

COVID-19 Policy Updates and Resources

Below are the most recent policy updates and helpful resources culled from the [AMA COVID-19 Resource Center](#) to keep ABPM Diplomates informed throughout this public health crisis.

Financial assistance for physician practices provided in the CARES Act

The recently enacted Coronavirus Aid, Relief and Economic Security (CARES) Act established or expanded several [loan programs](#) intended to provide liquidity to businesses including physician practices. These provisions include:

- The [Paycheck Protection Act \(PPP\)](#) for small businesses which authorizes up to \$349 billion in forgivable loans to small businesses to pay their employees during the COVID-19 crisis. Loan amounts will be forgiven so long as proceeds are used to cover payroll costs, mortgage interest, rent and utility costs over the eight-week period after the loan is made and employee compensation levels are maintained. Payroll costs are capped at \$100,000 on an annualized basis for each employee.
- The Coronavirus Economic Stabilization Act (CESA) authorizes the Secretary of the Treasury to make loans, loan guarantees, other investments and subsidies to provide liquidity for mid-sized businesses between 500 and 10,000 employees for losses incurred as a result of COVID-19. These loans will have an annualized rate no greater than 2% with no principal or interest due for at least six months, but these loans will not be eligible for forgiveness.
- [Economic Injury Disaster Loans](#) (EIDL) are available to physician practices with no more than 500 employees. EIDLs are lower interest loans of up to \$2 million with principal and interest deferment available for up to four years. They can be used to pay for expenses that could have been met had the disaster not occurred, including payroll and operating expenses.
- [Small Business Debt Relief Program](#) will provide immediate debt relief to small businesses with non-disaster Small Business Administration ([SBA](#)) loans. SBA will cover all loan payments on these loans including principal, interest and fees for six months. New borrowers are eligible for this relief if they take out loans within six months of the President signing the law. More information on how to apply for a small business loan is available on the SBA's [COVID-19: Small Business Guidance & Loan Resources](#) website and at the [Department of Treasury's website](#).

The Borrower Application Form for the new small business loan program is available and small businesses and sole proprietors can begin applying. Physicians can also contact their local SBA District Office.

- [Apply for a SBA loan](#)
- [View interim Final Rule](#)
- [View Treasury FAQ](#)
- [Contact your local SBA district office](#)

Additional loan and financial assistance information for physician practices available [here](#).

Additional resources on the CARES Act

- [Overview summary of CARES Act](#)
- Medicare advance payments [overview](#) and [FAQ](#)
- Telehealth [facts](#) and [AMA quick-start guide](#)
- [medical liability protections](#)
- Centers for Medicare & Medicaid Services (CMS) payment [policies and regulatory flexibilities](#)
- Operational and strategic [resources](#) for physician practices

CMS releases new policies to help physicians battle COVID-19

CMS announced a number of [new policies](#) designed to help physicians and hospitals during the COVID-19 pandemic. These policies include Medicare coverage for telephone services, significant additions to the list of covered telehealth services such as emergency visits and greater clarity on the use of remote patient monitoring for acute conditions like the novel coronavirus. More information [here](#).

CMS to provide additional relief for 2019 MIPS reporting due to COVID-19

CMS will provide additional [relief options for 2019 Merit-based Incentive Payment System \(MIPS\) reporting](#) due to COVID-19. Practices can submit an Extreme and Uncontrollable Circumstances application until April 30. An application submitted between April 3 and April 30, citing COVID-19, will override any previous data submission. CMS has updated the [QPP Participation Status Tool](#) so eligible clinicians can see if the policy has been automatically applied.

Who should submit an application?

- Individual clinicians who started, but are unable to complete, their data submission
- Groups that started, but are unable to complete, their data submission
- Virtual groups that are unable to start or complete their data submission

For more information, please see the [Quality Payment Program COVID-19 fact sheet](#).

Contact the Quality Payment Program at 1-866-288-8292, Monday through Friday, 8:00 a.m. - 8:00 p.m. Eastern time or by e-mail at: QPP@cms.hhs.gov. Those who are hearing impaired can dial 711 to be connected to a TRS Communications Assistant.

DEA issues guidance for physicians managing patients with OUD

The U.S. Drug Enforcement Administration (DEA) issued guidance to DEA-registered physicians providing [new flexibility](#) for managing patients with opioid use disorder.

The new guidance permits physicians and other health professionals with a waiver to prescribe buprenorphine for the treatment of opioid use disorder to issue these prescriptions to new and existing patients based on an evaluation via telephone. The new policy is effective from March 31 for the duration of the COVID-19 emergency. This guidance removes a considerable barrier for many patients during the national emergency and, importantly, allows them to remain at home.

Changes in commercial health plans' prior authorization policies

In response to the COVID-19 public health emergency, some commercial insurers have temporarily adjusted their utilization management policies to include waiving PA for COVID-19 testing and treatment, suspending PA for patient transfers to less-intensive care settings and extending PA duration for elective procedures that will be rescheduled. However, PA policy changes vary widely across health plans and are rapidly evolving. To help physicians and practice staff track PA requirement updates in response to the COVID-19 pandemic, the AMA has created a helpful [resource](#) summarizing major national health plans' PA policy modifications. This tool will be frequently updated as new information becomes available from insurers' network communications and websites.

Digital Health Playbook series now includes telemedicine

Expanding on its efforts to help physicians use technology to extend patient care beyond the walls of the medical office, the AMA updated its [Digital Health Implementation Playbook Series](#) to include a new physician guide for implementing real-time virtual visits between a clinician and a patient. For medical practices and health systems looking to integrate telemedicine as quickly

as possible during the COVID-19 pandemic, the Playbook series offers best practices curated from experts in the field.