

# The Business Impact Of COVID19 On Pediatric Practices

## Webinar #12



Panelists Include:

Ari Brown, MD, FAAP- 411 Pediatrics, Austin, TX  
David Hill, MD, FAAP- Goldsboro Pediatrics, Wayne County, NC  
Suzanne Berman, MD, FAAP, Plateau Pediatrics, Crossville, TN  
Paulie Vanchiere  
Chip Hart  
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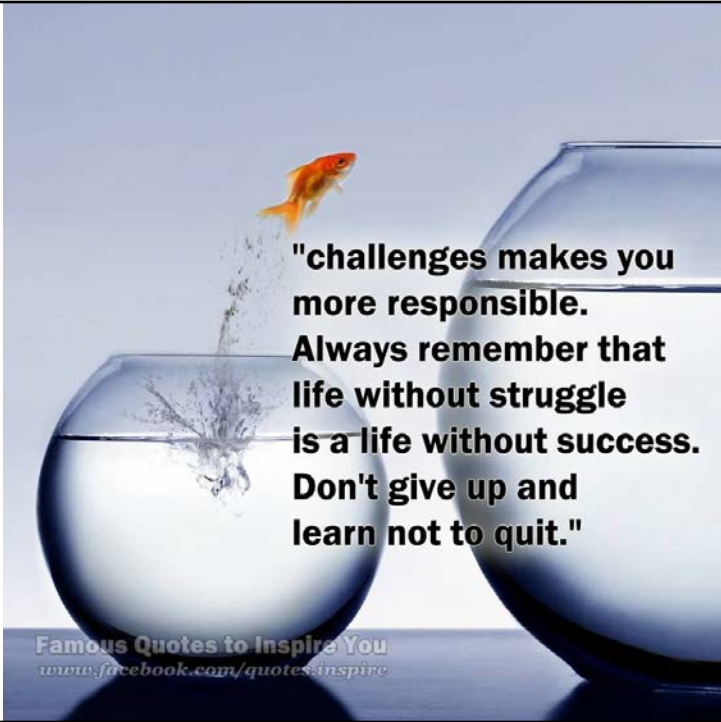
## What We Are Not Going To Talk About

1. COVID19 Testing Options
2. Amount of time providers/staff should self-isolate
3. Treatments for people affected
4. Predict how long this will last
5. Issues that are geographic-specific
6. Detailed Human Resource Issues
7. Nitty Gritty Details of PPP Loans

# Agenda

1. Top Items From Past Webinars
2. Data Report
3. News Roundup
4. Ari Brown & David Hill (Media Relations)
5. Suzanne Berman (CARES Act)
6. Homework Assignments





**"challenges makes you more responsible. Always remember that life without struggle is a life without success. Don't give up and learn not to quit."**

Famous Quotes to Inspire You  
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# What Have You Done Since Last Week?

7

Forum.PediatricSupport.com  
3,200+ community members as of this morning...

COVID 19 Business Impact Webinar #2 - March 26th More Details Here

all categories | all | Latest | Top | Categories | + New Topic

Category	Topics	Latest
<b>Upcoming Events</b> Share/learn about upcoming events related to COVID19	7 / week	<ul style="list-style-type: none"> <li>Coronavirus stable for hours on surfaces 1 1h</li> <li>Medical Staff 1h</li> </ul>
<b>Finance</b> No margin, no mission... In order to be a successful medical practice, it is imperative that it take the steps necessary to remain financially viable. Here we can share and receive valuable information to help practices measure and monitor their financial health. Budgeting   SBA Loans   Taxes	10 / week	<ul style="list-style-type: none"> <li>Telemedicine Disclaimer 5 13h</li> <li>How To Handle COVID19 Infectious Waste 0 10h</li> <li>COVID19 Waste Management 0 10h</li> </ul>
<b>Site Feedback</b> Discussion about this site, its organization, how it works, and how we can improve it.	1 / week	<ul style="list-style-type: none"> <li>Carefirst - Covid19 0 19h</li> <li>Empire BCBS (NY) - Covid19 0 19h</li> <li>Policy Search 0 19h</li> </ul>
<b>Humor</b> Sometimes we have to lighten the mood a bit... feel free to share things to help bring a bit a joy or a laugh to others (keep it clean)	2 / week	<ul style="list-style-type: none"> <li>PCC's 2020-03 Pediatric Coding Web Lab [TELEMEDICINE CODING] 0 19h</li> <li>Billing &amp; Coding 0 19h</li> <li>Wellmark - Covid19 0 19h</li> <li>Humana - Covid19 0 19h</li> </ul>
<b>Leadership</b> Adversity doesn't build character, it reveals it... It also reveals our vulnerabilities! Leadership is an essential ingredient for any organization. Receive or share advice here on resources to empower everyone to be effective leaders within their practice	2 / week	

COVID 19 Business Impact Webinar #2 - March 26th More Details Here

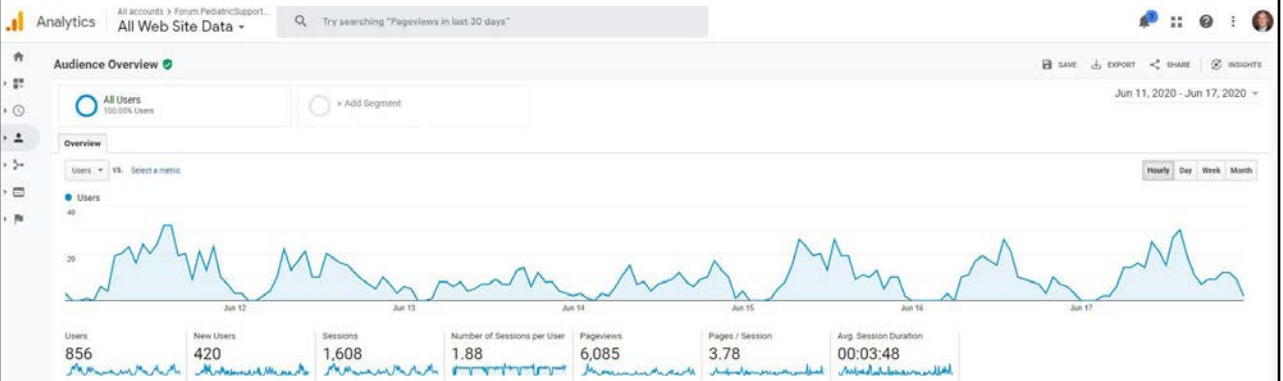
all categories | all | Latest | Top | Categories | + New Topic

Topic	Replies	Last Post
Coronavirus stable for hours on surfaces Medical Staff 1h	1	1h
Telemedicine Disclaimer Telemedicine about 2d	5	13h
How To Handle COVID19 Infectious Waste DropletWaste 19h	0	16h
COVID19 Waste Management DropletWaste 19h	0	16h
Carefirst - Covid19 Policy Search veddinggroup 19h	0	19h
Empire BCBS (NY) - Covid19 Policy Search veddinggroup 19h	0	19h
PCC's 2020-03 Pediatric Coding Web Lab [TELEMEDICINE CODING] Billing & Coding Chip 19h	0	19h
Wellmark - Covid19 Policy Search veddinggroup 19h	0	19h
Humana - Covid19 Policy Search veddinggroup 19h	0	19h

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# Takeaways From Last Ten Weeks

### Webinar 1:

- Flexibility
- Communication
  - Prepare Staff
  - Prepare Providers
- Cash flow Planning
  - Budget
  - Call Landlords
- Telemedicine

### Webinar 2:

- Cash Is King
- SBA Loans

### Webinar 3:

- Review TM Claims
- Revenue needed in three weeks
- Be Proactive & Engage With Patients
- HR/Legal

### Webinar 4:

- Find Opportunities To See Patients
- Leadership Is Essential
- State Medicaid Programs & Telemedicine

### Webinar 5:

- Drowning means you're still alive!  
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### Webinar 6:

- Advocacy

### Webinar 7:

- Communicate with your patients!

### Webinar 8:

- Recall, Recall, Recall!

### Webinar 9:

- Prepare for the future

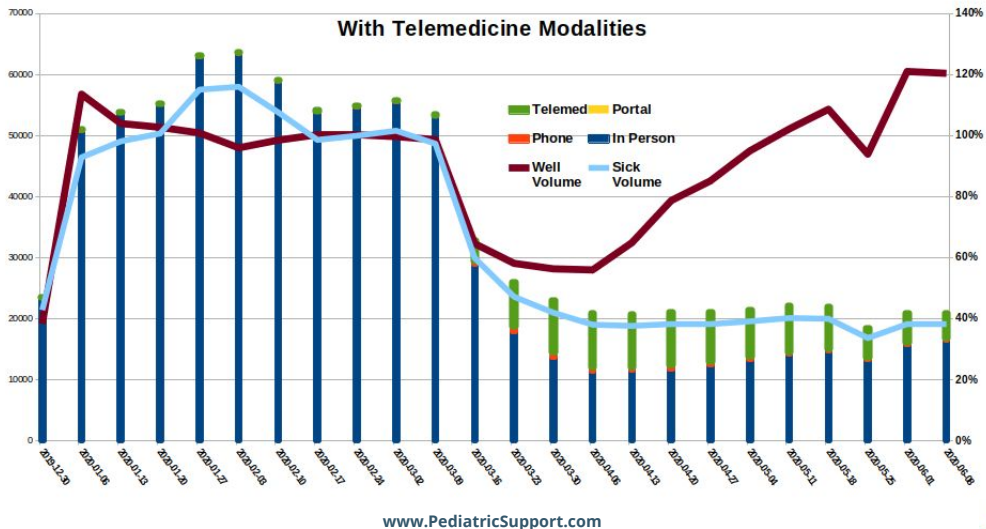
### Webinar 10:

- This is a marathon, not a sprint.
- The AAP is advocating for you.



# Latest Data From The Data Nerd...

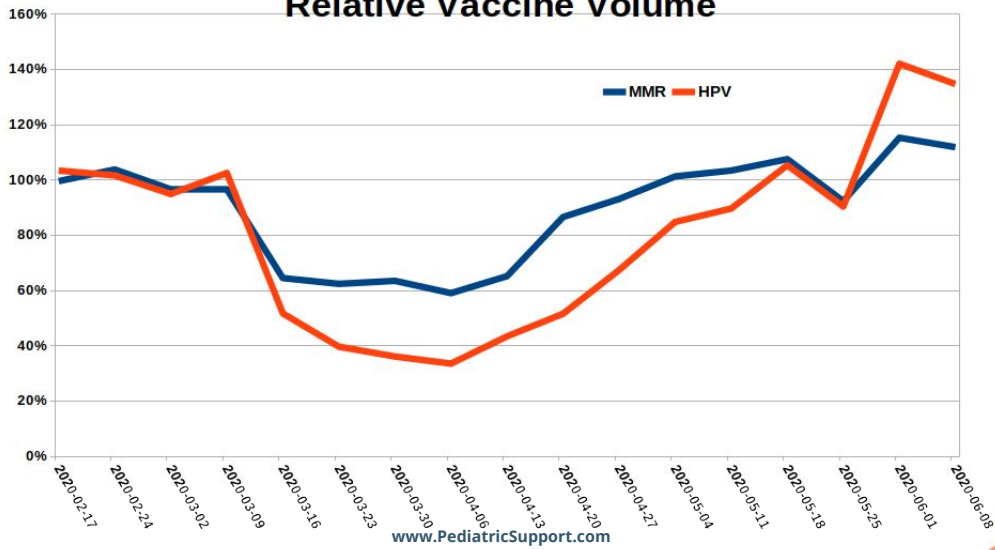
## Sick and Well Visit Volume



# Latest Data From The Data Nerd...

11

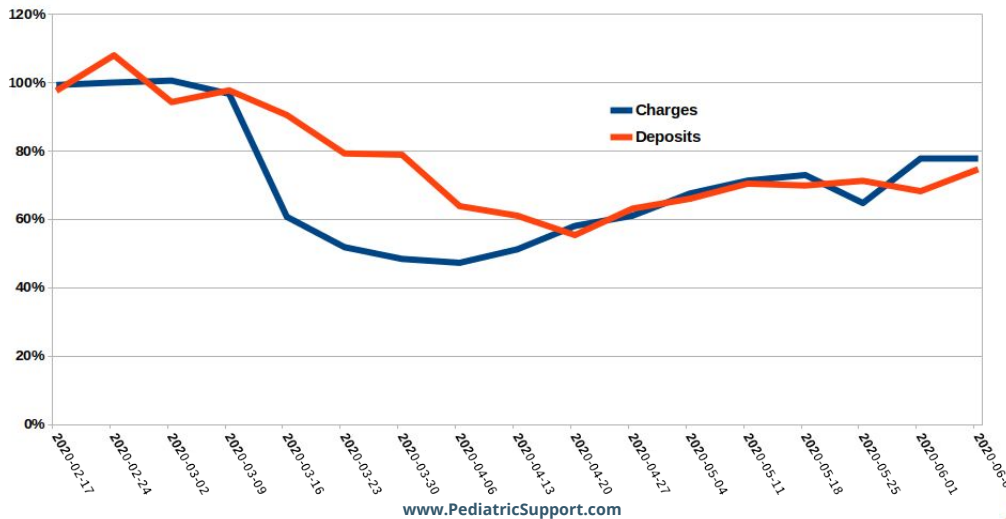
## Relative Vaccine Volume



# Latest Data From The Data Nerd...

12

## Relative Charges and Payments



# In The News...

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ECONOMY

## Jobless claims total 1.5 million, worse than expected as economic pain persists

PUBLISHED THU, JUN 18 2020-8:30 AM EDT UPDATED 33 MIN AGO

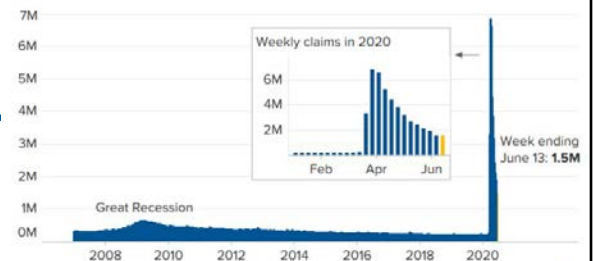
**Jeff Cox**  
@JEFF.COX.7528  
@JEFFCOXCNBC.COM

SHARE

### KEY POINTS

- First-time claims for unemployment insurance totaled 1.5 million last week, well above the 1.3 million expected.
- Workers receiving benefits under all programs including pandemic assistance totaled 29.1 million, a decrease of more than 375,000.
- This was the 13th straight week that claims have totaled above 1 million.

### Initial claims for unemployment insurance



SOURCE: Department of Labor. Data is seasonally adjusted. Data through June 13, 2020.



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## 'The recession is over': Economist Mark Zandi says new data shows start of recovery

by Lance Lambert / Jun 3, 2020 / 1:04 PM



On Friday the unemployment rate for May will be released, and it's expected to be around 20%, up from 3.5% in February. But even as we await that Great Depression-level jobless rate, at least one prominent economist thinks we have already hit the bottom of the COVID-19 recession.

### Seriously?!?

- Unemployment Rates
- Service-based economy takes longer to get rolling
- PPP/EIDL Impacts coming to an end
- Second Wave?

It is within reason to be overly conservative and overshoot self-imposed austerity measures ...what's the worse thing that happens?

-Paulie Vanchiere, MBA

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MarketWatch

BARRON'S ON MW

Key Words

## Stock-market legend who called 3 financial bubbles says this one is the 'Real McCoy,' this is 'crazy stuff'

Published: June 18, 2020 at 6:13 p.m. ET

By Mark DeCampore

486

'And the chutzpah involved in having a bubble at a time of massive economic and financial uncertainty is substantial,' says Jeremy Grantham



*'My confidence is rising quite rapidly that this is, in fact, becoming the fourth, real McCoy, bubble of my investment career. The great bubbles can go on a long time and inflict a lot of pain but at least I think we know now that we're in one. And the chutzpah involved in having a bubble at a time of massive economic and financial uncertainty is substantial.'*

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MARKETS

# Regulators never thought investors would be gullible enough to buy Hertz ‘garbage,’ Harvey Pitt says

PUBLISHED TUE, JUN 16 2020-9:25 AM EDT | UPDATED TUE, JUN 16 2020-10:41 AM EDT

**Jesse Pound**  
@JESSERFOUND

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**KEY POINTS**

- With Hertz filing for bankruptcy, legal issues from the company’s stock sale could focus on investment banks, Harvey Pitt said on “Squawk Box.”
- “To my way of thinking, an investment banking firm runs the risk of effectively selling a litigation claim. Because at the end of the day, if this operates the way it ought to, it’s like musical chairs and someone is going to be left without a seat,” Pitt said.

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## Richest 25% of Americans Cut Spending the Most During Pandemic

by Olivia Rockeman  
June 18, 2020 10:29 AM

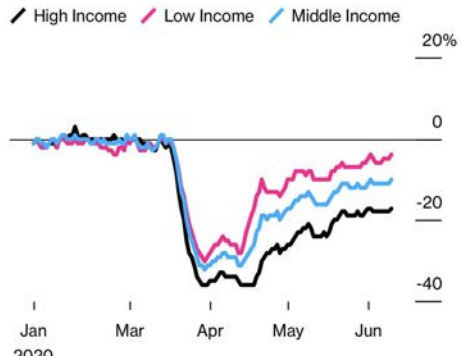


Photographer: Tom Kribbs/The Image Bank

- ▶ More than 65% of low-wage earners in affluent areas lost jobs
- ▶ Low-income households reduced their spending by only 4%

### Spending Slows

High income earners cut spending the most during pandemic's height



Source: Affinity Solutions via Opportunity

**Bloomberg** Insights

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# Budgeting

Goto Forum and search “Cash Flow”

Forums.PediatricSupport.com

Check Your Vaccine Due Dates!

POLL!!

Home Latest Top Items

COVID 19 Business Impact Webinar #7 - April 30th Register Here. / Is This Forum Helpful? Want To Say Thanks? / PMI's Recent White Paper. / Watch Recent Webinar Now

## Cash Flow Projection Spreadsheet

Finance

Paulie

Many of us know how to plan out cash flow... I thought I'd help everyone get started with this basic spreadsheet... more details during our webinar this evening.

[PMI\\_Cash\\_Flow\\_Planning.xlsx \(43.8 KB\)](#)

Week Of	Estimated Weekly Deposits	Estimated Payroll Expense	Estimated Vaccine Invoices Due	Rent Payments	All Other Office Expenses	Running Balance
3/29/2020	\$ 20,000	\$ 15,000	\$ 5,500	\$ 5,000	\$ 1,500	\$ 8,500
4/5/2020	\$ 20,000	\$ 15,000	\$ 2,500	\$ 5,000	\$ 1,500	\$ 24,500
4/12/2020	\$ 17,500	\$ 15,000	\$ 1,750	\$ 5,000	\$ 1,500	\$ 23,750
4/19/2020	\$ 7,500	\$ 15,000	\$ 1,750	\$ 5,000	\$ 1,500	\$ 28,000
4/26/2020	\$ 7,500	\$ 15,000	\$ 1,500	\$ 5,000	\$ 1,500	\$ 22,500
5/2/2020	\$ 7,500	\$ 15,000	\$ 2,000	\$ 5,000	\$ 1,500	\$ 16,500
5/9/2020	\$ 5,000	\$ 15,000	\$ 2,000	\$ 5,000	\$ 1,500	\$ 2,500
5/16/2020	\$ 5,000	\$ 15,000	\$ 1,750	\$ 5,000	\$ 1,500	\$ 4,250
5/23/2020	\$ 5,000	\$ 15,000	\$ 1,500	\$ 5,000	\$ 1,500	\$ (8,750)
5/31/2020	\$ 5,000	\$ 15,000	\$ 1,200	\$ 5,000	\$ 1,500	\$ (11,450)
6/7/2020	\$ 5,000	\$ 15,000	\$ 900	\$ 5,000	\$ 1,500	\$ (23,800)

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# EIDL Loans

## Forbes

### SBA Approving Economic Injury Disaster Loans (EIDLs): What You Need To Know



Brian Thompson Contributor  
Personal Finance  
JD/CFPB helping LGBTQ entrepreneurs thrive in business and in life.



US President Donald Trump (C) is flanked by Small Business Administration Administrator Jovita Herrera (L) and another man.

Small businesses applied for Economic Injury Disaster Loans (EIDL) in droves when they became available on March 30th. Normally, these loans only provide

1. No more applications being accepted
2. Maximum loan amount reduced from \$2mm to \$150k
3. Approval amount based on 2019 Net Income
4. Interest rates of 3.75% for small businesses (2.75% for non-profits)
5. First payment is 12 months from the date of the promissory note
6. EIDLs smaller than \$200,000 can be approved without a personal guarantee
7. For loans under \$25,000, the SBA does not take a security interest in any collateral
8. For loans above \$25,00 the SBA takes a general security interest in any and all “Collateral” as defined in the promissory note
9. There are no prepayment fees

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# PAYCHECK PROTECTION PROGRAM



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COVID-19 TAX PRACTICE MANAGEMENT FINANCIAL REPORTING AUDITING MANAGEMENT ACCOUNTING

NEWS / MANAGEMENT ACCOUNTING

### PPP forgiveness changes coming as Senate passes House bill

By Jeff Drew  
Today

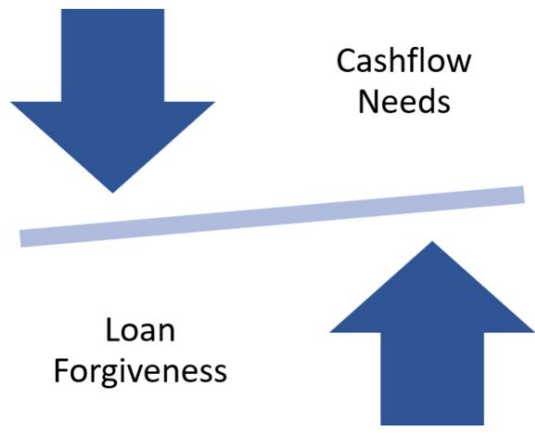
### Executive Summary

1. Extended period from 8 to 24 weeks
2. Payroll amount reduced to 60 from 75% (Cliff)
3. 24 weeks to restore workforce
4. Adjustment(s) for tight labor market
5. 5 years to repay at 1%
6. Delay payroll tax payments

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# Paycheck Protection Program (PPP)



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**Paycheck Protection Program  
Loan Forgiveness Application**

OMB Control Number 3245-0407  
Expiration Date: 10/31/2020

LOAN FORGIVENESS APPLICATION INSTRUCTIONS FOR BORROWERS

To apply for forgiveness of your Paycheck Protection Program (PPP) loan, you (the Borrower) must complete this application as directed in these instructions, and submit it to your Lender (or the Lender that is servicing your loan). Borrowers may also complete this application electronically through their Lender.

This application has the following components: (1) the PPP Loan Forgiveness Calculation Form; (2) PPP Schedule A; (3) the PPP Schedule A Worksheet; and (4) the (optional) PPP Borrower Demographic Information Form. All Borrowers must submit (1) and (2) to their Lender.

Instructions for PPP Loan Forgiveness Calculation Form

**Business Legal Name ("Borrower")/DBA or Tradename (if applicable)/Business TIN (EIN, SSN):** Enter the same information as on your Borrower Application Form.

**Business Address/Business Phone/Primary Contact/E-mail Address:** Enter the same information as on your Borrower Application Form, unless there has been a change in address or contact information.

**SBA PPP Loan Number:** Enter the loan number assigned by SBA at the time of loan approval. Request this number from the Lender if necessary.

**Lender PPP Loan Number:** Enter the loan number assigned to the PPP loan by the Lender.

**PPP Loan Amount:** Enter the disbursed principal amount of the PPP loan (the total loan amount you received from the Lender).

**Employees at Time of Loan Application:** Enter the total number of employees at the time of the Borrower's PPP Loan Application.

**Employees at Time of Forgiveness Application:** Enter the total number of employees at the time the Borrower is applying for loan forgiveness.

**PPP Loan Disbursement Date:** Enter the date that you received the PPP loan proceeds from the Lender. If loan proceeds were received on more than one date, enter the first date on which you received PPP loan proceeds.

1. Instructions for PPP Loan Forgiveness Calculation Form
2. PPP Loan Forgiveness Calculation Form
3. Instructions for PPP Schedule A
4. PPP Schedule A
5. Instructions for PPP Schedule A Worksheet
6. PPP Schedule A Worksheet
7. Documents that Each Borrower Must Submit with its PPP Loan Forgiveness Application
8. Documents that Each Borrower Must Maintain but is Not Required to Submit
9. PPP Borrower Demographic Information Form (Optional)
- 10.

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1. Physician Compensation Models
2. RBRVS- What It Is And How It Affects Practices
3. RBRVS: How To Easily and Accurately Set Your Prices
4. The Business Of Vaccines And How To Maximize Vaccine Profits
5. Budgeting For Your Practice
6. How Much Can You Afford to Pay a Provider?
7. How To Determine The Value Of A Medical Practice
8. Reading Financial Statements
9. Equipment Lease Versus Purchase
10. Practice Financing: Lines of Credit & Loans
11. Communication Skills
12. Effectively Supervising Others
13. Fundamentals Of Effective Leadership
14. Managing Difficult Conversations
15. Managing Disciplinary Issues
16. Team Building
17. HIPAA 101
18. Corporate Structures
19. Employment Options For Pediatricians
20. Effective Marketing For Your Practice
21. Process Improvement
22. When To Add Another Provider
23. Preparing For Managed Care Contract Negotiations
24. True Cost of Billing Department And Outsourcing
25. SWOT Analysis For Practices

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Body of knowledge needed to run a successful Pediatric practice

- Physicians
- Administrators
- Office Managers
- Supervisors

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● OBTAIN CERTIFICATION

● ANNUAL LEARNING

● MAINTAIN CPOE





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Dr. Ari Brown has over twenty years of media experience, making numerous appearances on NBC's Today Show, Good Morning America, CNN, Dr. Phil, Dr. Oz, the Doctors, Rachael Ray, and on NPR. She has been quoted as a parenting expert in every major newspaper in the country as well as Time, Newsweek, and People Magazines. In addition to her books, blog, and lead authorship of the [American Academy of Pediatrics 2011 policy statement](#) on screen time and infants, she has published articles in the [Wall Street Journal](#), [WebMD](#), and [Parents Magazine](#).



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COVID 19 Office Update

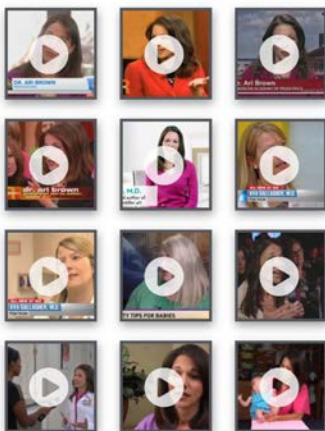
### Quick Links

- ★ Insurance
- ★ Well Visit Schedule
- ★ Symptom Tracker
- ★ Vaccine Schedule
- ★ Scheduling Appointment
- ★ Video Gallery

### NEWS & BLOG

COVID-19: Daycare? Summer Camp? Kawasaki Disease?

COVID UPDATE—May 15 We have been getting lots of the same questions, so hopefully this [Read More](#)



### As Seen On



WALL STREET JOURNAL



cares.linkhealth.com/#/

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# CARES PROVIDER RELIEF FUND

Sign In

## Welcome to the CARES Act Provider Relief Fund Payment Attestation Portal.

This portal allows providers to attest to relief fund payments made for healthcare-related expenses or lost revenue attributable to COVID-19.

Overview Set Up Optum ID What You Need Resources and Support

The Department of Health and Human Services (HHS) has announced \$175 billion in relief funds, including to hospitals and other healthcare providers on the front lines of the coronavirus response as part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act and the Paycheck Protection Program and Health Care Enhancement Act. This funding, along with additional relief funding outside of the CARES Act, supports healthcare-related expenses or lost revenue attributable to COVID-19 and ensures uninsured Americans can get treatment for COVID-19. This site is open to all providers who want to apply for a Provider Relief Fund payment, regardless of network affiliation or payer contract. HHS is contracting with UnitedHealth Group to facilitate delivery of the funds.

HHS plans to make publicly available the names of payment recipients and the amounts received, for all providers who attest to receipt of a payment and acceptance of the Terms and Conditions or who retain payments for more than 90 days and are deemed to have accepted the Terms and Conditions. By accepting funds, the recipient consents to the Department of Health and Human Services publicly disclosing the payments that recipient has received from the Relief Fund.

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- Grant targeting MediCAID Providers
- Up to 2% of Annual Income
  - Commercial and Medicaid
- Apply before July 20, 2020

## Provider Relief Fund: Information and Resources

Critical Updates on COVID-19 / Help for Pediatric Practices / Provider Relief Fund: Information and Resources

On June 9, the Department of Health and Human Services (HHS) announced that pediatricians, pediatric medical subspecialists and pediatric surgeons will finally be able to access financial relief from the CARES Act Provider Relief Fund. Pediatricians, pediatric medical subspecialists, and pediatric surgeons can apply for a new Medicaid and CHIP targeted allocation of approximately \$15 billion.

### Frequently Asked Questions

**Where is the portal?** The portal can be found at <https://cares.linkhealth.com/#/>.

If you access the portal from the HHS Provider Relief Fund main page, be sure to choose the "Enhanced Provider Relief Payment Portal" that is currently open to Medicaid/CHIP providers.

**Am I eligible?** Any practice or clinician who has billed Medicaid and CHIP, including Medicaid/CHIP managed care plans, from January 2018-December 31, 2019, provided patient care after January 31, 2020, and who has not received any funding from the Provider Relief Fund general distribution, can apply. HHS has listed eligibility criteria [here](#).

Provider Feedback



Tips, tricks, and best practices for independent pediatric practice success.

Home Blog Webinars Resources Sign Up

## Preparing Your CARES Act Medicaid Distribution Application

Looking for assistance when navigating the CARES Act Medicaid Distribution application? Two members of pediatric leadership have teamed up to produce a video that provides the pediatric community guidance on preparing the application.

Check out this recorded webinar, *Preparing Your CARES Act Medicaid Distribution Application*, presented by Sue Kressly, MD, FAAP & Chief Medical Director at OP and Suzanne Berman, MD, FAAP & Assistant Medical Director at OP.

During this webinar, you will:

- Watch Dr. Berman walk you through the PDF guide she created for the pediatric community
- Listen to her personal experience with the application
- Hear tips from both Doctors on how to make this process as smooth as possible

Watch the recording of this webinar and download a copy of the PDF guide today.

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The information in this document is verified As of 6/15/20.  
Check back for updates.

## Completing the CARES Application for Medicaid

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The information in this document is verified As of 6/15/20.  
Check back for updates.



### Step 2: Sign in and Validate Your TIN

From The Portal, use your Optum ID to login







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Underwater



Private Office 2



Dragon



Dinosaur



Confident 1

<https://womeninpedis.com>

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## Homework

- Weekly Budgeting
- Patient Recall List
  - Identify every patient with no future check up scheduled
  - Get them on the books now!
- CARES Act application
- Contact the media
- Stay healthy
- Stay Connected: [Forum.PediatricSupport.com](http://Forum.PediatricSupport.com)
- Next webinar: Thursday July 2nd

[www.PediatricSupport.com](http://www.PediatricSupport.com)

