

The Business Impact Of COVID19 On Pediatric Practices

Webinar #2

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Chip Hart
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Mary Ellen Harris, PhD



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What We Are Not Going To Talk About

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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

Leaving it to the Pedi-ID nerds to guide that conversation ;)

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Paulie's Updated Mantra

Everyone is deciding on many of the issues they've faced over many years...just revisiting a bunch at the same time in a moment of uncertainty....

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Agenda

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1. What have you done in the past week?
2. Cash Is King- Plan It Now
3. Latest Data
4. Federal Stimulus Package
5. SBA Loans
6. Billing Issues
7. Telemedicine Update
8. Practice Management Issues
9. Issues Related To Physicians/Extenders
10. Human Resources
11. Homework This Weekend
12. Q&A Session

Adversity doesn't build character, it reveals it.... It also reveals our vulnerabilities!!

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What Have You Done Since Last Week?

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587 community members as of this morning...

The screenshot shows the forum interface with a search bar and navigation options. The main content area displays a list of topics under the heading 'COVID 19 Business Impact Webinar #2 - March 26th More Details Here'. The topics are organized into categories like 'Upcoming Events', 'Finance', 'Site Feedback', 'Humor', and 'Leadership'. Each topic includes a title, a brief description, and a 'Latest' post with its title, author, and time. For example, under 'Upcoming Events', there is a topic 'Coronavirus stable for hours on surfaces' with a latest post 'Medical Staff' from 1h ago. Under 'Finance', there is a topic 'Telemedicine Disclaimer' with a latest post 'Telemedicine' from 13h ago. Under 'Site Feedback', there is a topic 'How To Handle COVID19 Infectious Waste' with a latest post 'Disaster/Waste' from 15h ago. Under 'Humor', there is a topic 'COVID19 Waste Management' with a latest post 'Disaster/Waste' from 15h ago. Under 'Leadership', there is a topic 'Carefirst - Covid19' with a latest post 'Policy Search' from 15h ago. The forum also features a 'New Topic' button and a 'Categories' dropdown menu.

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What Have You Done Since Last Week?

- Did you meet with your staff?
- Did you meet with your partners?
- Did you meet with your landlord?
- Did you call your GPO

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Cash Is King

Golden Rule: He who has the gold *makes the rules...*

- Assess the current situation
 - Cash On Hand
 - Payments Over Next 4 months
 - Manage Your Credit
 - Apply For SBA Loans
- Manage Cash Day To Day
 - Incoming
 - Outgoing
- Make A Budget
 - Those who fail to plan, plan to fail

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Already Posted
In The Forum

Forum.PediatricSupport.com
(Finance Category)


AutoSave Off PMI_Cash_Flow_Planning.xlsx

File Home Insert Page Layout Formulas Data Review View Help Acrobat

Clipboard Font Alignment Number

J14

"Back Of The Napkin" Cash Flow Calculator



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HELPING PEDIATRICIANS SUCCEED

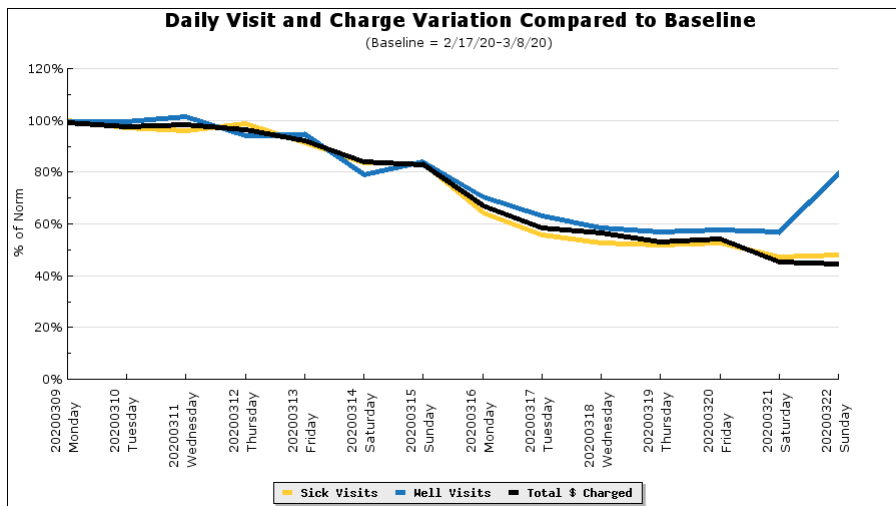
<https://forum.pediatricsupport.com/>

1	"Back Of The Napkin" Cash Flow Calculator						
2							
3		Today's Bank Account Balance	\$	35,000			
4		Outstanding Checks To Clear The Bank	\$	12,000			
5		Credit Card Balances	\$	7,500			
6		Est Available Cash	\$	15,500			
7							
8							
9	Week Of	Estimated Weekly Deposits	Estimated Payroll Expense	Vaccine Invoices Due	Rent Payments	All Other Office Expenses	Running Balance
10	3/29/2020	\$ 20,000	\$ 15,000	\$ 5,500	\$ 5,000	\$ 1,500	\$ 8,500
11	4/5/2020	\$ 20,000	\$ -	\$ 2,500		\$ 1,500	\$ 24,500
12	4/12/2020	\$ 17,500	\$ 15,000	\$ 1,750		\$ 1,500	\$ 23,750
13	4/19/2020	\$ 7,500	\$ -	\$ 1,750		\$ 1,500	\$ 28,000
14	4/26/2020	\$ 7,500	\$ 15,000	\$ 1,500	\$ 5,000	\$ 1,500	\$ 12,500
15	5/3/2020	\$ 7,500	\$ -	\$ 2,000		\$ 1,500	\$ 16,500
16	5/10/2020	\$ 5,000	\$ 15,000	\$ 2,500		\$ 1,500	\$ 2,500
17	5/17/2020	\$ 5,000	\$ -	\$ 1,750		\$ 1,500	\$ 4,250
18	5/24/2020	\$ 5,000	\$ 15,000	\$ 1,500		\$ 1,500	\$ (8,750)
19	5/31/2020	\$ 5,000	\$ -	\$ 1,200	\$ 5,000	\$ 1,500	\$ (11,450)
20	6/7/2020	\$ 5,000	\$ 15,000	\$ 900		\$ 1,500	\$ (23,850)
21	6/14/2020	\$ 5,000	\$ -	\$ 850		\$ 1,500	\$ (21,200)

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Latest Data From The Data Nerd...

10



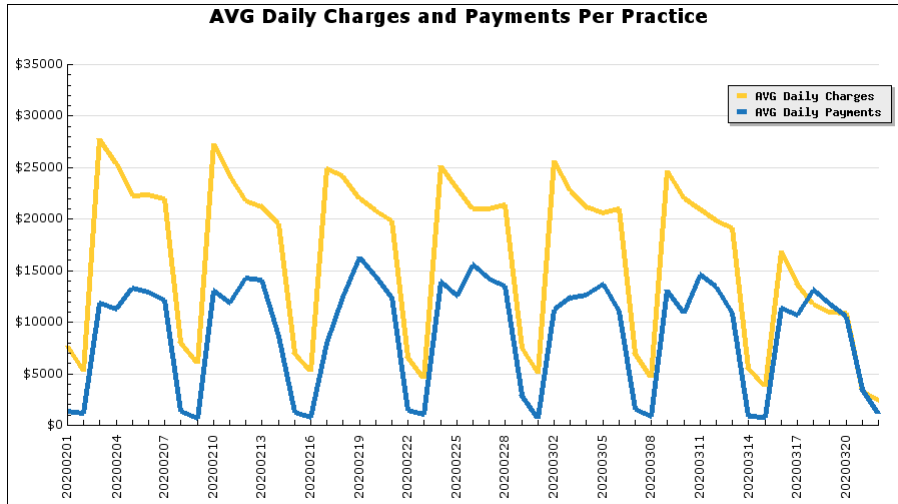
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Latest Data From The Data Nerd...

11



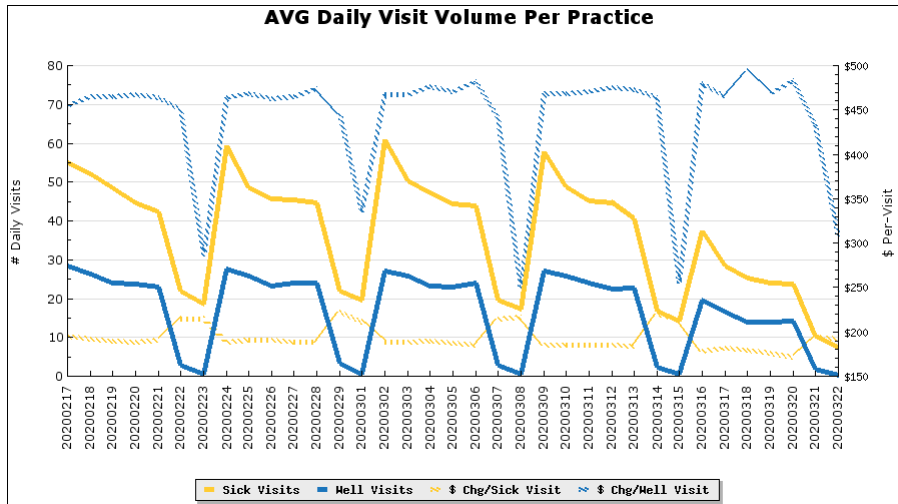
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Latest Data From The Data Nerd...

12



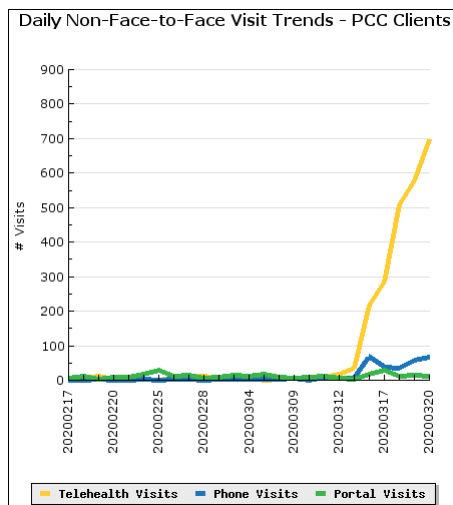
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Latest Data From The Data Nerd...

13



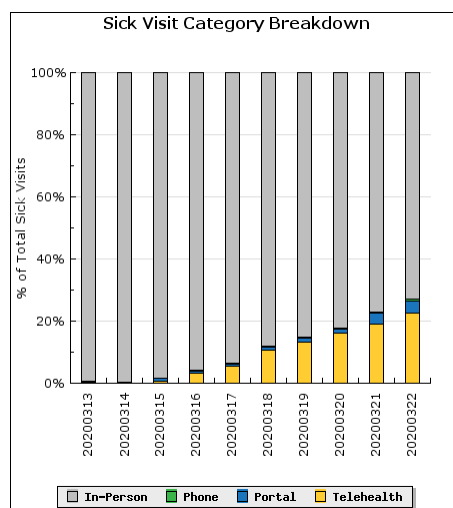
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Latest Data From The Data Nerd...

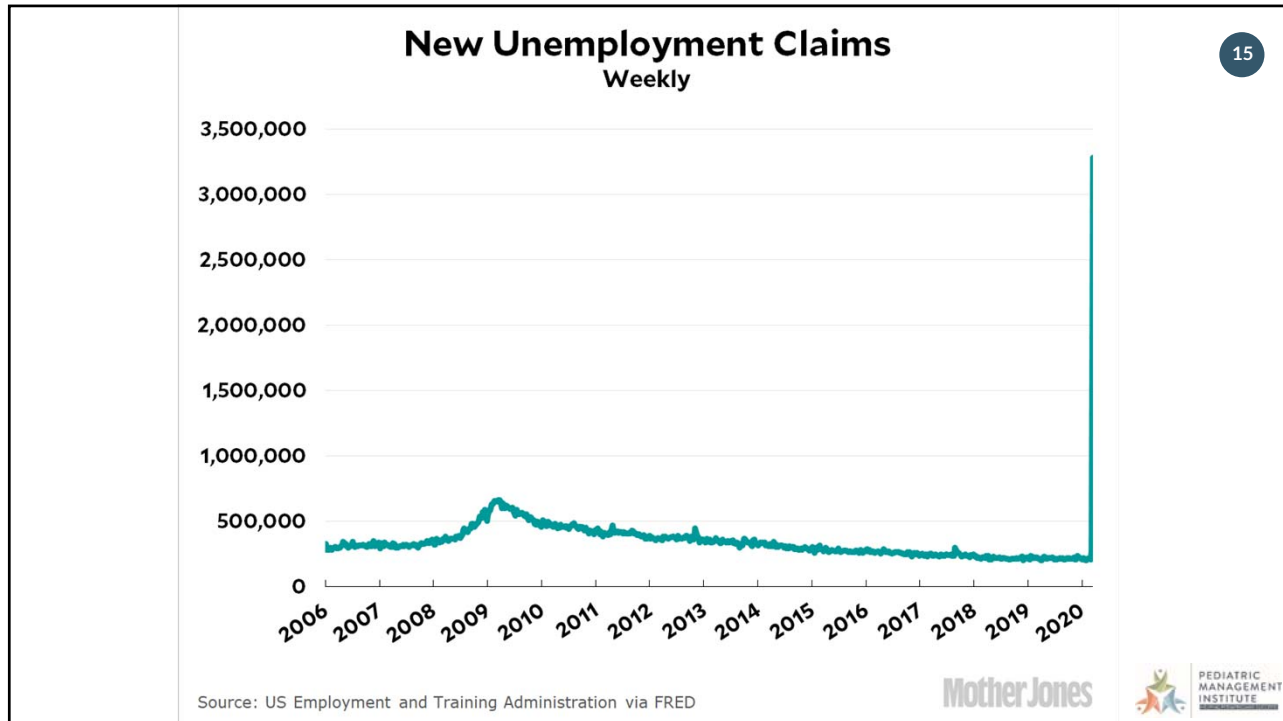
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Federal Stimulus Package

The illustration shows a helicopter in the sky, dropping a large amount of green money (bills) into a city below. The city is depicted with several tall buildings and a road with a car. The scene is set against a blue sky with white clouds.

As of this moment:

- Approved by Senate
- Pending: House Reconciliation & Vote
 - Pending: President's Signature

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What's in the Senate's \$2.1 Trillion Emergency Aid Bill

Loans Supplemental Direct relief

Airlines, cargo grants	\$32	Public transit	\$25
Loans to businesses	\$454 billion	Small business loans	\$349
		Hospitals and veteran's care	\$117
		Other	\$198
Household payments	\$301	Tax deferrals and extended deadlines	\$221
		Aid to states	\$150
		Unemployment insurance	\$250
		Airlines, cargo carriers	\$29

Sources: Preliminary legislative text; estimates by aides, lawmakers and outside groups.

House Should Vote Tomorrow...*maybe*

POLITICO

CONGRESS
Democrats delayed stimulus bill to tighten ban on Trump family profiting
Democrats have tried to prevent Trump from receiving taxpayer money at his businesses for three years. This week, they finally scored a small victory.

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Federal Stimulus Package

Senate Summary (To be reconciled with House and Voted)

Cash assistance

The Senate bill will provide a one-time \$1,200 check for an individual making up to \$75,000 per year or \$2,400 for couples earning less than \$150,000. After that, it will be scaled down until it reaches a \$99,000 income threshold for an individual or \$198,000 for a couple and then phased out altogether. It also provides an additional \$500 per child

Unemployment

The bill provides four months of bolstered unemployment benefits as Congress braces for a spike in jobless claims, with the spread of the coronavirus curtailing businesses or closing them altogether.

As part of the bipartisan package, the maximum unemployment benefit would be increased by \$600.

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<https://thehill.com/homenews/senate/489575-7-things-to-know-about-the-coronavirus-stimulus-package>

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Federal Stimulus Package

Senate Summary (To be reconciled with House and Voted)

Corporate fund

The bill includes a \$500 billion corporate liquidity fund to help companies impacted by the coronavirus access credit.

That includes \$46 billion in direct financial assistance, with \$25 billion for U.S. airlines, \$4 billion for air cargo carriers and \$17 billion for other distressed companies related to critical national security.

Health care

In addition to economic assistance, the bill includes \$100 billion for hospitals, which have warned they could soon be overwhelmed by the steady increase in coronavirus cases.

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<https://thehill.com/homenews/senate/489575-7-things-to-know-about-the-coronavirus-stimulus-package>



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Federal Stimulus Package

Senate Summary (To be reconciled with House and Voted)

Border wall

The Senate bill prevents the Pentagon from shifting \$10.5 billion in coronavirus funding to a counterdrug account it has been using to fund the U.S.-Mexico border wall.

Student loans

The bill would defer payments for federally owned student loans for six months, through Sept. 30.

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<https://thehill.com/homenews/senate/489575-7-things-to-know-about-the-coronavirus-stimulus-package>



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The Three Step Process: Disaster Loans



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About Disaster Loans

The U. S. Small Business Administration (SBA) provides low-interest, long-term disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property. SBA disaster loans offer an affordable way for individuals and businesses to recover from declared disasters.



- Apply: 1) online; 2) In-person at a disaster center; or 3) by mail.
 - Apply online at the SBA's secure website <https://disasterloan.sba.gov/ela>.
 - As a business of any size, you may borrow up to \$2 million for physical damage.
 - As a small business, small agricultural cooperative, small business engaged in aquaculture, or private non-profit organization you may borrow up to \$2 million for Economic Injury.
 - As a small business, you may apply for a maximum business loan (physical and EIDL) of \$2 million.
 - As a homeowner you may borrow up to \$200,000 to repair/replace your disaster damaged primary residence.
 - As a homeowner or renter, you may borrow up to \$40,000 to repair/replace damaged personal property.
- SBA **reviews your credit** before conducting an inspection to verify your losses.
 - An SBA verifier will **estimate** the total physical loss to your disaster damaged property.
 - A loan officer will determine your **eligibility** during processing, after reviewing any insurance or other recoveries. SBA can make a loan while your insurance recovery is pending.
 - A loan officer works with you to provide all the necessary information needed to reach a loan determination. Our goal is to arrive at a decision on your application within 4 weeks.
 - A loan officer will contact you to discuss the loan recommendation and your next steps. You will also be advised in writing of all loan decisions.
- SBA will prepare and send your Loan Closing Documents to you for your signature.
 - Once we receive your signed Loan Closing Documents, an initial disbursement will be made to you within 5 days:
 - Physical damage:
 - \$25,000
 - Economic injury (working capital):
 - \$25,000
 - A case manager will be assigned to work with you to help you meet all loan conditions. They will also schedule subsequent disbursements until you receive the full loan amount.
 - Your loan may be adjusted after closing due to your changing circumstances, such as increasing the loan for unexpected repair costs or reducing the loan due to additional insurance proceeds.





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Required Documentation

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The following documents are required to process your application and reach a loan decision. Your Loan Officer and Case Manager will assist you to ensure that you submit the proper documentation. Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

BUSINESSES	HOMEOWNERS AND RENTERS
<ul style="list-style-type: none"> • Business Loan Application (SBA Form 5) completed and signed by business applicant. • IRS Form 4506-T completed and signed by Applicant business, each principal owning 20% or more of the applicant business, each general partner or managing member and, for any owner who has more than a 50% ownership in an affiliate business. (Affiliates include business parent, subsidiaries, and/or businesses with common ownership or management). • Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available. • Personal Financial Statement (SBA Form 413) completed, signed and dated by the applicant (if a sole proprietorship), each principal owning 20% or more of the applicant business, each general partner or managing member. • Schedule of Liabilities listing all fixed debts (SBA Form 2202 may be used). <p>ADDITIONAL INFORMATION THAT MAY BE NECESSARY TO PROCESS YOUR APPLICATION:</p> <ul style="list-style-type: none"> • Complete copies, including all schedules, of the most recent Federal income tax returns for each principal owning 20% or more of the applicant business, each general partner or managing member, and each affiliate when any owner has more than a 50% ownership in the affiliate business. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management. • If the most recent Federal income tax return has not been filed, a year-end profit and loss statement and balance sheet for that tax year. • A current year-to-date profit and loss statement. • Additional Filing Requirements (SBA Form 1368) providing monthly sales figures. 	<ul style="list-style-type: none"> • Home Loan Application (SBA Form 5c) completed and signed by Applicant and Co-Applicant. • IRS Form 4506-T completed and signed by Applicant and Co-Applicant. <p style="text-align: center;">  https://www.disasterloan.sba.gov/ela </p> <p style="text-align: center;">  1-800-659-2955 (TTY: 1-800-877-8339) </p>

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SBA's Economic Injury Disaster Loan Basics

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What is the criteria for a loan approval?

Credit History-Applicants must have a credit history acceptable to SBA.

Repayment -SBA must determine that the applicant business has the ability to repay the SBA loan.

Eligibility- The applicant business must be physically located in a declared county and suffered working capital losses due to the declared disaster, not due to a downturn in the economy or other reasons.



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SBA's Economic Injury Disaster Loan Terms

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How much can I borrow?

Eligible entities may qualify for loans up to \$2 million.

The interest rates for this disaster are 3.75 percent for small businesses and 2.75 percent for nonprofit organizations with terms up to 30 years.

Eligibility for these working capital loans are based on the size (must be a small business) and type of business and its financial resources.

How can I use the loan funds?

These working capital loans 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.



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Economic Injury Disaster Loan Terms

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What are the collateral requirements?

- Economic Injury Disaster Loans over \$25,000 require collateral.
- SBA takes real estate as collateral when it is available.
- SBA will not decline a loan for lack of collateral, but requires borrowers to pledge what is available.



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SBA's Economic Injury Disaster Loan Basics

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What kinds of small businesses can apply?

Examples of eligible industries include but are not limited to the following: hotels, recreational facilities, charter boats, manufacturers, sports vendors, owners of rental property, restaurants, retailers, souvenir shops, travel agencies, and wholesalers.



What other criteria is involved?

The applicant business must have a physical presence in the declared disaster area. An applicant's economic presence alone in a declared area does not meet this requirement. The physical presence must be tangible and significant. Merely having a P.O. Box in the disaster area would not qualify as a physical presence.



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SBA's Working Capital Loans are Different from Other SBA Loans

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SBA's Economic Injury Disaster Loan (EIDLs) funds come directly from the U.S. Treasury.

Applicants do not go through a bank to apply. Instead apply directly to SBA's Disaster Assistance Program at: DisasterLoan.sba.gov

There is no cost to apply.

There is no obligation to take the loan if offered.

The maximum unsecured loan amount is \$25,000.

Applicants can have an existing SBA Disaster Loan and still qualify for an EIDL for this disaster, but the loans cannot be consolidated.



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Basic Filing Requirements

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- Completed SBA loan application (SBA Form 5 or SBA Form 5C for sole proprietorships.)
- Tax Information Authorization (IRS Form 4506T) for the applicant, principals and affiliates.
- Complete copies of the most recent Federal Income Tax Return.
- Schedule of Liabilities (SBA Form 2202).
- Personal Financial Statement (SBA Form 413).

Other Information may also be requested.

**Although a paper application and forms are acceptable, filing electronically is easier, faster and more accurate.*



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Additional Filing Requirements

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Other information that may be requested:

- Complete copy, including all schedules, of the most recent Federal income tax return for principals, general partners or managing member, and affiliates (see filing requirements for more information).
- If the most recent Federal income tax return has not been filed, a year-end profit-and-loss statement and balance sheet for that tax year .
- A current year-to-date profit-and-loss statement .
- Additional Filing Requirements (SBA Form 1368) providing monthly sales figures. (This is especially important for Economic Injury Disaster Loans.)



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Private Non-Profit Organizations

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Examples of Non-Profit Organizations: Nursing homes, food kitchens, museums, educational facilities, senior citizen centers, daycare centers, playhouses, community centers, shelters, rescue organizations, associations, etc.

An eligible private non-profit organization is a non-governmental agency or entity that currently has:

- (1) An effective ruling letter from the U.S. Internal Revenue Service, granting tax exemption under sections 501(c), (d), or (e) of the Internal Revenue Code of 1954, or
- (2) Satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law.



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Ineligible Entities

What are some of the businesses that are ineligible for an Economic Injury Disaster Loan?

- Agricultural Enterprises -If the primary activity of the business (including its affiliates) is as defined in Section 18(b)(1) of the Small Business Act, neither the business nor its affiliates are eligible for EIDL assistance.
- Religious Organizations
- Charitable Organizations, businesses considered hobbies, government-owned concerns.
- Gambling Concerns (Ex: Concerns that derive more than 1/3 of their annual gross revenue from legal gambling activities)
- Casinos & Racetracks (Ex: Businesses whose purpose for being is gambling (e.g., casinos, racetracks, poker parlors, etc.) are not eligible for EIDL assistance regardless of 1/3 criteria above.
- Real estate developers-establishments primarily engaged in subdividing real property into lots and developing it for resale on their own account.



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How to Apply

SBA's Customer Service Representatives are ready to serve.

- Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloan.sba.gov/ela>.
- Paper loan applications can be downloaded from www.sba.gov/disaster. Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.
- Disaster loan information and application forms may also be obtained by calling the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an email to disastercustomerservice@sba.gov.



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Assistance From SBA Partners

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Free assistance with reconstructing financial records, preparing financial statements and submitting the loan application is available from any of SBA's partners: Small Business Development Centers (SBDCs), SCORE, Women's Business Centers (WBC), and Veteran's Business Outreach Centers and local Chambers of Commerce.

For the nearest office, visit: <https://www.sba.gov/local-assistance>



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Submit Your Application As Soon As Possible

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Recheck the filing requirements to ensure that all the needed information is submitted.

The biggest reason for delays in processing is due to missing information. Make sure to complete all filing requirements before submitting the application and forms.

If more funds are needed, applicants can submit supporting documents and a request for an increase. If less funds are needed, applicants can request a reduction in the loan amount.

If the loan request is denied, the applicant will be given up to six months in which to provide new information and submit a written request for reconsideration.



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Upload Business Forms


Upload Your Loan Documents

Securely upload completed Disaster Applications




Drag and drop files
[Browse your device](#)

Before uploading, please be sure you trust this site, have the rights to the data, and want to share this content to the owner of this upload widget.
[View Box Terms of Service.](#)
[View Box Privacy Notice.](#)

 **box**

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Instructions to Apply

1. Download forms below
2. Fill in your information
3. Upload forms on this page below
4. If you choose to mail, then please see Mailing Instructions below

- Disaster loan information and application forms may also be obtained by calling the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an email to disastercustomerservice@sba.gov.

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Applying For SBA Loan

Regular website is down intermittently
(ok, most of the time this week)

Fill out pdf and upload to the Box.com area on the SBA website

Will not get confirmation until the loan processor reviews it and reaches out to you.

Technically, there is an email address
disastercustomerservice@sba.gov
(Presentation today said the mailbox was full)

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www.SBA.gov

The screenshot shows the SBA.gov website interface. At the top, there is a yellow banner with the text "Coronavirus (COVID-19): Small Business Loan Information. LEARN MORE". Below this, the SBA logo and "U.S. Small Business Administration" are visible on the left. A navigation menu includes "Business Guide", "Funding Programs", "Federal Contracting", "Learning Center", "Local Assistance", and "About SBA". The main content area features a large image of a coronavirus particle. Overlaid on the left side of this image is the text "Coronavirus (COVID-19): Small Business Guidance & Loan Resources" and a red "LEARN MORE" button. A large green arrow points from the bottom left towards the "LEARN MORE" button.

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Follow these steps if online portal is down and you have to submit your application

Coronavirus (COVID-19): Small Business Guidance & Loan Resources

Health and government officials are working together to maintain the safety, security, and health of the American people. Small businesses are encouraged to do their part to keep their employees, customers, and themselves healthy.

Content

- [Economic Injury Disaster Loan Program](#)
- [SBA Express Bridge Loans](#)
- [Guidance for Businesses and Employers](#)
- [SBA Products and Resources](#)
- [Government Contracting](#)
- [Local Assistance](#)

Economic Injury Disaster Loan Program

Small business owners in all U.S. states and territories are currently eligible to apply for a low-interest loan due to Coronavirus (COVID-19). [Click here to apply.](#)

Find more information on the SBA's Economic Injury Disaster Loans at: [SBA.gov/Disaster](#).

The SBA will work directly with state Governors to provide targeted, low-interest loans to small businesses and non-profits that have been severely impacted by the Coronavirus (COVID-19). The SBA's Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

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Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

- Eligible Disaster Areas
- Apply Online

SBA.gov Privacy Policy 3-Step Loan Process FEMA Disaster Assistance

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U.S. Small Business Administration DISASTER BUSINESS LOAN APPLICATION		U.S. SMALL BUSINESS ADMINISTRATION ECONOMIC INJURY DISASTER LOAN SUPPORTING INFORMATION	
FOR SBA INTERNAL USE ONLY Physical Declaration Number _____ Economic Injury Declaration Number _____ FEMA Registration Number _____		Date Received _____ Location _____ By _____ Filing Deadline Date _____ Filing Deadline Date _____ SBA Application Number _____	
1. ARE YOU APPLYING FOR: <input type="checkbox"/> Physical Damage -- Indicate type of damage <input type="checkbox"/> Real Property <input type="checkbox"/> Business Contents <input type="checkbox"/> Economic Injury (EIDL) <input type="checkbox"/> Military Reservist EIDL (MREIDL) * Name of Essential Employee _____ * Employee's Social Security Number _____			
PLEASE PROVIDE ALL INFORMATION OR DOCUMENTATION REQUESTED IN THE ATTACHED FILING REQUIREMENTS. Apply online at https://disasterloan.sba.gov/ela/ OR send completed applications to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, Texas 76155			
2. ORGANIZATION TYPE *Sole Proprietors should complete form SC <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Limited Liability Entity <input type="checkbox"/> Corporation <input type="checkbox"/> Nonprofit Organization <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____			
3. APPLICANT'S LEGAL NAME _____		4. FEDERAL E.I.N. (if applicable) _____	
5. TRADE NAME (if different from legal name) _____		6. BUSINESS PHONE NUMBER (including area code) _____	
7. MAILING ADDRESS <input type="checkbox"/> Business <input type="checkbox"/> Home <input type="checkbox"/> Temp <input type="checkbox"/> Other Number, Street, and/or Post Office Box _____ City _____ State _____ ZIP _____ County _____			
8. DAMAGED PROPERTY ADDRESS(ES) (If you need more space, attach additional sheets.) <input type="checkbox"/> Same as mailing address <input type="checkbox"/> Owned <input type="checkbox"/> Leased Number and Street Name _____ City _____ County _____ State _____ Zip _____		Gross Revenues for the twelve (12) month period prior to the disaster: \$ _____ Cost of Goods Sold for the twelve (12) month period prior to the disaster: \$ _____ Rental properties (residential and commercial) only. Lost rents due to the disaster: \$ _____	
9. PROVIDE THE NAME(S) OF THE INDIVIDUAL(S) TO CONTACT FOR: Loss Verification Inspection Information necessary to process the Application Name _____ Name _____ Telephone Number _____ Telephone Number _____			
10. ALTERNATE WAY TO CONTACT YOU <input type="checkbox"/> Cell Number <input type="checkbox"/> E-mail <input type="checkbox"/> Fax Number <input type="checkbox"/> Other			
Compensation from other sources received as a result of the disaster (provide a brief description below): _____ \$ _____ _____ \$ _____ _____ \$ _____			
SIZE STANDARD*: SBA's size standards define whether a business concern is small and, therefore, eligible for an Economic Injury Disaster Loan. I certify all above information provided and the size of the applicant business does not exceed the size standard for			
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Here's Where Time Gets Sucked Away...

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17. OWNERS (Individuals and businesses.) Complete for each: 1) proprietor, or 2) limited partner who owns 20% or more interest and each (If you need more space attach additional sheets.) general partner, or 3) stockholder or entity owning 20% or more voting stock.

Legal Name			Title/Office	% Owned	E-mail Address	
SSN/EIN*	Marital Status	Date of Birth*	Place of Birth*	Telephone Number (area code)	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No	
Mailing Address			City	State	Zip	
Legal Name			Title/Office	% Owned	E-mail Address	
SSN/EIN*	Marital Status	Date of Birth*	Place of Birth*	Telephone Number (area code)	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No	
Mailing Address			City	State	Zip	

* For information about these questions, see the attached Statements Required by Laws and Executive Orders.

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Complete Forms & Upload

- Use same email address for all related items
- If submitting paperwork for multiple entities, use a different email address for each entity
- No confirmation sent to you until loan processor begins to review the application
- Be ready with additional items listed earlier in presentation

The screenshot shows the website interface for applying for a disaster loan. It includes a list of required documents such as 'Request for Transcript of Tax Return (IRS Form 4506-T)', 'Schedule of Liabilities (SBA Form 2202)', and 'Additional Filing Requirements'. Below the list is an 'Upload Business Forms' section with a form titled 'Upload Your Loan Documents'. The form includes a file selection area with a PDF file '10374300020532.pdf' (42.7 KB) selected, a description field containing 'My Practice Name Form 5', and an email address field containing 'Paul@AcmePediatrics.com'. There are 'Cancel' and 'Upload' buttons at the bottom of the form.

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Billing & Practice Management Issues

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- New updates on the forum: video from Dr. Joe Hagan and 2 updates to the coding advice from Jan Blanchard
- Figure out how to get patients in while patients still have insurance
- Long talk with your billing department!
- **Local hospitals: friend or foe?!**

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Telemedicine Update

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- Consent Issues
- Well Visits via TM
- Billing
- Ramping Up Technology

A lot more information at Forum.PediatricSupport.com

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Advice From Survivors

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- Assume you already have it and prepare accordingly.
- Protect your staff, especially the clinicians. No docs means *no* patients.
- Know your chain-of-command. Decide *now* who is in charge of what.

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What advice do you have for practices as they enter this era of COVID-19?

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- Focus on Leadership,
- Flexible and Creative Strategy
- Pulse of your business

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What advice do you have for practices as they enter this era of COVID-19?

- As a Leader:
- First, prioritize our patients and good care and don't forget about your own well being
- -communicate clearly/over communicate and maintain calm; **the busier it gets the better we need to be at both of these!**
- Be CREATIVE
- -it's a New Day, be flexible, thinking outside the box is necessary
- -Extraordinary times dictate the measures we take

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What advice do you have for practices as they enter this era of COVID-19?

PULSE OF YOUR BUSINESS:

Governance is now more important than ever: **how and who will make decisions?** MUST BE NIMBLE!

-Gather accurate data and keep gathering, it will change...

-**Look at all plans currently as temporary BUT** have a sound plan/OVERARCHING STRATEGY to bridge the gap

- Get a handle on your financial picture; where will the dollars come from: LOC, SBA Disaster Loan (apply ASAP)

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Governance: decision Making

The Benevolent Dictator:

One physician calls all the shots; can be very successful

- Risks: 1. the other physicians may become dissatisfied and revolt
2. when the dictator leaves, there is often years of a leadership void

All Must Have Their Say

Everyone must be involved in every decision.

- Risks: 1. business meetings long and inefficient, no matter how minor, issues are hashed and re-hashed.
2. they re-visit decisions over and over again
3. don't implement decisions when votes are close

<http://www.lathamconsulting.com/wp-content/uploads/Special%20Reports/Special%20Report%20-%20Practical%20Governance%20for%20Medical%20Groups.pdf>

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Decision Making Challenges for Physicians

All Must Agree:

Unanimity is required before any decision is made

- Risk: 1. for important issues it is difficult if not impossible for all physicians to agree so decisions aren't made

No System:

No organized governance structure.

- Risk: 1. avoid all issues which might cause conflict or need decisions by the group.
2. These groups are on the path to extinction.

<http://www.lathamconsulting.com/wp-content/uploads/Special%20Reports/Special%20Report%20-%20Practical%20Governance%20for%20Medical%20Groups.pdf>

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What advice do you have for practices who are looking to start telemedicine at this time?

- -watch the video (Sue Kressly) that was linked in AAP update email 3/24/20
- -let your doctors know expectations for visits and equipment if doing from home; it's not ok to refuse to do this and work right now
- -review the guidelines (on AAP COVID-19 site), document, understand the codes

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What advice do you have for practices who are looking to start telemedicine at this time?

- -turn every possible contact or call with your office into a TM visit; many ideas in the video as far as how to fill at TM schedule
- -start “yesterday”—pick the easiest for you to get started but have a plan for longer term sustained option (have a champion who is developing long term plan and solution—TM is here to stay)
- -have a process that mirrors your usual office flow; registration, insurance verification, walk-in, RN/MA role, obtaining vitals

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How do you see this unfolding for the summer in terms of catching up with checkups, etc.?

- Who knows??? **But we are all looking forward to getting past this crisis; hopefully there will be a well visit surge**
- What is your financial situation? Do you need to consolidate your offices?
- Doctors who have reduced hours need to be prepared to come back and increase hours; make up some missed hours? Sunday hours?? More evening hours if you don't have that??
- -Adjust how we schedule wells, our offices, cohort patients of various ages for wells
- Will we get TM well codes in this emergency?? Flu clinic style visits vitals and screening (vision, hearing, chol) for those we did by TM if this goes on for a long time.

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How do you see this unfolding for the summer in terms of catching up with checkups, etc.?

No matter what-We will need to pack our schedules with well visits, so figure out great RECALLER solution; fill June and July. Start now—can always change if need to.

Some Sustained Changes?

- -It is likely that parents will still expect primarily TM for sick visits depending on how long this lasts
- Scribes to increase the number of visits seen and maintain some quality of life in the summer

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 **Office
Practicum**

Response to COVID 19:
HR Strategies

Mary Ellen Harris, PhD, SHRM-CP, PHR

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Thank you!

- For choosing a career of service to others
- For your courage to stand in the direct path of this crisis



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Objectives

- Leadership Insights
- Q & A
- Resources



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Leadership Insights

- In times of uncertainty **Leadership** is critical
- Leadership defined:
 - The ability to influence others to act toward achieving a common goal
- Effective Leaders:
 - Communicate clearly and frequently
 - Provide stability
 - Reassure employees of the path forward
 - Speak the truth
 - Encourage others



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Q & A



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Reduction of Staff

- Furlough vs layoff - what is the difference?
- Can we ask everyone to reduce hours in order to reduce the need for layoffs/furloughs?
- How do we decide who to “let go” and who to repurpose in a way that is fair and does not trigger discrimination complaints?
- Do we ask for volunteers?
- How are employee health benefits impacted by a layoff or furlough?



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Remaining Staff/New Hires

- For people who are too frightened to come to work (or are in high risk categories and we don't have PPE to keep them safe): Can you force PTO now and not allow it (hopefully over the summer) during the recovery phase?
- What do we do about new hires we were onboarding and now we can't train/use them?



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Communication/Morale

- How do you keep morale up while this is happening?
- How do you effectively communicate to the team when people are in different locations?
- Do you include folks furloughed in this communications while this is all changing?



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Rehiring Staff

- What do you do in the eventual recovery phase when you need to hire most/all of them back?



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Additional Questions?



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Resources

- Society for HR Management = SHRM.ORG
- Small Business Administration = SBA.GOV
- Department of Labor = DOL.GOV
- Your attorney



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Follow Up Items

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- Copy of this webinar (video & podcast) will be posted tomorrow.
- Slide deck with list of items covered
- Visit Forum.PediatricSupport.com for follow up items
- Practice good medicine...keep an eye on finances...stay healthy

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Homework

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- [Join Forum.PediatricSupport.com](http://Forum.PediatricSupport.com)
- Cash flow projections
- Apply for SBA loan (even if you think you don't need or qualify)

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