

## **COVID-19: National Physician Town hall questions on the financial impact of COVID-19**

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In April, a panel of AMA leaders took to YouTube for a live town hall to shed light on the most pressing issues facing physicians during the COVID-19 pandemic.

Below, get answers to the questions you asked on how physicians, practices and health systems can weather the financial pressures of the COVID-19 pandemic.

### **Are there or will there be additional benefits, such as loan forgiveness or hazard pay, for physicians that are working on the front lines?**

Waivers and other relaxations of federal laws on compensation allow physicians the opportunity to negotiate additional benefits like hazard pay from hospitals and health systems during the COVID-19 pandemic, but there is currently no pending legislation that would make this compulsory.

The existing CARES Act provisions offer practices business loans that include provisions for forgiveness or debt relief. Additionally, the law offers a variety of benefits to medical students and resident physicians, including deferred repayment and flexibility on federal student loans.

Congress is in the initial stages of crafting a COVID 4.0 relief bill that is expected to include additional provisions to help physicians with the financial stresses brought on by the pandemic. A version introduced in the House of Representatives would make several positive changes to the Medicare Accelerated and Advance payment program, including longer times for recoupment and considerably lower interest rates. However, this 1,800-page bill is not expected to pass the Senate in its current form. The AMA will continue to advocate for these and other changes to provide needed financial assistance to physician practices.

A new bill has also been introduced by New York Rep. Carolyn B. Maloney that would establish a student loan-forgiveness program for frontline health care workers.

## **What strategies does the AMA have in mind to help advocate for health care access for the underinsured or uninsured during COVID and beyond?**

The AMA has been at the vanguard of efforts to expand and improve health care coverage for the underinsured and uninsured in the US.

Most recently, the AMA joined more than 30 other medical and business groups in calling on Congress to take steps to protect private health benefits for individuals and families and extend coverage options available to the uninsured. We have asked for federal subsidies for COBRA premiums for those who have lost their jobs, as well as increased federal matching rates for Medicaid and special enrollment periods for ACA plans offered on the exchanges.

Until such legislation can be put in place, HHS has developed the COVID-19 Uninsured Portal which would allow providers to file claims for COVID-19 testing and related services for uninsured patients.

## **Are there any COVID-19 relief options for medium-sized practices or independent physicians who don't qualify for the small business benefits in the CARES Act?**

The Main Street Lending Program included in the April 24 COVID-3.5 bill includes provisions for health care providers with up to 10,000 employees. This new program authorizes the Federal Reserve and the Treasury to offer loans, subsidies and other benefits to small and mid-sized business for losses incurred as a result of coronavirus.

## **How is the AMA addressing the burden of malpractice insurance on financially strained providers, volunteers and physicians operating outside their specialties during the COVID-19 pandemic?**

Some malpractice and liability protections already exist for physicians providing care for patients with COVID-19.

On February 4, HHS published a declaration that provided “liability immunity for activities related to medical countermeasures against COVID-19.” Additionally, the CARES Act included provisions that limited liability for volunteer health care professionals during the COVID-19 pandemic.

## **Are there any resources available for employed physicians whose employers are currently unable to offer support?**

Physicians and other frontline health care workers need support now more than ever.

While no current provisions fill in the gaps left by struggling hospitals and health systems, the AMA offers health care organizations guidance on how to create and ensure infrastructure and resources to support physicians, nurses and care team members during the pandemic. The AMA also offers advice and insights on protecting the mental health and wellbeing of frontline health care workers.