

What the CARES Act means for physicians & medical students

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The AMA and other physician organizations sought congressional help to aid practices financially battered by the COVID-19 pandemic. The "Coronavirus Aid, Relief and Economic Security" (CARES) Act is a \$2 trillion relief bill and was signed into law by President Donald Trump on March 27. It contains numerous provisions to mitigate the economic damage inflicted on American doctors, hospitals and other health care organizations and should assist them in providing optimal health care to their patients.

On April 24, the "Paycheck Protection Program and Health Care Enhancement Act," ("COVID-3.5") was signed into law. This new law provides \$484 billion in additional funding to replenish and supplement key programs under the CARES Act, including the Paycheck Protection Program (PPP), small business disaster loans and grants, hospitals and health care providers and testing. The small business loan programs authorized under the CARES Act had been quickly depleted after only two weeks of operation. Learn more in the summary of the COVID-3.5 legislation.

For complete descriptions of each provision in the CARES Act, download the AMA highlights of the H.R. 748, the "Coronavirus Aid, Relief and Economic Security Act" (CARES Act) (PDF). A summary of the CARES Act provisions follows.

Provisions that will benefit physicians and physician practices

- CARES Act: Medicare advance payments for COVID-19 emergency
- CARES Act: Loans & other financial assistance for physician practices
- CARES Act: Stimulus guidance for physicians (PDF)

Provisions that will benefit medical students

- Defers student loan payments and interest.
- Federal student loan flexibility.
- Use of Supplemental Educational Opportunity Grants for emergency aid.
- Federal work-study flexibility during a qualifying emergency.

Continuing education at affected foreign institutions.

Provisions that expand telehealth

CARES Act: MA COVID-19 pandemic telehealth fact sheet
CMS payment policies & regulatory flexibilities during COVID-19 emergency

Other noteworthy provisions

Supplemental awards for health centers.
Rural health care services outreach, rural health network development and small health care provider quality improvement grant programs.
Increasing access to post-acute care during emergency period.
Anti-discrimination relating to substance use disorders (SUD).
Prosecution protection relating to substance use disorders.
Confidentiality and disclosure of records relating to substance use disorder.
Patient notices for those with substance use disorders.
Further expanded access to lab testing without cost-sharing.
Pricing of diagnostic testing.
Enhanced funding for personal protective equipment.
Changes to the Strategic National Stockpile to include other medical supplies.
Extension of community health centers, the National Health Service Corps and teaching health centers that operate graduate medical education programs.
Extension of the Special Diabetes Program and the Special Diabetes Program for Indians.
Extension of the Work Geographic Index (GPCI) floor under the Medicare program.

Additional CARES Act-related articles

CARES Act: Medicare advance payments for COVID-19 emergency
CARES Act: AMA COVID-19 pandemic telehealth fact sheet
CARES Act: Loans & other financial assistance for physician practices
CARES Act: Medicare's COVID-19 advance payment program FAQs