

CDPHO COVID-19 Administrative Tips, Hints and Links

April 2020

Telehealth:

Plans continue to update their telehealth and telephone policies in response to COVID-19. Please reach out to Jeanine Downie jdownie@cooleydickinson.org with any questions or most up to date information.

Specialty Referrals:

We have heard from some specialty practices that they are seeing patients via Telemedicine or in certain circumstances in the office during COVID-19. These practices are continuing to accept referrals as clinically appropriate for both new and established patients. Please refer to the Specialty referral grid on CDPHO website for more specific information on these practices and their appointment offerings.

If you are a specialty practice seeing patients via Telemedicine, we invite you to share that information with us. Please contact Jeanine Downie at jdownie@cooleydickinson.org with details. Specialists are encouraged to fax visit notes back to PCP for any patients seen via Telemedicine.

Plastic Surgery Clinic Now Open to treat Soft Tissue Injuries

In an effort to facilitate treatment of acute injuries during the COVID-19 crisis, starting TODAY, Cooley Dickinson's Plastic Surgery Clinic will be open for walk in patients Monday through Friday, from 8:30 am to 5 pm.

The injury clinic provides an option for soft tissue injuries and is located at 40 Main St in Florence, phone 413-584-0044. The clinic is an alternative to the Emergency Department for soft tissue injuries in ambulatory patients.

The Plastic Surgery Clinic treats:

- Lacerations, abrasions, skin tears, anywhere on the body or face
- Burns anywhere on the body
- Abscesses/skin infections
- Splinters, nail bed injuries

Southampton Urgent Care is also available for soft tissue injury treatment evenings and weekends.

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Orthopedic Injury Clinic Extends hours; open 7 days:

In an effort to facilitate treatment of orthopedic injury patients during the COVID-19 crisis, starting **Monday April 6**, Cooley Dickinson's Orthopedic Injury Clinic Walk-in hours have been expanded to:

Monday through Friday 8 am – 8 pm; and Saturday & Sunday noon – 8 pm.

The injury clinic provides an option for orthopedic injuries, including x-ray and is located at the Orthopedic Practice 4 West Street in Hatfield. The clinic can be an alternative to the Emergency Department for some patients.

The Injury Clinic treats:

- Work Related Injuries
- Sports Injuries
- Fractures Sprains and strains
- Dislocations Broken Bones Shoulder and Knee Injuries
- Lacerations, suturing and splinters

Patients are encouraged to call their primary care doctor for direction or go to the Emergency Department for the following: Visible bone / multiple fractures, head injury/concussion, back and neck injuries and any other life-threatening emergency. If any patients are experiencing a fever, runny nose, cough, shortness of breath or flu-like symptoms, please they are encouraged to call their primary care doctor.

CMS Advanced Payments:

- CMS is offering accelerated and advance Medicare payments to address cash flow issues. These advanced payments are based on historical payments when there is disruption in claims submission and/or claims processing. Providers must complete the form identified in link below. [NGS Medicare - Advance Payments](#)

Please also refer to CMS FAQ Advanced Payment link below

<https://www.cms.gov/files/document/accelerated-and-advanced-payments-fact-sheet.pdf>

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Payroll Protection Program:

Details regarding the Paycheck Protection Program (PPP) as well as various other Covid-19 programs are linked below. The application and completion instructions for the PPP can be downloaded here:

<https://www.sba.gov/document/sba-form--paycheck-protection-program-borrower-application-form>

Paycheck Protection Program

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>

Find a lender for PPP -enter zip code

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp#section-header-9>

Economic Injury Disaster Loan

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance>

SBA Express Bridge Loans

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans>

SBA Debt Relief

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief>

Main Street Lending Program:

On Thursday, April 9, the Federal Reserve Board published details on the previously announced Main Street Lending Program (MSLP), which is designed to facilitate lending to small and medium-size businesses.

Following is a brief overview:

- **Up to \$600 billion of MSLP loans will be available. The MSLP eligibility caps are significantly higher than those of the Payroll Protection Program (PPP), a different program exclusively for small businesses administered by the Small Business Administration.**
- Borrowers under the MSLP must attest that they require financing due to exigent circumstances presented by the COVID-19 pandemic, must commit to making reasonable efforts to maintain their payrolls and retain their employees.

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- Loans under the MSLP may be made by any US-insured depository institution, bank holding company, or S&L holding company. Lenders may either originate a new MSLP loan or use an MSLP loan to increase the size of existing loans.
- All MSLP loans will have a four-year term, with the amortization of principal and interest deferred for one year. Interest will be at an adjustable rate equal to the SOFR (secured overnight financing rate) plus between 250 and 400 basis points. The SOFR, as of March 8, 2020, was 0.01%.
- **The minimum MSLP loan amount is \$1 million, and the maximum amount varies depending on whether the MSLP loan is a new loan or is being used to increase the size of an existing loan.**
- A new special purpose vehicle (SPV) will purchase at face value 95% of each MSLP loan, using funds borrowed by the SPV from the Federal Reserve. The lending institution will retain the remaining 5%. The Treasury Department will capitalize the SPV with an equity investment of \$75 billion, using funds appropriated under the CARES Act. MSLP borrower will pay the lending institution an origination fee of 100 basis points.
- The lending institution will pay the SPV a facility fee (equal to 100 basis points of the principal amount of the loan participation purchased by the SPV). The lending institution may require the borrower to pay this fee. The SPV will cease purchasing participations in MSLP loans on September 30, 2020 (unless the Federal Reserve and the Treasury Department extend the deadline).

In the coming days it is expected that the Federal Reserve and participating lenders will provide guidance on the borrowing process. In the meantime, it may make sense to initiate discussions with your existing lender. In all circumstances, practices will need to evaluate how borrowing a loan under the MSLP could impact their rights under any existing loan documents.

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