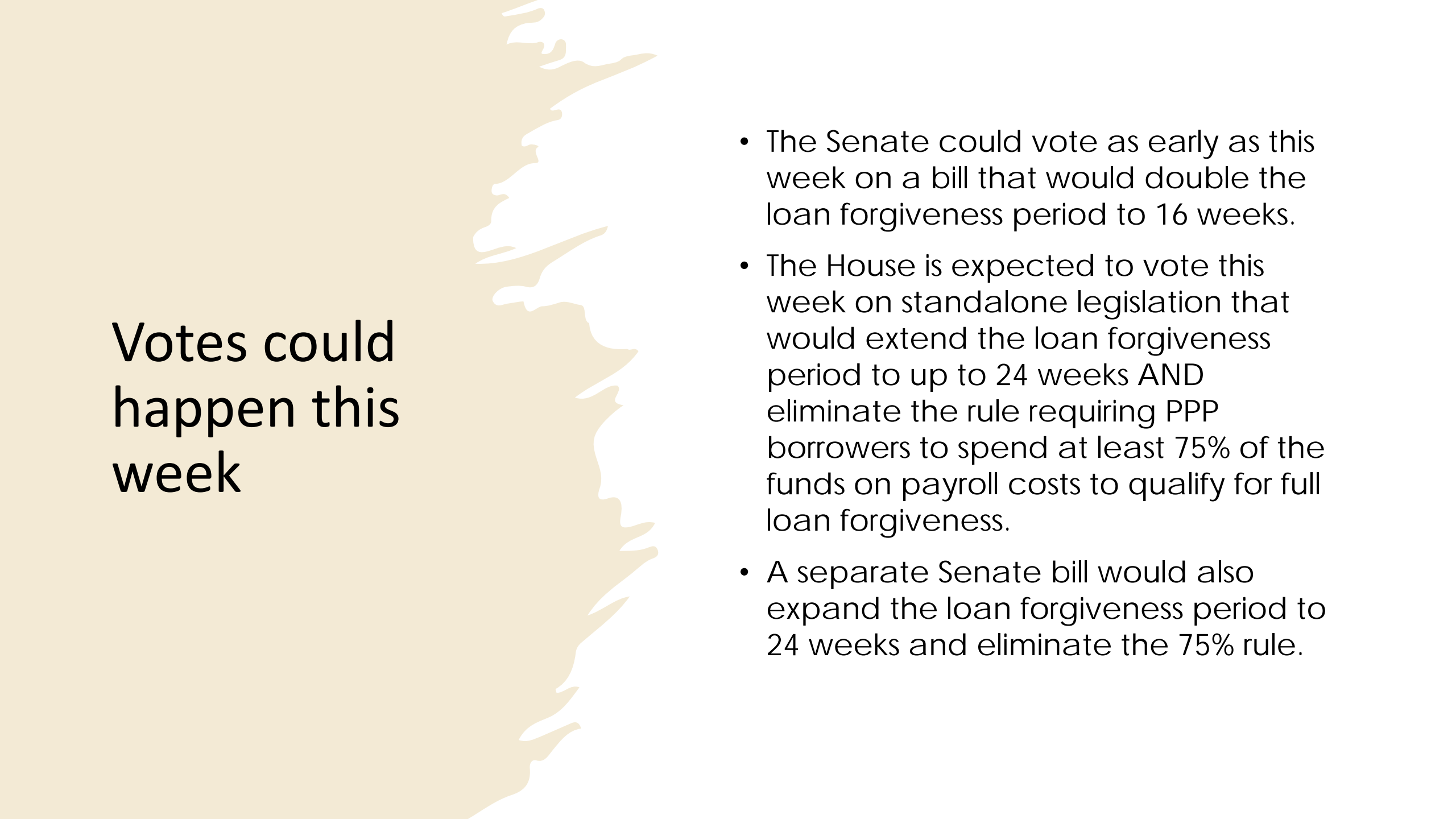
On May 20th, Senator Marco Rubio (R-Fla.) told Fox News that he believes there is enough support in Congress to extend the eight-week period that Paycheck Protection Program loan recipients have to use the money.



To quote Rubio; "Democrats have told me they agree on extending the time frame." Rubio believes that the spending period should be extended to 12 or 16 weeks because of how the coronavirus crisis has evolved and is hopeful that Congress can pass a "clean bill"; one with only this provision included to avoid any snags in the House or the Senate.



Earlier last week President Trump said that he supports extending the loan forgiveness period to 24 weeks (but has not committed to it).



Votes could happen this week

- The Senate could vote as early as this week on a bill that would double the loan forgiveness period to 16 weeks.
- The House is expected to vote this week on standalone legislation that would extend the loan forgiveness period to up to 24 weeks AND eliminate the rule requiring PPP borrowers to spend at least 75% of the funds on payroll costs to qualify for full loan forgiveness.
- A separate Senate bill would also expand the loan forgiveness period to 24 weeks and eliminate the 75% rule.

A graphic of the state of Ohio is shown on the left side of the slide. The interior of the state is filled with a pattern of US dollar bills, primarily \$100 bills, which are slightly blurred and overlapping. The outline of the state is white.

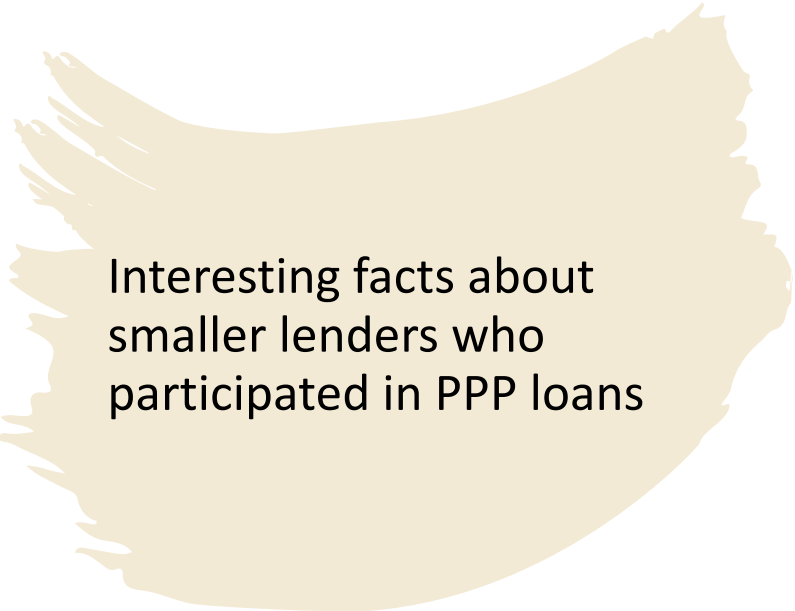
Fun facts

- Through May 23, the SBA approved more than 4.4 million PPP loans totaling more than \$511 billion.
- About \$138 billion in PPP funds remained available for additional lending as of May 23.

Don't jump the gun in
completing your
applications for
forgiveness. . .

*Changes are
inevitable*

- The application and worksheet will become simplified over the coming weeks/months and with the extension of the initial 8 weeks to spend 75% on payroll, forgiveness will be difficult not to receive. . .



Interesting facts about smaller lenders who participated in PPP loans




If you worked with a smaller community bank or credit union to obtain your PPP loan and it was a slow process to underwrite, close and fund (not that larger lenders weren't slow as well) . . . This may have been the reason:



Since smaller banks don't have the funding in house to meet the needs of a program like the PPP, they had to draw on their own lines of credit from SBA (at a rate of 3.25%)

On May 22nd the SBA issued two interim final rules providing additional guidance on both the application and the process to obtain forgiveness





Decisions Regarding Forgiveness (SBA's Loan Review Procedures)

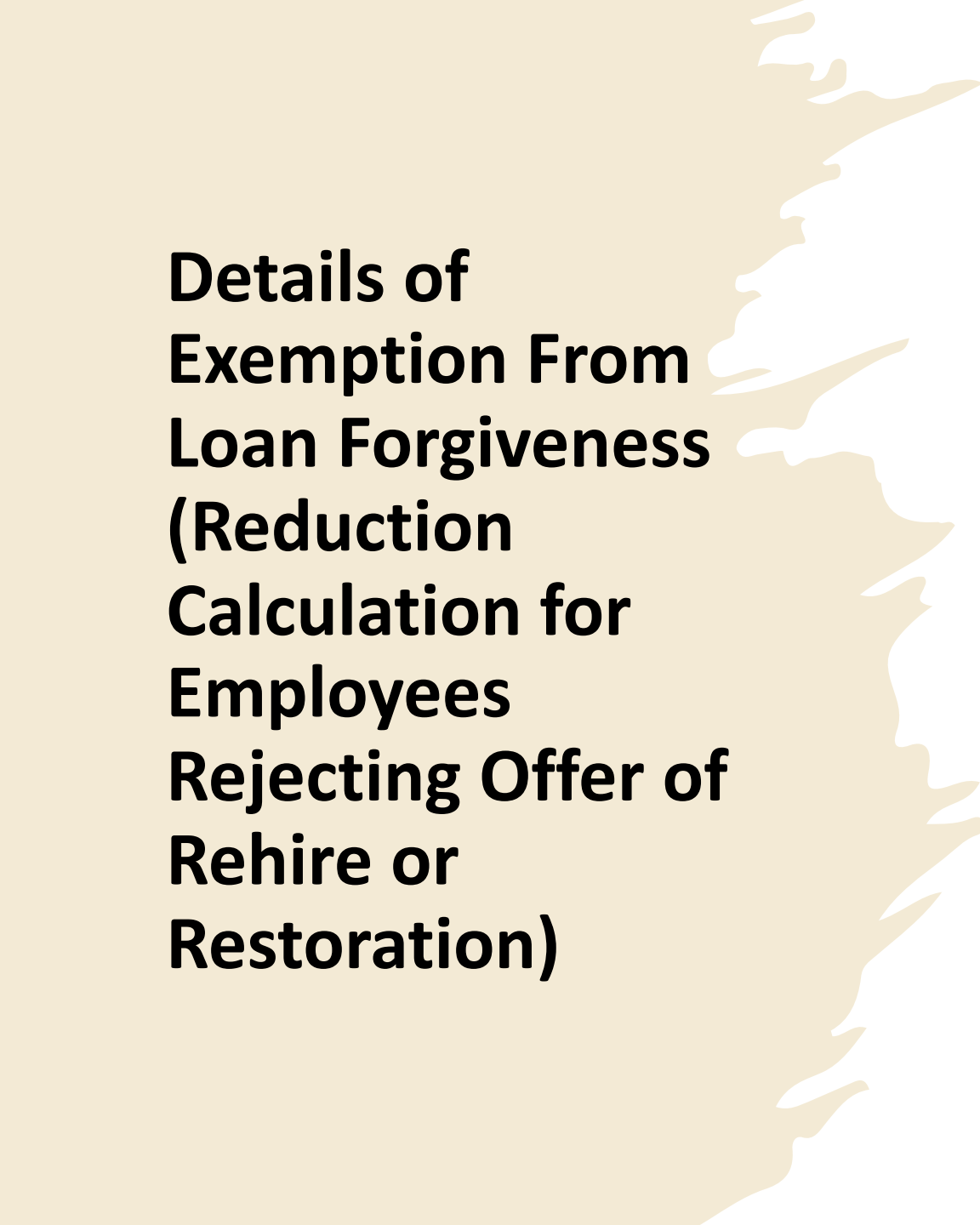
- Loans not subject to review by the SBA, the forgiveness process could take up to 5 months (and even longer for loans reviewed by the SBA).
- After a borrower submits a complete application for forgiveness to its lender, the lender has 60 days to review the application and submit its decision to the SBA.
- In making its determination, the interim final rule requires the lender to:
 - Confirm receipt of the borrower certifications contained in the loan forgiveness application
 - Confirm receipt of documentation verifying payroll and nonpayroll costs (and confirm the borrower's calculations on the loan forgiveness application)

- The lender's decision may take the form of an approval, in whole or in part; a denial; or if directed by the SBA, a "denial without prejudice" due to a pending SBA review of the loan.
- The guidance indicates that any unforgiven amount must be repaid on or before the two-year maturity of the loan, although borrowers should carefully review their loan documents to determine the specific repayment requirements imposed by its lender.
- A borrower may request that the SBA review a lender's decision denying forgiveness within 30 days of receiving the denial notice from the lender.
- The SBA then, subject to any SBA review of the loan or loan application, has up to 90 days to remit the appropriate forgiveness amount to the lender.



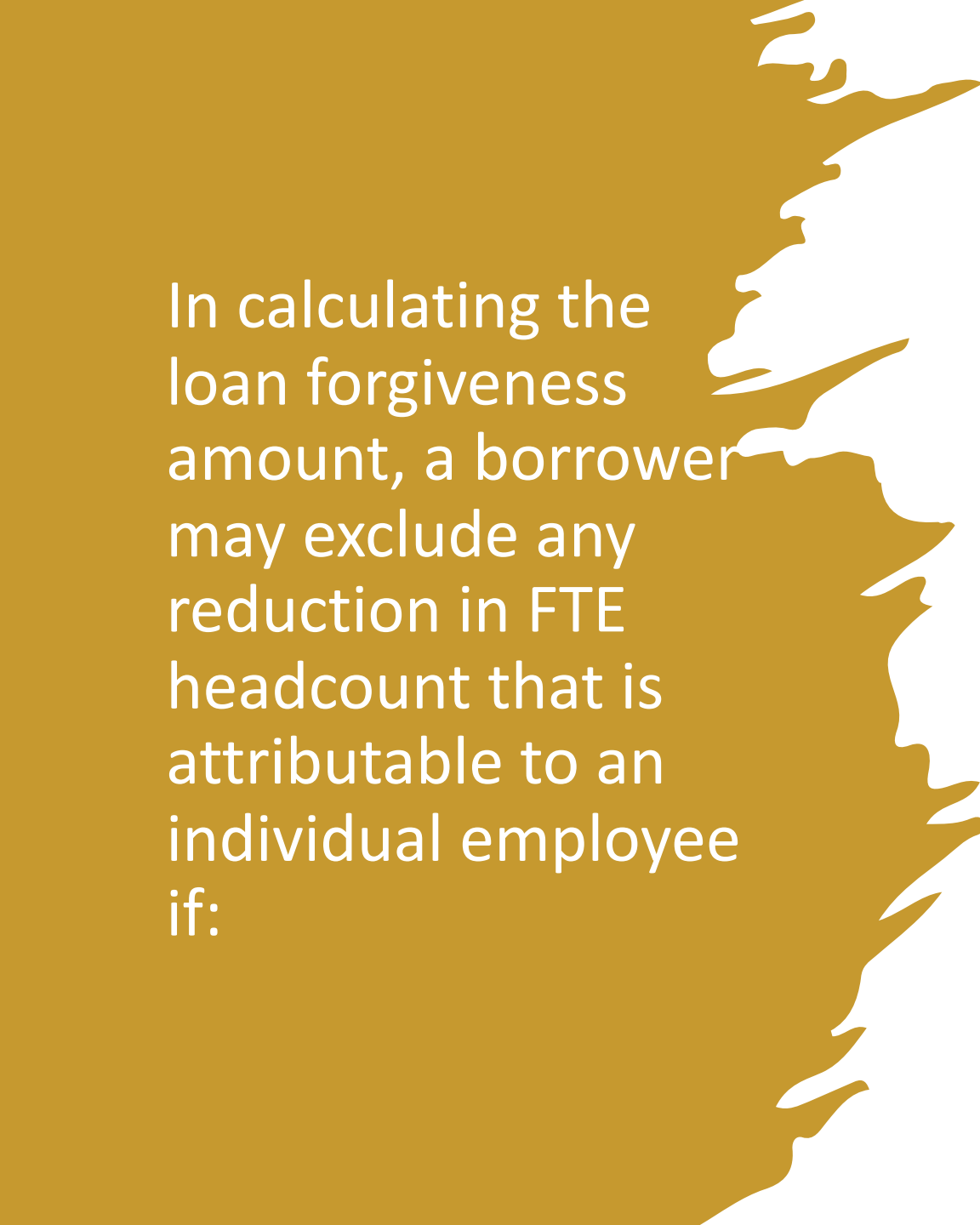
Additional Clarification on Payroll Costs Eligible for Forgiveness

- For employees who are not performing work but are still on the borrower's payroll, payroll costs are "incurred" based on the schedule established by the borrower (typically, each day that the employee would have performed work);
- Payroll costs eligible for forgiveness include salary, wages or commissions paid to furloughed employees, so long as they do not exceed an annual salary of \$100,000, as prorated for the covered period; and
- If an employee's total compensation does not exceed \$100,000 on an annualized basis, the employee's hazard-pay and bonuses are eligible for loan forgiveness.



Details of Exemption From Loan Forgiveness (Reduction Calculation for Employees Rejecting Offer of Rehire or Restoration)

- Although the CARES Act requires a reduction in a borrower's loan forgiveness amount for a reduction in the number of full-time equivalent employees (FTEs) – now defined as employees who work 40 hours or more, on average, each week – the SBA previously announced that employees whom the borrower offered to rehire are generally exempt from the loan forgiveness reduction calculation. *The new interim final rule extends this exemption if a borrower previously reduced the hours of an employee and offered to restore the employee's hours at the same salary or wages.*



In calculating the loan forgiveness amount, a borrower may exclude any reduction in FTE headcount that is attributable to an individual employee if:

1. The borrower made a good faith, written offer to rehire such employee (or, if applicable, restore the reduced hours of such employee) during the “covered period” or the “alternative payroll covered period”



2.

- The offer was for the same salary or wages and the same number of hours as earned by such employee in the last pay period prior to the separation or reduction in hours

3. 4. and 5.



The offer was rejected by such employee



The borrower has maintained records documenting the offer and its rejection




The borrower informed the applicable state unemployment insurance office of such employee's rejected offer of reemployment within 30 days of the employee's rejection of the offer.



The SBA has noted that further information regarding how borrowers will report information concerning rejected rehire offers to state unemployment insurance offices will be provided on the SBA's website.

- When an employee is fired for cause, voluntarily resigns, or voluntarily requests a reduced schedule during the covered period or the alternative payroll covered period, the borrower may count such employee at the same full-time equivalency level before the FTE reduction event when calculating the FTE reduction penalty.
- Such employees are exempt from the calculation of the FTE reduction penalty.






Forgiveness for Owner-
Employees and Self-
Employed Individual
Payroll Compensation

This can be no more than the lesser of 8/52 of 2019 compensation or \$15,385 per individual in total across all businesses (capped at \$100K annual salary).

Owner-employees are capped by the amount of their 2019 employee cash compensation and employer retirement and health care contributions made on their behalf



Any updates on tax deductions on PPP expenses?

- It is still possible that Congress may pass a narrow amendment to Section 265 of the Code to specifically permit a deduction and double dip (based on loans provided being “Tax free”, but for now, no deduction is allowed.
- Stay tuned. . .

*HHS Stimulus Round 2
(some were approved
while others were not)*

*Remember, this was to
even the playing field
(from round 1)*

 **M. Shaun Lund**
8 hrs

It's been a month since we filed our application for round 2 of the HHS grant. Did anyone receive their round 2 money yet?

 Sami Damans and 1 other 6 Comments

 Like  Comment

[View 1 more comment](#)

 **Sara Karamloo** If the amount you got the first time was more than 2% of your entire revenue for the year there is no additional money to get. Most people got nothing or got very little for the 2nd round.
 1
Like · Reply · 7h

 **M. Shaun Lund** Just found out I was denied. Thanks for the info.
 1
Like · Reply · 6h

 Write a comment...    

 **Cindy Pezza**
Admin · May 15 at 4:49 PM

If you think the HHS stimulus round 2 is like Santa then you are mistaken... my first doctor texted to say he received it today!

  Kristina Nicole, Scott M. Aronson and 5 others 9 Comments

 Like  Comment

 **Shelly Sedberry** I got mine today
Like · Reply · 2d

 **Luke J. Hunter** Jealous!
Is it 2/3 proportional to the first stimulus payment? #cantwait
Like · Reply · 2d

 **Kelly Nicole** Luke J. Hunter I got mine. It was a lot less
Like · Reply · 2d

 **Cindy Pezza**  Luke J. Hunter it's government math so....
Like · Reply · 1d  1

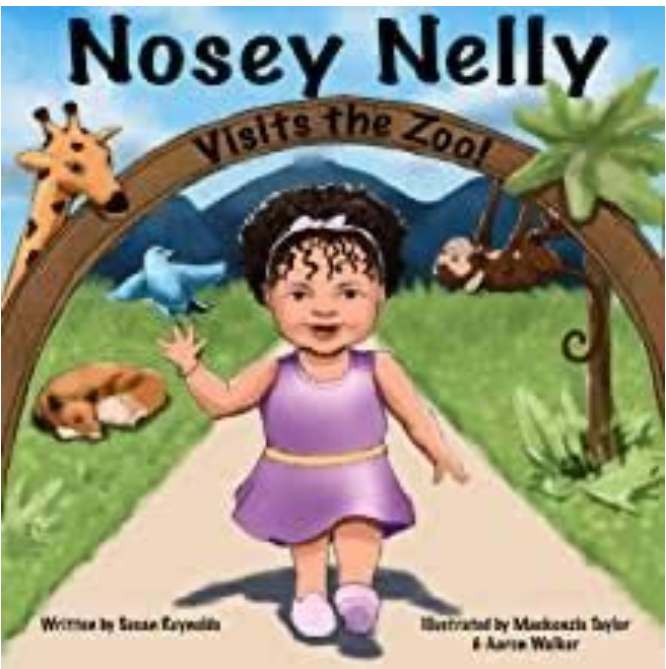
[View 1 more reply](#)

 **Cindy Pezza** All of the second HHS stimulus payments (grants) will be less than the first (but at least it's something).
Like · Reply · 1d

 **Jordan Steinberg** Got it today. Barely anything compared to first payment
Like · Reply · 1d

 **Darlo Vander Wilt** My payment was substantial. I will have to think on how to spend it all according to the guidelines

Table Preview				View Data	Create Visualization
Provider Name	State	City	Payment		
Eastern Aleutian Tribes, Inc.	AK	ADAK	\$ 2,538		
Elizabeth Watney	AK	ANCHOR POINT	\$ 724		
A Joint Effort Physical Therapy Inc	AK	ANCHORAGE	\$ 5,953		
Aa Pain Clinic, Inc.	AK	ANCHORAGE	\$ 69,976		
Adl Inc	AK	ANCHORAGE	\$ 33,655		
Advance Chiropractic Clinic P.C.	AK	ANCHORAGE	\$ 2,813		
Alaska Cardiothoracic Surgery Pc	AK	ANCHORAGE	\$ 8,781		
Alaska Center For Pain Relief Inc	AK	ANCHORAGE	\$ 27,497		
Alaska Childrens Eye And Strabismus Llc	AK	ANCHORAGE	\$ 10,823		
Alaska Digestive Center Llc	AK	ANCHORAGE	\$ 50,053		
Alaska Emergency Medicine Associates	AK	ANCHORAGE	\$ 217,156		
Alaska Eye Surgery And Laser Center, Inc.	AK	ANCHORAGE	\$ 39,435		
Alaska Family Care Associates, Llc	AK	ANCHORAGE	\$ 9,561		
Alaska Family Dermatology Llc	AK	ANCHORAGE	\$ 1,862		
< Previous Next >				Showing Providers 1-14 out of 179,305	



*The link on HHS.GOV has not been updated since 5/14
As of then, 179,305 providers had attested
(Go ahead, you know you want to see how much others received;)*



If it's been 45 days since
you received the first
deposit and you want to
give it back. . .

- The Department of Health and Human Services has extended the deadline for healthcare providers to attest to receipt of payments from the Provider Relief Fund and accept the [Terms and Conditions](#). Providers will now have 45 days, increased from 30 days, from the date they receive a payment to attest and accept the Terms and Conditions or return the funds. As an example, the initial 30-day deadline for providers who received payment on April 10, 2020, is extended to May 24 from May 9, 2020. With the extension, not returning the payment within 45 days of receipt of payment will be viewed as acceptance of the Terms and Conditions.

Be diligent in your record keeping in general (but especially when it comes to tracking expenditures of government grants and loans).

Use your common sense; Don't makeover your kitchen with the funds.

We have yet to see clarification of "legitimate" use of funds so keep watching. . .



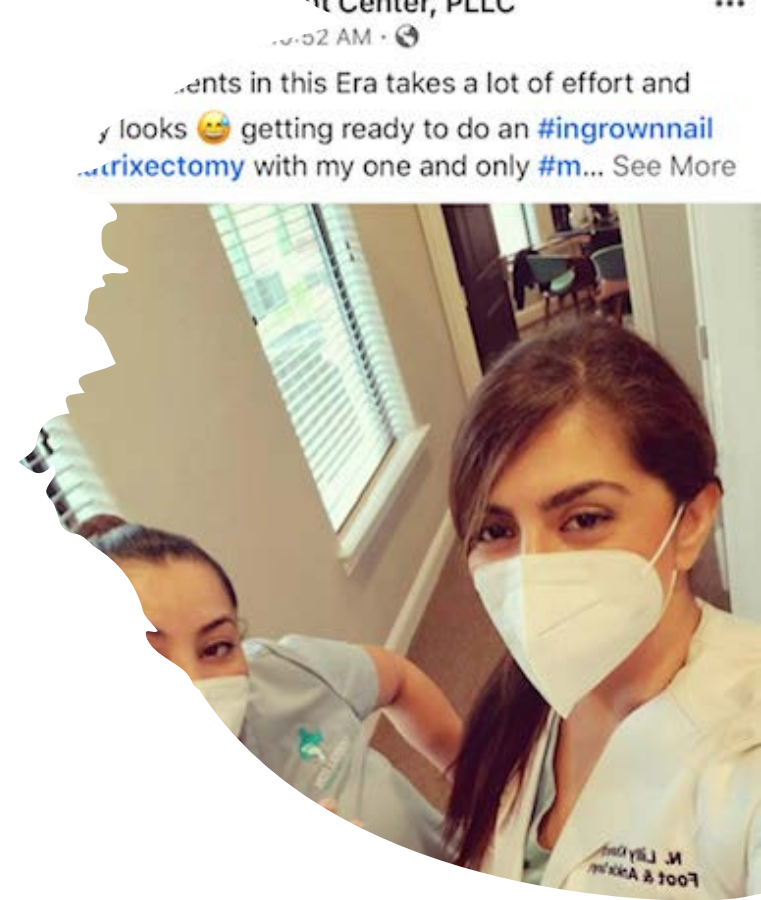
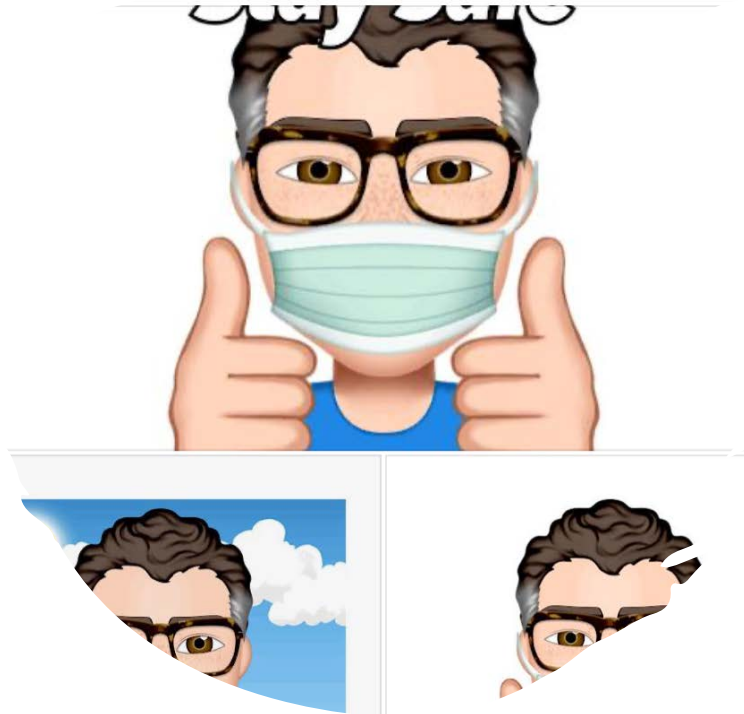


Doctors are continuing to hear back about EIDL loan applications submitted over 2 months ago.

Q: What if I just received my EIDL loan and I already have a PPP?

A: That's okay but you cannot use them for the same purpose.

- What are the terms of the EIDL?
 - Low fixed interest rates: 3.75% or 2.75% for non-profits
 - Long-term repayment of up to 30 years
 - No prepayment penalties
 - Payments deferred (interest accrues)
 - EIDLs are working capital loans that may be used to pay fixed debts, payroll*, accounts payable, and other bills that could have been paid had the disaster not occurred. *The loans are not intended to replace lost sales or profits or for expansion. (*but NO double dipping)*
 - *Funds cannot be used to refinance long-term debt (read the fine print)



Let's shift our focus to establishing the new normal of your practice.


Phase II is underway in
some states

*(you mean, you can actually
go into a restaurant and sit
down and have someone wait
on you?!)*

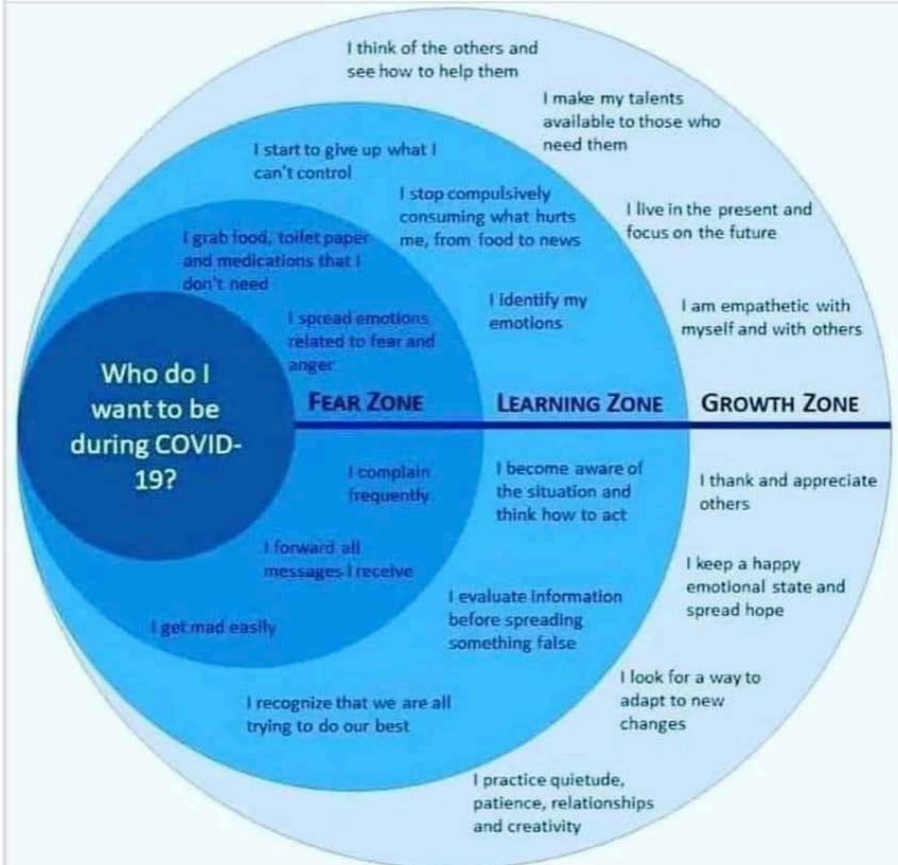


*As patient volume increases,
we know we need to establish
better ways of limiting
contact and increasing
sanitation efforts.*

What else have we realized?

 **David Laurino**
Admin · May 23 at 1:08 AM

What is something positive you have seen, felt or heard during this time? Thanks for sharing!



Who do I want to be during COVID-19?

FEAR ZONE

- I think of the others and see how to help them
- I start to give up what I can't control
- I grab food, toilet paper and medications that I don't need
- I spread emotions related to fear and anger
- I complain frequently
- I forward all messages I receive
- I get mad easily



LEARNING ZONE


- I make my talents available to those who need them
- I stop compulsively consuming what hurts me, from food to news
- I identify my emotions
- I become aware of the situation and think how to act
- I evaluate information before spreading something false
- I practice quietude, patience, relationships and creativity

GROWTH ZONE

- I live in the present and focus on the future
- I am empathetic with myself and with others
- I thank and appreciate others
- I keep a happy emotional state and spread hope
- I look for a way to adapt to new changes

You, Jaime Jay, Michele Poccia Kurlanski and 3 others 2 Comments

 Like  Comment



*As we have been
saying for the past
11 weeks, Make
plans and re-
evaluate weekly*

THE OFFICE “NEW NORMAL”

- MAKE A PLAN: re-evaluate daily/weekly
- OPEN INCREMENTALLY (GRADUAL)
- SIGNAGE: Comply with governmental guidance (MA?) for entrances and exits. Many states are requiring signage at all doors. Plus, having safety signage can help patients and employees feel safer in your office/clinic
- SCHEDULING (decreased per hour): Modified, Be flexible for patients
- PRE-REGISTRATION (Tele-Triage): Phone call 2-3 days prior to appointment
- PRE-SCREEN: Ask for signs and/or symptoms of COVID-19 (day before appointment)
- SCREENING: Questions above (patient signs form), Temperatures performed
- PAYMENTS: Cash, Check or Charge
- WAITING AREA: *Limit non-patient visitors*. Remove all magazines, brochures, kids toys
- FRONT DESK: Germ Barriers
- TREATMENT ROOMS: Extra Hand Sanitizer (for patient use)
- CHECK OUT: Germ Barriers
- ANCILLARY TESTS (CT Scan, MRI, Ultrasound)
- FOLLOW-UP APPOINTMENTS
- WHERE DOES TELEHEALTH FIT IN?

Additional office suggestions:

1. Doors that can remain open...DO! (less to touch)
2. Patients may remain in the cars until a treatment room is ready for them
3. What if a patient arrives without a mask?
4. What if patient arrives with (unnecessary guest)?
5. “Use a pen, keep the pen”

Another week and lots more NPC positions are being established.

The New Patient Coordinator (NPC)

This person (or individuals trained to perform the same function) serves as the primary liaison to the practice for new patients and referring physicians, working in conjunction with scheduling and clinical staff to improve efficiency and work-flow.

Scripting (don't leave anything to chance)

After scheduling a new patient's appointment and collecting all of the required preliminary information, the front office staff member recites the following:

"Mr. Green, in order to limit contact with other patients and staff members and to expedite your care, we ask that you participate in a 15- 20-minute pre-visit interview with our New Patient Coordinator.

These calls are scheduled between 12:00 p.m. – 2:00 p.m. Mondays, Tuesdays and Wednesdays.

Which day would you prefer, and which phone number is best to reach you? _____ (wait for response and then ask): Can the NPC leave a message or send a text to this number if she is not able to reach you?

Prior to ending the call inform the patient that the Caller ID will display "_____. " Also remind them that if they are unable to participate in the pre-visit interview, they will need to visit your website _____, click on "New Patients" and then download, print and complete all the required forms prior to arriving to their visit.



Dear Patient,

Thank you for choosing Right Step Foot Care for your foot and ankle care needs. We look forward to meeting you and would like to review a few things prior to your appointment.

Information Processing:

Prior to your initial visit, our New Patient Coordinator will contact you to obtain medical information and to confirm the reason for your visit. This is referred to as the “pre-visit interview” of which a date was selected by a member of our office staff upon scheduling your visit. On the day of your pre-visit interview you will receive a phone call between the hours of 12:00 p.m.– 2:00 p.m. If something changes and this time frame is no longer conducive to your schedule, please call the office and we will do our best to accommodate your needs. If for some reason, our New Patient Coordinator is unable to reach you, please complete your new patient paperwork, in its entirety, and bring it with you to your appointment. These forms can be downloaded by visiting:

<https://www.rightstepfootcare.com/contact#forms>.

Our pre-registration process allows us to keep wait times down and to limit your contact with other patients and staff members throughout your visit. Again, we ask that you make every attempt to speak with our New Patient Coordinator or complete your intake paperwork ahead of your visit. Otherwise, we reserve the right to reschedule your appointment.

Appointment Arrival:

In order to allow for proper sanitation between visits and to keep as few patients in the waiting area, we ask that you arrive as close to your actual appointment time as possible. If you do arrive early, please wait in your vehicle, call the office and we will let you know when we are ready for you.

Thank you for your understanding and patience during these unprecedented times. We are looking forward to serving your foot and ankle needs now and well into the future. If you have any further questions or concerns, please call our office at 937-972-0072.

Sincerely,

Dr. Jennifer Swan and the Right Step Foot Care TEAM



Confirmation of reason for visit/chief complaint



Personal and family medical history



Medications and allergies



Vital Signs



Most MIPS measures (Height, Weight, Smoking Status, Immunizations, etc.)



Financial policy, HIPAA and consent to treat will need to be signed at the time of visit (if forms are not completed via the portal)

During the pre-visit interview, all remaining demographic and clinical information will be recorded directly into the patient's chart including:

Additional NPC Tasks



The NPC is responsible for following up/rescheduling missed new patient appointments and after 2 no-show incidences communicating with referring providers via professional communication (documenting the practice's efforts in coordinating care).



The NPC ensures that patient updates and consult visit notes are e-faxed to PCP/Referring providers within one week of new patient visits or procedures.



The NPC could perform insurance E & B checks. Information obtained will be discussed during the phone interview or in addition to the reminder communication (in order to inform and prepare patient for any monies that may be owed during visit).

Creating a protocol that fits your practice and your needs is key



IMPLEMENTATION PROTOCOL FOR THE "NPC" OR NEW PATIENT COORDINATOR

OVERALL CONCEPT:

To improve communication with our new patients, keeping waiting times down in the office and make the visit as efficient as possible.

THE HOW TOS:

3 NPCs: LINDSAY, MARIE AND LEANN, work with the head Health Information Management department to schedule times for these calls during the week.

CALL COMES INTO THE PRACTICE;

During this time, the Staff is to obtain the following basic information and enter it into the EHR.:

Patient given name (exactly as displayed on Insurance card)

Date of Birth

Insurance and ID Numbers

Primary Care Physician/Referring provider source and date of last visit

Reason for the visit.

Prior to ending the initial call, the scheduling team member politely request that the patient be available with a call from our NPC and then give them 2 choices to do this (i.e. one morning and one afternoon slot)

The patients or their agents will have to be told that during the call with the NPC they will need to provide the following:

- Confirmation of reason for the visit/chief complaint
- Personal and family medical history
- Medications and allergies
- Most MIPS measures (Height, weight, smoking status, immunizations etc.

Financial policy, Consent for treatment and authorization to bill insurance and COVID-19 forms signed at the time of the visit.

After this is done and scheduled for the NPC, they will need to be given a schedule.

NPC ROLE: DAY OF INTERVIEW:

To obtain a confirmation of the reason for visit/chief complaint

Personal and Family Medical History

Medications and Allergies

Most MIPS measures (Height, weight, Smoking, Immunizations, Falls etc.

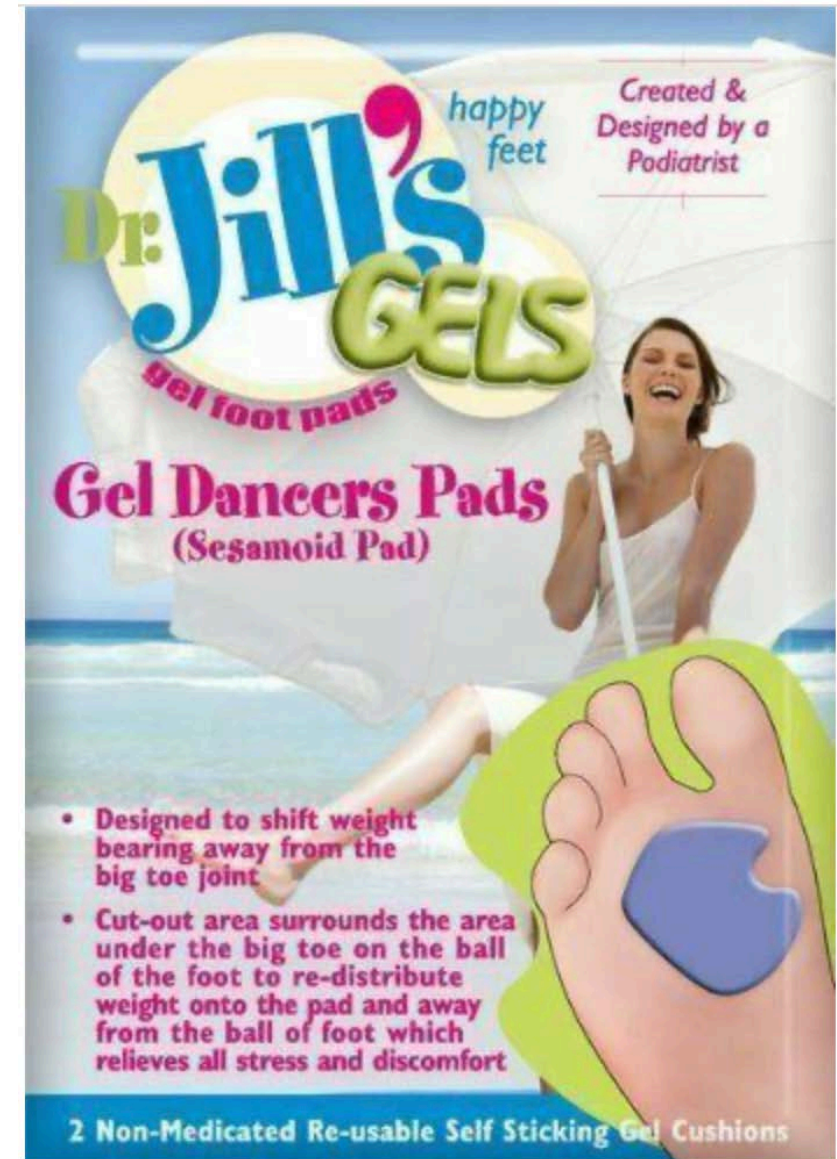
In addition, the NPC is responsible for following up/rescheduling appointments and after 2 no-show incidences, communicating with other providers to help coordinate care.

The NPC ensures that patient updates and consult visit notes are e-faxed to the PCP/Referring providers with in 7-10 days after the visit.

LASTLY BUT NOT LEAST: Within 2-3 days after the visit a follow-up phone call made to the patient about their visit. Ask if they have any questions and if there is anything else, we can do to assist them.

Just a reminder. . .

- Vendors are offering best possible pricing (ever) and long payment deferments
- Others are offering direct ship to patients and additional discounts.
- Some of you have already reaped the benefits of these savings. . .





Even on big ticket items!

Examples of 2 of my preferred vendors:

- Zimmer Medizin Systems (RSWT): NO PAYMENTS FOR 12 MONTHS and super affordable monthly lease payments (less than 1 patient treated per month)
- Erchonia Lasers: \$6000 off FX-635 pain laser and \$5000 of Lunula (nail fungus laser)



Contact me if you are interested and I will connect you: Cindy@pinnaclepa.com

Make sure you log in on Monday June 1st for special guest speakers

- It's a surprise BUT we will be discussing MORE ways to increase efficiencies by thinking outside the box; and limiting DRAMA in your practice)!
- Stay on the lookout for the "Do I have to" worksheet!



*Let the chat
questions begin*



Thank you for joining and keep watching for emails and posts.
If you have a colleague who needs support, please contact info@pinnaclepa.com so we can add them to our email list.

“Extra Extras” will be sent as frequently as possible with helpful tips and information. These are also archived in the Extra Extra tab of www.pinnaclepa.com

Visit www.pinnaclepa.com for more information on how to become a PEP member and stay up to date on everything PODIATRY!

Stay tuned and stay safe😊

