

The Business Impact Of COVID19 On Pediatric Practices

Webinar #4

1



Paulie Vanchiere

Christoph Diasio, MD, FAAP

Chip Hart

www.PediatricSupport.com



1

What We Are Not Going To Talk About

2

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 ;)

www.PediatricSupport.com



2

3



www.PediatricSupport.com



3

4

Uncertainty Continues... Sometimes We Need Simple Reminders



SIX LITTLE STORIES WITH
LOTS OF MEANINGS

- 1** Once all villagers decided to pray for rain. On the day of prayer, all the people gathered, but only one boy came with an umbrella. **That is faith.**
- 2** When you throw babies in the air, they laugh because they know you will catch them. **That is trust.**
- 3** Every night we go to bed without any assurance of being alive the next morning, but still we set the alarms to wake up. **This is hope.**
- 4** We plan big things for tomorrow in spite of zero knowledge of the future. **That is confidence.**
- 5** We see the world suffering, but still, we get married and have children. **That is love.**
- 6** On an old man's shirt was written a sentence 'I am not 80 years old; I am sweet 16 with 64 years of experience. **That is attitude.**

www.PediatricSupport.com



- Faith
- Trust
- Hope
- Confidence
- Love
- Attitude

4

Agenda

5

1. Top Items From Past Webinars
2. Data Report
3. Leadership
4. SBA Loan Updates
5. Billing & Practice Management Issues
6. Telemedicine
7. Best Practices
8. Homework This Weekend
9. Q&A Session

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

www.PediatricSupport.com



5

Takeaways From Last Three Weeks

6

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
 - X Visits Per Day
- Be Proactive & Engage With Patients
- HR/Legal
 - Advisors
- Advocacy

www.PediatricSupport.com



6

7

Prime The Pump

- Telemedicine
- Care Coordination Plans
- Complex Patients

...all the things you've been putting off that's good for the patients...



www.PediatricSupport.com



7

8

What Have You Done Since Last Week?

Forum.PediatricSupport.com

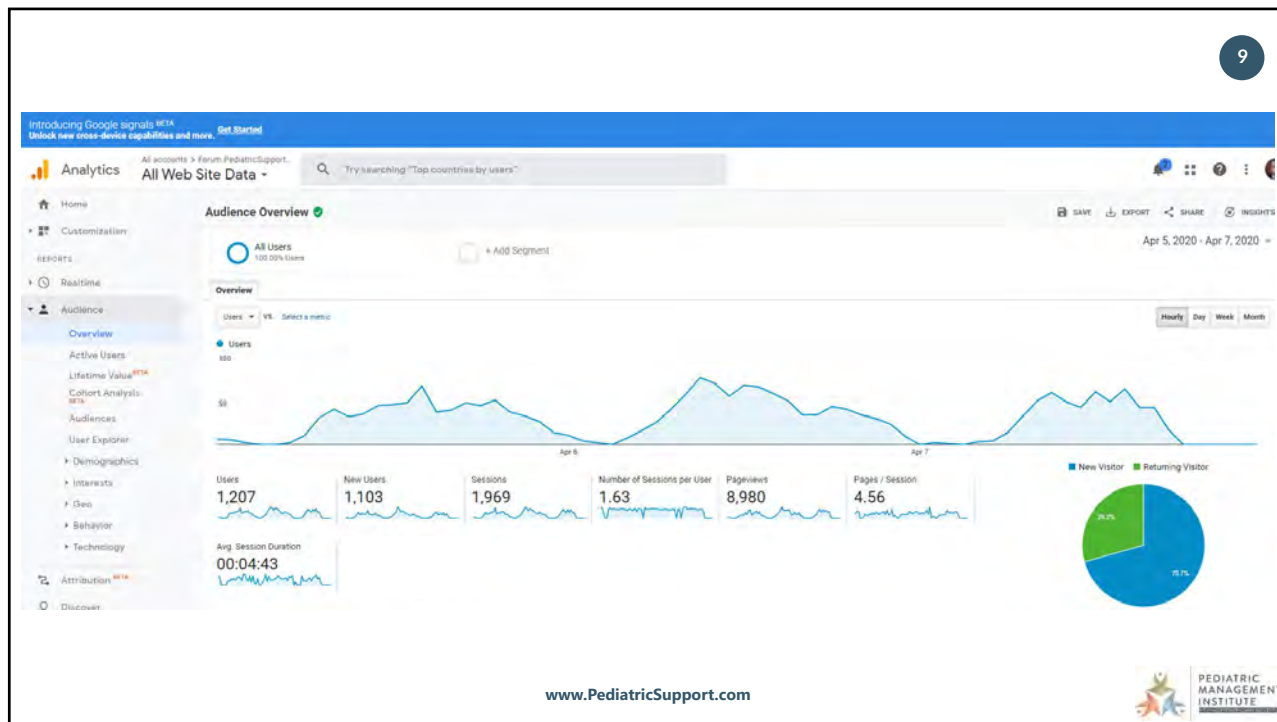
2,278 community members as of this morning...

Topic	Replies	Last Post
Coronavirus stable for hours on surfaces	1	7h
Telemedicine Disclaimer	5	13h
How To Handle COVID19 Infectious Waste	0	15h
COVID19 Waste Management	0	15h
Carefirst - Covid19	0	15h
Empire BCBS (NY) - Covid19	0	15h
PCC's 2020-03 Pediatric Coding Web Lab [TELEMEDICINE CODING]	0	15h
Wellmark - Covid19	0	15h
Humana - Covid19	0	15h

www.PediatricSupport.com



8



9

Connect With The App

Google Play Search

Apps Categories Home Top charts New releases

My apps Shop Games Family Editors' Choice Account Payment methods Play Points My subscriptions Redeem Buy gift card My wishlist My Play activity Parent Guide

DiscourseHub
Civilized Discourse Construction Kit, Inc.
Communication 4.5 ★ (152)
Teen
This app is compatible with your device.
Add to Wishlist Install

Discourse is the 100% open source discussion platform built for the next decade of the internet. It works on:

App Store Preview

This app is available only on the App Store for iPhone and iPad.

Discourse Hub
Discourse 2.7 ★ (8)
Free

Screenshots iPhone iPad

www.PediatricSupport.com PEDIATRIC MANAGEMENT INSTITUTE

10

11

Connect Via Email

www.PediatricSupport.com



11

12

Forum.PediatricSupport.com

Home Latest Top Items

PEDIATRIC MANAGEMENT INSTITUTE

COVID 19 Business Impact Webinar #4 - April 7th Register Here Who's In The Community? Profile Breakdown \$5,000

Daily Care Message 04/02/20 (Nature) ✎

Leadership Wellness wellness

Chip ☐ 15 |

To ☐

We care about you

"I think that I shall never see a poem as lovely as a tree" – Joyce Kilmer

The Power of NATURE

Human contact helps us form connections and shared emotional experiences. Social distancing feels foreign and uncomfortable for some people, creating imbalance and stress. There are many ways for us to regain balance and reduce anxiety while honoring and maintaining social distancing requirements. One such way is to enjoy NATURE. We are blessed to live in a community that allows us to easily experience the beauty of the outdoors and the positive impact of fresh, clean air. A simple way to get the benefits of the outdoors is to go for a walk. It gets us out of our homes while maintaining social distancing requirements and gets those feel-good hormones cranking and builds our immune system.

Tamara Lechner shares on www.chopra.com that humans are designed to be outdoors. Our brain is wired to respond to the smells, sights, and sensations you receive outside. When you spend daily time outside it makes you *healthier and happier*.

Here are five science-backed reasons why we all need to get outside:

1. Stress decreases in nature
2. Short-term memory increases
3. Mental energy is refreshed and restored
4. Thinking becomes sharper and concentration improves
5. Positivity increases

 PEDIATRIC MANAGEMENT INSTITUTE

12

Already Posted In The Forum

Forum.PediatricSupport.com
(Finance Category)

Week Of	Estimated Weekly Deposits	Estimated Payroll Expense	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	\$ -	\$ 2,500		\$ 1,500	\$ 24,500
4/12/2020	\$ 17,500	\$ 15,000	\$ 1,750		\$ 1,500	\$ 23,750
4/19/2020	\$ 7,500	\$ -	\$ 1,750		\$ 1,500	\$ 28,000
4/26/2020	\$ 7,500	\$ 15,000	\$ 1,500	\$ 5,000	\$ 1,500	\$ 12,500
5/3/2020	\$ 7,500	\$ -	\$ 2,000		\$ 1,500	\$ 16,500
5/10/2020	\$ 5,000	\$ 15,000	\$ 2,500		\$ 1,500	\$ 2,500
5/17/2020	\$ 5,000	\$ -	\$ 1,750		\$ 1,500	\$ 4,250
5/24/2020	\$ 5,000	\$ 15,000	\$ 1,500		\$ 1,500	\$ (8,750)
5/31/2020	\$ 5,000	\$ -	\$ 1,200	\$ 5,000	\$ 1,500	\$ (11,450)
6/7/2020	\$ 5,000	\$ 15,000	\$ 900		\$ 1,500	\$ (23,850)
6/14/2020	\$ 5,000	\$ -	\$ 850		\$ 1,500	\$ (21,200)

13

Latest Data From The Data Nerd...

14

PCC Pediatric EHR Solutions

The Business Impact of COVID-19 on Pediatric Practices

PCC works with independent pediatricians across the country to help them run their practice, get paid for the vital work they do, and keep them informed about trends and changes in the industry. The COVID-19 pandemic has rapidly and radically changed how and where independent pediatricians are seeing their patients.

We have aggregated data from our clients across the continental U.S. so that we can better understand how the COVID-19 pandemic is changing how independent pediatric practices treat their patients and how they will fare financially.

Below, we have a few charts that demonstrate these changes. As we gather more data, we will add our insight into the changes we expect to see, and will provide ongoing recommendations for the things your practice can do to adjust to practicing during this pandemic in the coming months.

www.PediatricSupport.com

14

Hospitals

15

Scorecard Needed

- Total Beds
 - ICU
 - Non-ICU
- Occupied Beds
 - ICU
 - Non-ICU
- Total Ventilator Inventory
- Total Patients On Ventilators

*Updated Each Morning
Publicly Available*



www.PediatricSupport.com

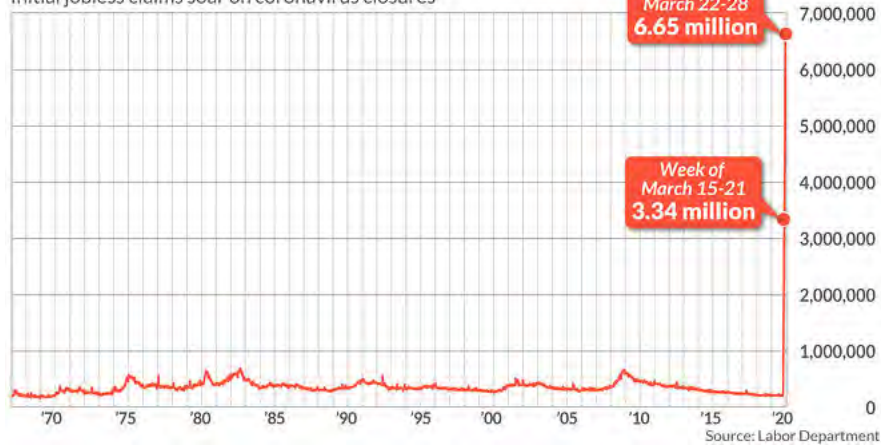


15

U.S. posts record layoffs

Initial jobless claims soar on coronavirus closures

16



More children will be added to the Medicaid rolls....

Practice will see shift in payor mix and delivery of care (Telemedicine)

www.PediatricSupport.com



16

Chip's Happy Rant

17



www.PediatricSupport.com



17

Leadership

18

www.PediatricSupport.com



18

Federal Stimulus Package

CARES Act

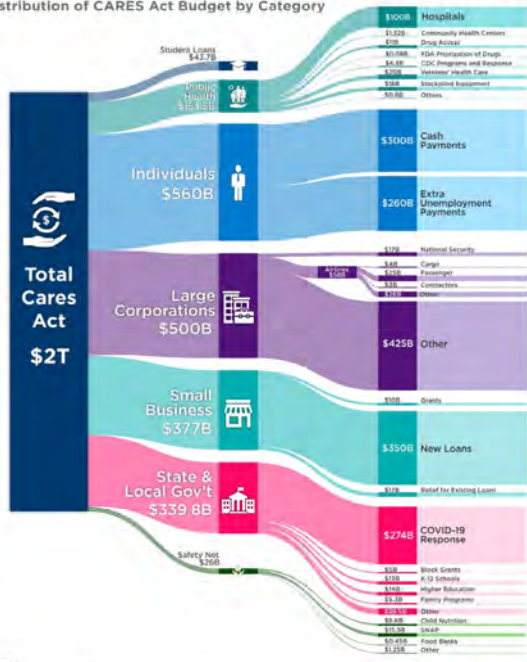
- Paycheck Protection Program (PPP)
- Economic Injury Disaster Loan (EIDL)
 - \$10,000 Cash Advance
 - Long Term Loans

www.PediatricSupport.com



A Breakdown of Coronavirus' \$2T Economic Stimulus

Distribution of CARES Act Budget by Category



Article & Sources: <https://www.howmuch.com/2020/04/07/coronavirus-economic-stimulus-act/>
 United States Senate | www.Pediatric.com

howmuch



Paycheck Protection Program (PPP)

- Two Parts
 - Determine Maximum Loan Amount
 - Approved Expenses That Can Be Forgiven
- What To Do?
 - Call around town
 - Rely on EIDL Loans

Wells Fargo on Saturday allowed borrowers to submit Paycheck Protection Program loan applications, but on Sunday it said customers and other businesses that hadn't yet applied would have to go elsewhere. The bank said it planned to especially target its lending under the the program to businesses with fewer than 50 employees and to non-profits. Wells Fargo also said it will donate any profits it makes from the program to charity.

The screenshot shows a news article from CBS News. The title is "Wells Fargo stops taking small-business relief loan applications". The author is Stephen Gandel, and it was published 1 day ago. The article text states: "Wells Fargo is bowing out of a new federal program aimed at helping small businesses retain workers and pay bills during the coronavirus pandemic. The bank announced late Sunday that it would no longer accept new loan applications under the government's Paycheck Protection Program, which launched last week as part of Washington's \$2.2 trillion economic relief package." Below the text is a photo of a Wells Fargo bank branch with people standing outside. The URL www.PediatricSupport.com is visible at the bottom of the screenshot.

21

PPP Application Options

National Banks

- **JPMorgan Chase** The bank's website for accepting applications is currently down for improvement as of midday Monday
- **Wells Fargo** was accepting "expressions of interest" in the PPP loans through April 5
- **Sunrise Banks** is [now accepting PPP loan](#) applications on its site.
- **Silicon Valley Bank**, or SVB, is participating in the SBA PPP loan program, and [expects to begin accepting applications](#) on Tuesday, April 7.

Regional Banks

- **Ameris Bank** is currently accepting PPP loan applications on [its site](#).
- **PNC Bank** is currently accepting PPP loan applications from applicants with an existing business deposit or lending relationship with [PNC](#)
- **Atlantic Capital Bank**, based in Atlanta, is [now accepting applications](#) from existing customers.
- **Celtic Bank**, based in Salt Lake City, is accepting PPP loan applications [on its site](#).
- **FirstBank** is accepting PPP loan applications.
- **Peapack-Gladstone Bank** is accepting applications from current clients now.
- **First Commonwealth Bank** is accepting applications from existing business customers.
- **First Home Bank**, based in Tampa, has currently suspended accepting applications for the PPP loan owing to volume.

Regional Banks

- **Blue Ridge Bank**, based in Virginia, has now opened up its PPP loan application process.
- **Midwest BankCentre** is now accepting PPP loan applications.
- **US Bank** is now accepting PPP loan applications from those who filled out an [inquiry form on its site](#).
- **West Town Bank & Trust** is currently [accepting pre-application forms](#) for the PPP loan
- **Univest Bank and Trust Co.**, headquartered in Pennsylvania, is currently [accepting applications](#) from current Univest customers only.
- **Old National's** existing clients with an active account or loan prior to March 31 [can apply](#) for the PPP loan now.
- **Pinnacle Bank** is now accepting applications for the PPP loan. The bank recommends reaching out to your Pinnacle financial adviser or a branch.
- **Umpqua Bank**, based in Oregon, was accepting PPP loan applications from current customers, but has since suspended acceptance owing to a high volume of applicants.

Credit Unions & Fintechs

- **America First Credit Union** is accepting applications. You can [apply on its site](#). The credit union requires applicants to have a current business account.
- **Fountainhead SBF**, a nonbank lender, is also accepting PPP loan applications. According to its site, Fountainhead is one of only 14 nonbank lenders licensed to make SBA 7(a) loans. You can apply for the loan on [its site](#).
- **Ready Capital**, a nonbank lender, is accepting inquiry forms for applications on [its website](#).
- **Kabbage**, a direct funding fintech, is also accepting Paycheck Protection Program loans. Applicants can apply on the [fintech's site](#).

<https://fortune.com/2020/04/06/sba-paycheck-protection-program-ppp-list-of-banks-lenders-participating-small-business-loan-applications-credit-unions-fintech/>


www.PediatricSupport.com



22

23

Kabbage.com...not an endorsement...worth giving it a shot?

 [Business Loans](#) [Payments](#) [Resources](#) [Support](#) [Apply now](#) [Sign In](#)


Apply for federal relief through the Paycheck Protection Program*


Through the SBA's Paycheck Protection Program, small businesses can apply for loans for payroll and other eligible expenses.

[Apply now](#)

Make sure you have this required documentation ready

*At this time, Kabbage is offering Paycheck Protection Program ("Program") loans on behalf of one or more approved U.S. Small Business Administration ("SBA") lenders. Loan agreements will identify the lender to small businesses at signing, and any loan made under the Program must also be submitted to and approved by the SBA. Program funds are limited. Kabbage does not guarantee that applications will be processed and submitted before SBA funding is no longer available. There is no cost to you to apply for a Program loan. Applying with Kabbage does not limit you from applying with other lenders and/or platforms.



 PEDIATRIC MANAGEMENT INSTITUTE

23

24

Follow Up Questions From Last Week

www.PediatricSupport.com

 PEDIATRIC MANAGEMENT INSTITUTE

24

Kerin Stackpole Answered X Questions ...now posted on the forum

25

1
Webinar #3 - H/R Related Questions and Answers

Business Impact Webinar Series · webinar follow-up · 1 vote

Voted

Chip

2 2d

Note, there are plenty of crossover SBA/PPP related questions in here!

Questions Answered During the Seminar:

Q#	**Question**	**Answer**
1	So as long as we can cover the 75%+ threshold, we should not be dingd with having to pay back?	75% and the same number of employees over all. If you are paying 80% but it's all going to your managers because you boosted their salaries 20% "to spend the money."
2	If our current cash flow provides us a cushion and we do not need immediate cash is a line of credit or disaster SBA loan better as a back up in addition to the PPP loan?	Almost certainly, a disaster SBA loan is better than a bank unsecured LOC. It will have longer repayment terms and much lower interest.
3	Provider means any healthcare worker?	Depends on the context.
4	For the FMLA act ... does the credit only apply against the employer portion of FICA or against the entire payment (FWH, FICA, MCARE)... what happens if the credit exceeds the paymnet due?	ESL and eFMLA leave payments are credited against ALL your payroll taxes - federal withholding, both halves of SS, and both halves of Medicare.

PEDIATRIC
MANAGEMENT
INSTITUTE

25

26

Economic Injury Disaster Loan (EIDL)

- Two Parts
 - Cash Advance
 - Long Term Loans (Not Forgivable)
- Apply through SBA


Paycheck Protection Program (PPP)	Economic Injury Disaster Loan (EIDL)
Payroll Expenses Employee Salaries Mortgage Interest Rent And Utilities <i>Interest on debt incurred before 2.15.20</i>	Payroll Fixed Debts Accounts Payable Other expenses that can't be paid because of the disaster's impact
2.5X business's average monthly payroll	\$ up to \$2 million
fixed 4% Annual Percentage Rate	3.75% Annual Percentage Rate
no payments for first 6-12 months then a 10-year term loan	up to 30 years
up to 100% with approval	0% is eligible for forgiveness

www.PediatricSupport.com

PEDIATRIC
MANAGEMENT
INSTITUTE

26

Pharmaceutical Company CEOs' Compensation in 2018

Company	CEO	Compensation
Johnson & Johnson		\$46.4m
MERCK		\$48.8m
NEKTAR		\$32.4m
Pfizer		\$47.0m
REGENERON		\$118m
VERTEX		\$32.6m

PHYSICIANS FOR A NATIONAL HEALTH PROGRAM 

27

MCO's In Disarray

- No Elective Procedures
- Medical Loss Ratios

Health Insurance Company CEOs' Compensation in 2018

Company	CEO	Compensation
CENTENE		\$21.1m
Cigna		\$19.2m
Humana		\$27.2m
Magellan		\$8.3m
UnitedHealth Group		\$21.5m
WellCare		\$21.0m

PHYSICIANS FOR A NATIONAL HEALTH PROGRAM 


27

Billing & Practice Management Issues

- Clean Up Old A/R
- Close Claim Filing TAT
- Medicare PoS Change For Telemedicine (Cigna)
- Care Coordination Plan Updates

28

www.PediatricSupport.com



PEDIATRIC
MANAGEMENT
INSTITUTE

28

Telemedicine Update

29

Medicare changing PoS numbers 02 vs 11
National Payors Follow Suit?

Medicaid Telemedicine Programs

www.PediatricSupport.com



29

North Carolina Medicaid

30

SPECIAL BULLETIN COVID-19 #28
[ADDENDUM to Bulletin #9 Effective
March 30, 2020]: Telehealth Provisions -
Clinical Policy Modification

- This includes telehealth payment at PARITY for E&M, portal message time, and consult doctors!
- Also telephone payments (but they pay really low)

www.PediatricSupport.com



30

31

The following new and established patient office or other outpatient service and office and inpatient consultation codes, when provided via telemedicine or telepsychiatry, may be billed by physicians, nurse practitioners (including psychiatric), physician assistants, advanced practice midwives and clinical pharmacist practitioners.

Codes		
99201	99213	99245
99202	99214	99251
99203	99215	99252
99204	99241	99253
99205	99242	99254
99211	99243	99255
99212	99244	T1015(+)

www.PediatricSupport.com



31

32

Effective March 23, 2020, NC Medicaid is temporarily modifying its [Telemedicine and Telepsychiatry Clinical Coverage Policy](#) to better enable the delivery of remote care to Medicaid members. These temporary changes will be retroactive to March 10, 2020, and will end the earlier of the cancellation of the North Carolina state of emergency declaration or when this policy is rescinded. In particular, this Medicaid Bulletin reinforces notable changes including payment parity for telehealth, expanding eligible telehealth technologies, expanding eligible provider types, expanding the list of eligible originating and distant sites, and eliminating the need for prior authorization and referrals (other than what is necessary to meet the standard of care as detailed below). Additionally, this policy modification allows Federally Qualified Health Centers (FQHCs) and Rural Health Centers (RHCs) to serve as distant sites. Specific guidance related to billing and coding is detailed in "Temporary Modifications to Attachment A," below.

Providers can bill for allowed services as described in this Medicaid Bulletin beginning March 23, 2020, for dates of service on or after March 10, 2020. NC Medicaid will continue to release telehealth policy provisions and will continue to evaluate this policy throughout the state of emergency period.

There are three telehealth modalities referenced within this policy bulletin, defined as:

- **Telemedicine:** Telemedicine is the use of two-way real-time interactive audio and video to provide and support health care when participants are in different physical locations.
- **Telepsychiatry:** Telepsychiatry is the use of two-way real-time interactive audio and video to provide and support psychiatric care when participants are in different physical locations.
- **Virtual Patient Communication:** Virtual Patient Communication is the use of technologies other than video to enable remote evaluation and consultation support between a provider and a patient or a provider and another provider. Covered virtual patient communication services include telephone conversations (audio only); virtual portal communications (e.g., secure messaging); and store and forward (e.g., transfer of data from beneficiary using a camera or similar device that records (stores) an image that is sent by telecommunication to another site for consultation).

www.PediatricSupport.com



32

BCBS of North Carolina

33

•These temporary measures include virtual care encounters for patients that can replace in-person interactions across appropriate care settings, including outpatient clinics, hospitals, and the emergency departments.

•Please do not file telehealth claims with Blue Cross NC until March 21, 2020 and use Telehealth as Place of Service (02).

•For providers or members who don't have access to secure video systems, telephone (audio-only) visits can be used for the virtual visit. Please use both Telehealth as Place of Service and CR (catastrophe/disaster-related) modifier for audio-only visits.

www.PediatricSupport.com



33

BCBS of North Carolina

34

www.PediatricSupport.com



•If you believe an eligible telehealth claim has been improperly denied, please resubmit it after March 21, 2020.

•Some commercial members can access MDLIVE or TeleDoc as a virtual care benefit, as noted on their member ID card. Federal Employee Program (FEP) members can only access virtual care through the TeleDoc service. TeleDoc offers both video or audio virtual services. You can view COVID-19 benefits for the Federal Employee Program here.

- March 26 Update: The FEP has lifted the requirement for using TelaDoc. FEP members may now see their physicians through a virtual visit.

34

35

paulielama2 "When you go out and see the empty streets, the empty stadiums, the empty train platforms, don't say to yourself, "It looks like the end of the world." What you're seeing is love in action. What you're seeing, in that negative space, is how much we do care for each other, for our grandparents, for our immuno-compromised brothers and sisters, for people we will never meet.

People will lose jobs over this. Some will lose their businesses. And some will lose their lives. All the more reason to take a moment, when you're out on your walk, or on your way to the store, or just watching the news, to look into the emptiness and marvel at all of that love.

Let it fill you and sustain you.
It isn't the end of the world. It is the most remarkable act of global solidarity we may ever witness. ❤️



35

36

Follow Up Items

- 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

www.PediatricSupport.com



36

Homework

37

- [Join Forum.PediatricSupport.com](http://Forum.PediatricSupport.com)
- Stay focused...bridge the divide to a new world...
- Review *Checklist From Last Three Weeks*
- Advocate For Yourself
- Keep annoying the bankers

www.PediatricSupport.com

