



COVID-19: Resources to Help You Tap Into Financial Relief Opportunities

AAFP Provides Membership Requirement Relief and Resources to Help FPs Get Financial Assistance

March 30, 2020

Colleagues:

Our nation and world are in unprecedeted times as we work to slow the spread of COVID-19. We all know the importance of flattening the curve, and cities and states all over America have shelter-in-place orders, with nonessential businesses being asked to temporarily close. This is having a dramatic effect on you personally, as well as on our economy, but it is the only way to get past this. Many of you have seen financial impacts to your practice as you encourage patients to postpone nonurgent visits, and you are now dedicating your time to learn about and treat patients with COVID-19.

I want to assure you that the AAFP understands these challenges, so the purpose of this message is twofold:

- First, to share steps we are taking to alleviate some undue stress by extending the time you have to complete your CME requirements for AAFP membership.
- Second, to make you aware of some important financial relief opportunities that the AAFP has been aggressively advocating for on your behalf.

AAFP Membership Requirements and Dues Relief

Between focusing on serving your patients and the cancellation of all live, in-person AAFP CME events through May 31, we want to make sure you have one less thing to worry about. Thus, we are making the following changes related to CME requirements and dues, effective immediately:

- Any members whose CME reelection cycle ends on Dec. 31, 2020, and who have not yet met the CME requirement will have an additional year to do so. [Further details on this change can be found on AAFP.org.](#)
- Members whose three-year cycle ended on Dec. 31, 2019, will now have until Dec. 31, 2020, to report their CME to remain eligible for membership (original deadline was May 5, 2020).
- Any members who have not yet paid their 2020 dues will now have until July 14, 2020, to submit payment.

We hope these changes provide you with the flexibility you need to remain an AAFP member.

Centers for Medicare & Medicaid Services (CMS) Relief for Medicare Providers

Over the weekend, CMS announced the expansion of the accelerated and advance payment program to fast-track cash flow to Medicare physicians and other clinicians who have been financially impacted by COVID-19. This announcement was very consistent with our request in

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a letter the AAFP sent to HHS Secretary Alex Azar last week. This is a great opportunity to relieve some of your financial worries and remain focused on patient care.

Through this program, participating physicians should submit information through their local Medicare Administrative Contractor (MAC) to be considered for an advance of 100% of Medicare payment amount for a three-month period. According to CMS, to be eligible, a provider must meet all of the following:

- Have billed Medicare for claims within 180 days immediately before the date of signature date on the provider's/supplier's request form.
- Not be in bankruptcy.
- Not be under active medical review or program integrity investigation.
- Not have any outstanding delinquent Medicare overpayments.

Medicare will start accepting and processing these requests immediately, and CMS anticipates that payments will be issued within seven days of the provider's request. Beginning 120 days from the issuance of the advanced payment, physicians will have 210 days to submit claims to offset the advance payment amount.

Coronavirus Aid, Relief and Economic Security (CARES) Act

On Friday, the president signed the CARES Act. This bill provides \$2 trillion that aims to give financial relief to small businesses, support health care workers, get medical supplies to the front lines, fund research for treatments and vaccines, and stimulate the U.S. economy. The AAFP worked very hard to educate Congress on the need to support the family medicine and primary care workforce during these challenging times. This included urging them to supply greater resources for telehealth expansion and ensure that all practices, including community health centers, rural health clinics and teaching health centers, were able to keep their doors open to care for patients during this critical time.

The CARES Act contains several provisions that are important for family physicians, including:

- Financial relief for small businesses, including private family medicine practices.
- Addressing supply shortages.
- Coverage for COVID-19 testing and medical services and provisions for Medicare and Medicaid.
- Health care workforce support including primary care extensions, such as the Teaching Health Center Graduate Medical Education program, the Community Health Centers program, and National Health Service Corps.
- Telehealth benefits for a variety of health care services, not just COVID-19 support.

For financial relief, there are important CARES Act provisions that some of you will qualify to apply for:

- Small Business Administration (SBA) assistance for business owners, including physician-owned practices, featuring short-term loan programs, loan forgiveness, and emergency economic injury disaster loans (EIDL).
- Health care provider funding for preparedness and response providing grants to eligible hospitals, public entities, non-for-profit entities, and Medicare- and Medicaid-

enrolled providers to cover unreimbursed health care-related expenses or lost revenues attributed to COVID-19.

The SBA has up to 15 days from the passage of the Act to issue guidance on how you can apply to receive small business loans and grants, but if you qualify, you can [apply for an EIDL now](#). It is important that you start gathering your financial information now to expedite things once the application processes and eligibility criteria are released.

AAFP COVID-19 Financial Relief Resources

The AAFP is here to help you understand the provisions of the CARES Act and other efforts to mitigate the financial impact of COVID-19 and equip you with tools and resources to apply for the various opportunities. We have established a [COVID-19 financial relief page](#) where you can find information about the CMS program, summaries of the CARES Act and its financial provisions, and a tool that walks you through the financial information you need to gather to make it faster and easier to apply for CARES financial support once guidance has been released. I would also encourage you to proactively reach out to lenders and creditors in your communities to ask for forbearance, forgiveness or grace periods while you await determinations of loan or grant applications.

We know you likely will have questions about the recent CMS announcement and the provisions of the CARES Act, so this Wednesday's COVID-19 Town Hall will feature Shawn Martin, AAFP's SVP of Advocacy, Practice Advancement and Policy, as a guest. He will provide an overview of CMS accelerated payments, the CARES Act and what you can be doing now to position yourself to receive relief funding. Shawn, along with AAFP President Gary LeRoy, MD, FAAFP, and AAFP SVP Julie Wood, MD, MPH, FAAFP, will answer your questions about these topics, our membership requirement changes or any other COVID-19 topics on your mind.

As a reminder, the [Virtual Town Hall](#) will be at 7 p.m. CT on April 1 (no joke), and you can receive one live CME credit for participating.

Let me end by thanking you for everything you are doing for your patients, their families and your community during this very trying time! It is nothing short of heroic.

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