



COVID-19 Funding Guide for Providers

Last updated 05/07/2020

As our healthcare industry rapidly evolves to address the COVID-19 pandemic, Congress and Federal agencies have provided access to important funds that can help providers maintain operations and prepare for COVID-19 related costs. This guide provides helpful information regard those funds for the following provider types:

- [Physician Offices](#)
- [HHA and SNF](#)
- [Suppliers](#)
- [Health Systems](#)
- [Community Health Centers](#)
- [EMS](#)

	Description	Timelines	Total Amount Allocated	Source(s) of Authority	Useful Resources
Physician Offices	<p>Provider Relief Fund: Grants to healthcare providers to reimburse for lost revenue due to COVID-19. Providers can receive multiple waves of funding:</p> <ol style="list-style-type: none"> 1. Initial payments were distributed to providers between April 10-April 17. Distribution was based on Tax Identification Number (TIN). Providers received 6.2% of their 2019 Medicare fee-for-service (FFS) revenue. 2. The 2nd wave of funding will use 2018 net patient revenue. CMS intends to allocate the funding in a way that makes the entire \$50 billion in general provider funding, which includes the amounts allocated between April 10-17, based on 2018 net patient revenue. CMS will calculate 2018 net patient revenue using 2018 tax forms. 3. Providers can receive funding to reimburse for any care given to uninsured COVID-19 patients. Reimbursement will be based on Medicare rates. 4. Another possible funding stream is for physician offices part of rural health clinics. 	<p>Initial Amount: April 10-17th Secondary Amount: April 25th-TBD</p>	<p>CARES Act: \$100 billion total, \$50 billion for general purposes, \$10 billion for rural health clinics Paycheck Protection Program and Health Care Enhancement Act: \$75 billion</p>	<p>CARES Act Paycheck Protection Program and Health Care Enhancement Act</p>	<p>Distribution of CARES Act Provider Relief Fund General Distribution Portal Provider Relief Fund Terms and Conditions COVID-19 Claims Reimbursement to Health Care Providers and Facilities for Testing and Treatment of the Uninsured</p>

	<p>To receive any funding, providers must agree to the terms and conditions, which include a prohibition on “balance billing” confirmed or suspected COVID-19 patients. Providers must limit cost sharing to the in-network amount, even for out-of-network care.</p>				
<p>Paycheck Protection Program: Government-backed Small Business Administration loans to help small businesses (under 500 employees) keep employees employed, on their employer-sponsored insurance, and maintain physical operations due to COVID-19 related business impacts. For businesses that have been open for more than a year their maximum loan amount is 2.5 times the average monthly payroll over the past year. Businesses who maintain their payroll and do not lay off employees or reduce salaries will be eligible to have part or all their loan amount forgiven. Businesses that reduce their workforce can have their amount reduced by up to 25%.</p>	<p>Until funds are exhausted</p>	<p>CARES Act: \$350 billion excluding industry specific Paycheck Protection Program and Health Care Enhancement Act: \$321 billion</p>	<p>CARES Act Paycheck Protection Program and Health Care Enhancement Act</p>	<p>Paycheck Protection Program Resource Page</p>	
<p>Accelerated and Advanced Payments: An existing program that provides emergency funding loans when there is a disruption in claims submissions and/or processing. In response to the COVID-19 pandemic, CMS expanded the program to all Medicare Parts A and B providers and suppliers that:</p> <ul style="list-style-type: none"> • Have billed Medicare for claims within 180 days prior to the date of signature on the request form • Are not bankrupt • Are not under active medical review or program integrity investigation or have any outstanding delinquent Medicare overpayments <p>Eligible providers can request to receive these Medicare loans as accelerated periodic or lump-sum payments. Most providers and suppliers may request up to 100% of the Medicare payment amount for a 3-month period. Most providers will have 210 days to repay the loan.</p>	<p>CMS discontinued the Part B provider payments on 4/26</p> <p>CMS is reevaluating the Part A provider payments</p>	<p>\$100+ billion</p>	<p>Trump Administration Provides Financial Relief for Medicare Providers</p> <p>CMS Reevaluates Accelerated Payment Program and Suspends Advance Payment Program</p>		
<p>Economic Injury Disaster Loan Emergency Advance: Emergency loan program that provides \$10,000 loan advances. Advances can be used for paid sick leave, maintaining payroll, meeting increased costs to obtain</p>	<p>Until funds are exhausted</p>	<p>CARES Act: \$10 billion; Paycheck Protection Program and Health Care</p>	<p>CARES Act Paycheck Protection Program and Health</p>	<p>SBA EIDLA Information Page</p>	

Health Systems (Over 500 employees)

<p>material, rents or mortgages, and repaying obligations that cannot be repaid due to lost revenue. Businesses with fewer than 500 employees are eligible.</p>		<p>Enhancement Act: \$10 billion</p>	<p>Care Enhancement Act</p>	
<p>Provider Relief Fund: Grants to healthcare providers to reimburse for lost revenue due to COVID-19. Health systems may qualify for multiple streams of funding.</p> <ol style="list-style-type: none"> All health systems received 6.2% of their 2019 Medicare fee-for-service (FFS) revenue on April 10-17. All health systems will receive additional funding based on 2018 net patient revenue. CMS intends to allocate the funding in a way that makes all the funding allocated to providers, including the amount allocated April 10-17, based on 2018 net patient revenue. CMS will calculate 2018 net patient revenue using cost report data it has on file. High-Impact hospitals / health systems will receive additional funding based on the total number of ICU beds and the number of positive cases. Hospitals must have more than 100 COVID cases to receive any payment. Additional funds will be allocated based on DSH percentage. Health systems with rural hospitals will receive additional funding based on operating expenses and distributed proportional to each facility. Health systems that provide COVID-19 related care to the uninsured. Reimbursement will be based on Medicare rates. <p>To receive any funding, providers must agree to the terms and conditions, which include a prohibition on “balance billing” confirmed or suspected COVID-19 patients. Providers must limit cost sharing to the in-network amount, even for out-of-network care.</p>	<p>Initial Amount: April 10-17th Secondary Amount: April 25th- TBD</p>	<p>CARES Act: \$100 billion total, \$50 billion for general purposes, \$12 billion for high impact hospitals, \$10 billion for rural providers Paycheck Protection Program and Health Care Enhancement Act: \$75 billion</p>	<p>CARES Act Paycheck Protection Program and Health Care Enhancement Act</p>	<p>Distribution of CARES Act Provider Relief Fund General Distribution Portal Provider Relief Fund Terms and Conditions Reimbursement to Health Care Providers and Facilities for Testing and Treatment of the Uninsured</p>
<p>Accelerated and Advanced Payments: An existing program that provides emergency funding loans when there is a disruption in claims submissions and/or processing. It was amended to include critical access</p>	<p>CMS is reevaluating the part A provider payments</p>	<p>\$100+ billion</p>	<p>Trump Administration Provides Financial</p>	

	<p>(CAHs) and additional hospitals, which could request up to a 6-month advanced lump sum or periodic payment. Upon the request of a hospital, HHS increased the amount of payments up to 100% for most hospitals or 125% for CAHs. Qualifying hospitals are not required to start paying down any overpayments for 120 days and would be allowed to wait up to 1 year to complete any repayment without interest.</p>	<p>CMS discontinued the Part B provider payments on 4/26</p>		<p>Relief for Medicare Providers CMS Reevaluates Accelerated Payment Program and Suspends Advance Payment Program</p>	
	<p>Loans to Distressed Businesses: Government backed loans for businesses, states and municipalities that can be used to offset losses incurred as a direct result of COVID-19 for a period up to 5 years. The loans are intended for businesses that need credit and where credit is not otherwise reasonably available at the time of their transactions. Additionally, businesses must have incurred loses or expect to incur losses that would jeopardize their continued operations. All loans will be made transparent within 3 days of the loan being made.</p>	<p>Until funds are exhausted</p>	<p>\$454 billion excluding industry specific</p>	<p>CARES Act</p>	
	<p>Small Rural Hospital Improvement Program: Grants to eligible hospitals, small rural hospitals with less 49 beds.</p>	<p>April 22</p>	<p>\$150 million</p>	<p>CARES Act</p>	<p>HHS Awards to Rural Communities</p>
<p>Home Health Agencies and Skilled Nursing Facility</p>	<p>Provider Relief Fund: Grants to healthcare providers to reimburse for lost revenue due to COVID-19. HHA and SNFs may qualify for multiple waives of funding:</p> <ol style="list-style-type: none"> 1. The initial amount was distributed to providers between April 10- April 17. Distribution was based on Tax Identification Number (TIN). Providers received 6.2% of their 2019 Medicare fee-for-service (FFS) revenue. 2. The 2nd wave of funding will use 2018 net patient revenue. CMS intends to allocate the funding in a way that makes all the funding allocated to providers, including the amount allocated April 10-17, based on 2018 net patient revenue. CMS will calculate 2018 net patient revenue using cost report data if available. Providers without cost report can submit 2018 tax forms. 	<p>Initial Amount: April 10-17th Secondary Amount: April 25th- TBD</p>	<p>CARES Act: \$100 billion total, \$50 billion for general purposes Paycheck Protection Program and Health Care Enhancement Act: \$75 billion</p>	<p>CARES Act Paycheck Protection Program and Health Care Enhancement Act</p>	<p>Distribution of CARES Act Provider Relief Fund General Distribution Portal Provider Relief Fund Terms and Conditions COVID-19 Claims Reimbursement to Health Care Providers and Facilities for Testing and Treatment of the Uninsured</p>

<p>3. Providers that provide COVID-19 related care to the uninsured. Reimbursement will be based on Medicare rates.</p> <p>4. SNFs will receive additional funding; however, CMS has not released details on how these funds will be distributed.</p> <p>To receive any funding, providers must agree to the terms and conditions, which include a prohibition on “balance billing” confirmed or suspected COVID-19 patients. Providers must limit cost sharing to the in-network amount, even for out-of-network care.</p>				
<p>Paycheck Protection Program: Government-backed Small Business Administration loans to help small businesses (under 500 employees) keep employees employed, on their employer-sponsored insurance, and maintain physical operations due to COVID-19 related business impacts. For businesses that have been open for more than a year their maximum loan amount is 2.5 times the average monthly payroll over the past year. Businesses who maintain their payroll and do not lay off employees or reduce salaries will be eligible to have part or all their loan amount forgiven. Businesses that reduce their workforce can have their amount reduced by up to 25%.</p>	<p>Until funds are exhausted</p>	<p>CARES Act: \$350 billion excluding industry specific Paycheck Protection Program and Health Care Enhancement Act: \$321 billion</p>	<p>CARES Act Paycheck Protection Program and Health Care Enhancement Act</p>	<p>Paycheck Protection Program Resource Page</p>
<p>Accelerated and Advanced Payments: An existing program that provides emergency funding loans when there is a disruption in claims submissions and/or processing. In response to the COVID-19 pandemic, CMS expanded the program to all Medicare Parts A and B providers and suppliers that:</p> <ul style="list-style-type: none"> • Have billed Medicare for claims within 180 days prior to the date of signature on the request form • Are not bankrupt • Are not under active medical review or program integrity investigation • Do not have any outstanding delinquent Medicare overpayments <p>Eligible providers can request to receive these Medicare loans as accelerated periodic or lump-sum payments.</p>	<p>CMS discontinued the Part B supplier payments on 4/26</p> <p>CMS is reevaluating the Part A provider payments</p>	<p>\$100+ billion</p>	<p>Trump Administration Provides Financial Relief for Medicare Providers CMS Reevaluates Accelerated Payment Program and Suspends Advance Payment Program</p>	

Community Health Centers/ Rural Health Clinic	<p>Most providers and suppliers may request up to 100% of the Medicare payment amount for a 3-month period. Most providers will have 210 days to repay the loan.</p>				
	<p>Economic Injury Disaster Loan Emergency Advance: Emergency loan program that provides \$10,000 loan advances. Advances can be used for paid sick leave, maintaining payroll, meeting increased costs to obtain material, rents or mortgages, and repaying obligations that cannot be repaid due to lost revenue. Businesses with fewer than 500 employees are eligible.</p>	<p>Until funds are exhausted</p>	<p>CARES Act: \$10 billion Paycheck Protection Program and Health Care Enhancement Act: \$10 billion</p>	<p>CARES Act Paycheck Protection Program and Health Care Enhancement Act</p>	<p>SBA EIDLA Information Page</p>
	<p>Loans to Distressed Businesses: Government backed loans for large businesses, states and municipalities that can be used to offset losses incurred as a direct result of COVID-19 for a period up to 5 years. The loans are intended for businesses that need credit and where credit is not otherwise reasonably available at the time of their transactions. Additionally, businesses must have incurred losses or expect to incur losses that would jeopardize their continued operations. All loans will be made transparent within 3 days of the loan being made.</p>	<p>Until funds are exhausted</p>	<p>\$454 billion excluding industry specific</p>	<p>CARES Act</p>	
	<p>Provider Relief Fund: Provider Relief Fund: Grants to healthcare providers to reimburse for lost revenue due to COVID-19. Hospitals may qualify for multiple streams of funding:</p> <ol style="list-style-type: none"> 1. All provider received 6.2% of their 2019 Medicare fee-for-service (FFS) revenue on April 10-17 2. All providers will receive additional funding based on 2018 net patient revenue. CMS intends to allocate the funding in a way that makes all the funding allocated to providers, including the amount allocated April 10-17, based on 2018 net patient revenue. CMS will calculate 2018 net patient revenue using cost report data it has on file or 2018 tax filing. 3. Rural health clinics will receive additional funding based on operating expenses and distributed 	<p>Initial Amount: April 10-17th Secondary Amount: April 25th-TBD</p>	<p>CARES Act: \$100 billion total, \$50 billion for general purposes; \$10 billion for rural clinics Paycheck Protection Program and Health Care Enhancement Act: \$75 billion</p>	<p>CARES Act Paycheck Protection Program and Health Care Enhancement Act</p>	<p>Distribution of CARES Act Provider Relief Fund General Distribution Portal Provider Relief Fund Terms and Conditions COVID-19 Claims Reimbursement to Health Care Providers and Facilities for Testing and Treatment of the Uninsured</p>

<p>proportional to each facility. Facilities will get a base payment and a payment based on percent of annual expenses.</p> <p>4. Providers that provide COVID-19 related care to the uninsured. Reimbursement will be based on Medicare rates.</p> <p>To receive any funding, providers must agree to the terms and conditions, which include a prohibition on “balance billing” confirmed or suspected COVID-19 patients. Providers must limit cost sharing to the in-network amount, even for out-of-network care.</p>				<p>HHS Begins Distribution of Payments to Hospitals with High COVID-19 Admissions, Rural Providers</p>
<p>Paycheck Protection Program: Government-backed Small Business Administration loans to help small businesses (under 500 employees) keep employees employed, on their employer-sponsored insurance, and maintain physical operations due to COVID-19 related business impacts. For businesses that have been open for more than a year their maximum loan amount is 2.5 times the average monthly payroll over the past year. Businesses who maintain their payroll and do not lay off employees or reduce salaries will be eligible to have part or all their loan amount forgiven. Businesses that reduce their workforce can have their amount reduced by up to 25%.</p>	<p>Until funds are exhausted</p>	<p>CARES Act: \$350 billion excluding industry specific Paycheck Protection Program and Health Care Enhancement Act: \$321 billion</p>	<p>CARES Act Paycheck Protection Program and Health Care Enhancement Act</p>	<p>Paycheck Protection Program Resource Page</p>
<p>Economic Injury Disaster Loan Emergency Advance: Emergency loan program that provides \$10,000 loan advances. Advances can be used for paid sick leave, maintaining payroll, meeting increased costs to obtain material, rents or mortgages, and repaying obligations that cannot be repaid due to lost revenue. Businesses with fewer than 500 employees are eligible.</p>	<p>Until funds are exhausted</p>	<p>CARES Act: \$10 billion Paycheck Protection Program and Health Care Enhancement Act: \$10 billion</p>	<p>CARES Act Paycheck Protection Program and Health Care Enhancement Act</p>	<p>SBA EIDLA Information Page</p>
<p>Accelerated and Advanced Payments: An existing program that provides emergency funding loans when there is a disruption in claims submissions and/or processing. In response to the COVID-19 pandemic, CMS expanded the program to all Medicare Parts A and B providers and suppliers that:</p>	<p>CMS is reevaluating the part A provider payments</p>	<p>\$100+ billion</p>	<p>Trump Administration Provides Financial Relief for Medicare Providers CMS Reevaluates Accelerated</p>	

<ul style="list-style-type: none"> • Have billed Medicare for claims within 180 days prior to the date of signature on the request form • Are not bankrupt • Are not under active medical review or program integrity investigation • Do not have any outstanding delinquent Medicare overpayments <p>Eligible providers can request to receive these Medicare loans as accelerated periodic or lump-sum payments. Most providers and suppliers may request up to 100% of the Medicare payment amount for a 3-month period. Most providers will have 210 days to repay the loan.</p>	<p>CMS discontinued the Part B provider payments on 4/26</p>		<p>Payment Program and Suspends Advance Payment Program</p>	
<p>Primary Care Grants: Grants to entities that provide primary care and other health services for underserved populations; \$600 million for community health centers and \$225 million for rural health centers. The grants are in addition to the Affordable Care Act appropriations.</p>	<p>TBD</p>	<p>\$825 million</p>	<p>Paycheck Protection Program and Health Care Enhancement Act</p>	
<p>Supplemental Awards to Health Clinics: Grants to entities that provide primary care and other health services for underserved populations. The grants are in addition to the Affordable Care Act appropriations. The amount was calculated by using a base value of \$503,000 plus \$15.00 per patient and \$30 per uninsured patient using 2018 Uniform Data System.</p>	<p>April 8-May 8</p>	<p>\$1.3 billion</p>	<p>CARES Act</p>	<p>Information Page FY 2020 CARES Supplemental Funding for Health Centers</p>
<p>Grants to Health Clinics: Grants to entities that provide primary care and other health services for underserved populations. The grants are in addition to the Affordable Care Act appropriations. The amount was calculated by using a base value of \$50,464 plus \$0.50 per patient and \$2.50 per uninsured patient using 2018 Uniform Data System.</p>	<p>March 23 - April 23</p>	<p>\$100 million</p>	<p>Coronavirus Preparedness and Response Supplemental Appropriations Act</p>	<p>Information Page FY 2020 Coronavirus Supplemental Funding for Health Centers</p>

Accelerated and Advanced Payments: An existing program that provides emergency funding loans when there is a disruption in claims submissions and/or processing. In response to the COVID-19 pandemic, CMS expanded the program to all Medicare Parts A and B providers and suppliers that:

- Have billed Medicare for claims within 180 days prior to the date of signature on the request form
- Are not bankrupt
- Are not under active medical review or program integrity investigation
- Do not have any outstanding delinquent Medicare overpayments

Eligible providers can request to receive these Medicare loans as accelerated periodic or lump-sum payments. Most providers and suppliers may request up to 100% of the Medicare payment amount for a 3-month period. Most providers will have 210 days to repay the loan.

CMS discontinued the Part B supplier payments on 4/26

\$100+ billion

Trump Administration
[Provides](#) Financial Relief for Medicare Providers
 CMS [Reevaluates](#) Accelerated Payment Program and Suspends Advance Payment Program

Paycheck Protection Program: Government-backed Small Business Administration loans to help small businesses (under 500 employees) keep employees employed, on their employer-sponsored insurance, and maintain physical operations due to COVID-19 related business impacts. For businesses that have been open for more than a year their maximum loan amount is 2.5 times the average monthly payroll over the past year. Businesses who maintain their payroll and do not lay off employees or reduce salaries will be eligibility to have part or all their loan amount forgiven. Businesses that reduce their workforce can have their amount reduced by up to 25%.

Until funds are exhausted

CARES Act: \$350 billion excluding industry specific
 Paycheck Protection Program and Health Care Enhancement Act: \$321 billion

[CARES Act Paycheck Protection Program and Health Care Enhancement Act](#)

Paycheck Protection Program [Resource](#) Page

Economic Injury Disaster Loan Emergency Advance: Emergency loan program that provides \$10,000 loan advances. Advances can be used for paid sick leave, maintaining payroll, meeting increased costs to obtain material, rents or mortgages, and repaying obligations that cannot be repaid due to lost revenue. Businesses with fewer than 500 employees are eligible.

Until funds are exhausted

CARES Act: \$10 billion
 Paycheck Protection Program and Health Care Enhancement Act: \$10 billion

[CARES Act Paycheck Protection Program and Health Care Enhancement Act](#)

SBA EIDLA [Information](#) Page

	<p>Loans to Distressed Businesses: Government backed loans for businesses, states and municipalities that can be used to offset losses incurred as a direct result of COVID-19 for a period up to 5 years. The loans are intended for businesses that need credit and where credit is not otherwise reasonably available at the time of their transactions. Additionally, businesses must have incurred losses or expect to incur losses that would jeopardize their continued operations. All loans will be made transparent within 3 days of the loan being made.</p>	Until funds are exhausted	\$454 billion excluding industry specific	CARES Act	
EMS	<p>Paycheck Protection Program: Government-backed Small Business Administration loans to help small businesses (under 500 employees) keep employees employed, on their employer-sponsored insurance, and maintain physical operations due to COVID-19 related business impacts. For businesses that have been open for more than a year their maximum loan amount is the average monthly payroll for the preceding 12 months multiplied by 2.5 plus any pre-existing emergency loan. Businesses who maintain their payroll and do not lay off employees or reduce salaries will be eligible to have part or all their loan amount forgiven.</p>	Until funds are exhausted	CARES Act: \$350 billion excluding industry specific Paycheck Protection Program and Health Care Enhancement Act: \$321 billion	CARES Act Paycheck Protection Program and Health Care Enhancement Act	Paycheck Protection Program Resource Page
	<p>Economic Injury Disaster Loan Emergency Advance: Emergency loan program that provides \$10,000 loan advances. Advances can be used for paid sick leave, maintaining payroll, meeting increased costs to obtain material, rents or mortgages, and repaying obligations that cannot be repaid due to lost revenue. Businesses with fewer than 500 employees are eligible.</p>	Until funds are exhausted	CARES Act: \$10 billion Paycheck Protection Program and Health Care Enhancement Act: \$10 billion	CARES Act Paycheck Protection Program and Health Care Enhancement Act	SBA EIDLA Information Page
	<p>Firefighters Grant Program: Grants to firehouses and non-affiliated EMS organization (NAEMS) will be distributed to purchase personal protective equipment. The funds came from Federal Emergency Management Agency (FEMA) Disaster Relief Fund. The CARES act required \$400 million to be distributed for firefighters, emergency managers, and providers of emergency food and shelter.</p>	Application due May 15	\$100 million	CARES Act FEMA Firefighters Grant Program Notice of Funding	