HEALS Act: What physicians and medical students need to know

Updated July 30, 2020

The AMA provides a summary of the "Health, Economic Assistance, Liability Protection, and Schools Act" (HEALS Act). The HEALS Act is the next proposed coronavirus relief fund package.

Senate COVID 4.0 proposal, the HEALS Act health care highlights

For complete descriptions of each provision in the HEALS Act, download the AMA highlights of the Senate proposal, the HEALS Act (PDF).

The HEALS Act includes:

- American Workers, Families, and Employers Assistance Act
- Coronavirus Response Additional Supplemental Appropriations Act, 2020
- Continuing Small Business Recovery and Paycheck Protection Program Act
- Restoring Critical Supply Chains and Intellectual Property Act
- Safeguarding America’s Frontline Employees to Offer Work Opportunities Required to Kickstart the Economy Act (SAFE TO WORK Act)
- Safely Back to Work and Back to School Act
- Supporting America’s Restaurant Workers Act
- Time to Rescue United States Trusts Act of 2020 (TRUST Act of 2020)

1. Provisions that benefit physicians and physician practices

- Medicare accelerated and advance payment programs during COVID-19
- Public Health and Social Services emergency fund (CARES Act Provider Relief Fund)
- Liability limitations on health care providers
- Paycheck Protection Program (PPP) expanded to include 501(c)(6) entities.
- Other PPP improvements


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PPP second draw loans
Enhanced employee hiring and retention payroll tax credit
Safe and healthy workplace tax credit
Authority to extend Medicare telehealth waivers
Extension of ability for RHCs and FQHCs to serve as distant sites
Additional workforce activities

2. Provisions that benefit medical students

Additional workforce activities
Amendments to education provisions of the CARES Act
Foreign institutions
In school student loan borrowers
Perkins loans
CARES Funds Not Income
Financial aid and unemployment
Program review criteria
Notice on FASFA
Department of Education funding
Governors Emergency Education Relief Fund
Higher Education Emergency Relief Fund
Payment to school employees
Public Health and Social Services emergency fund

3. Other noteworthy provisions

Simplifying student loan repayment
Changes to the 7(a) loan guaranty program for recovery sector businesses
Increased flexibility for borrowers to request increase in loan amount
Small business investment company program
Commitment authority and appropriations
TANF Coronavirus Emergency Fund
Medicare Part B premium and deductible levels held steady
Temporary carryover for health flexible spending arrangements
On-site employee clinics
Liability limitations for coronavirus-related negligence
Liability limitations for certain FDA regulated products
Requirement to purchase personal protective equipment (PPE) for the National Strategic...
Stockpile from domestic suppliers
Sustained on-shore manufacturing capacity for public health emergencies
Investment credit for qualifying medical personal protective equipment manufacturing projects
Federal Research Security Council
Centers for Public Health preparedness
Telehealth plans
Improving diagnostic test development
Prohibition on use of human genetic information
Improving and sustaining state medical stockpiles
Strengthening the Strategic National Stockpile
Guidance for states and Indian tribes on accessing the Strategic National Stockpile
Workforce recovery and training services
Modernizing infectious disease data collection
Department of Veterans Affairs funding
Additional funding for the Regan-Udall Foundation and Foundation for NIH
Appropriations Provisions from Title VIII - Coronavirus Response Additional Supplemental Appropriations Act, 2020

- Public Health and Social Services Emergency Fund
- Centers for Disease Control and Prevention (CDC)
- National Institutes of Health (NIH)
- Substance Abuse and Mental Health Services Administration

Centers for Medicare and Medicaid Services (CMS) program management