



Premier

MANAGEMENT COMPANY

COVID-19 Webinar

April 9th, 2020

What is available from us?

- YouTube links for previous Webinars
- Emails from CEO with updates
- Email blasts with updates as we get them
- Weekly Digests summarizing the week's information
- Launch of Revamped Website:
www.premiermgmtco.com
 - Contains latest information and resources!



Premier Management Company COVID-19
WEEKLY DIGEST 27 MARCH 2020

BIG NEWS AND NEW INFORMATION

1. Humana has released their new expanded coverage for Telehealth Services to allow for telephone communication as of 3/23/2020.

2. Testing may be performed in your office healthcare facility or at a designated testing site. Do not send patient directly to lab facilities.

3. Hold COVID-19 related claims until 4/1/2020.

UTILIZE PREMIER'S RESOURCES

Premier launched a new webpage this week to keep you updated on the latest news and resources. Access it [here](#).

Insightful Expertise On:

- Billing Tips
- Best Practices & Resources
- Virtual & Telemedicine Options
- Ways You Can Substantiate Income

DOCUMENTATION GUIDANCE

New Patient **Time Spent**

| | |
|-------|------------|
| 99002 | 30 Minutes |
| 99003 | 30 Minutes |
| 99004 | 45 Minutes |
| 99005 | 60 Minutes |

Established Patient **Time Spent**

| | |
|-------|------------|
| 99111 | 15 Minutes |
| 99112 | 30 Minutes |
| 99113 | 45 Minutes |
| 99114 | 35 Minutes |
| 99115 | 60 Minutes |

Facial Portal CPT **Time Spent Cumulative**

| | |
|-------|--------------------|
| 99421 | 0 to 10 Minutes |
| 99422 | 11-30 Minutes |
| 99423 | 31 or more Minutes |

REMINDER

1. Hold your claim until April 1, 2020

2. Table 1: All E/M codes are time-based instead of bullet point scoring

3. Table 2: If you are testing patients via video Conference, CPT Codes 99421, 99422, & 99423 are only valid over 7-day period & only

WEBINARS

YouTube
Small Business from our Prior Webinars
Access them through our YouTube site:
03.18.20 <https://www.youtube.com/watch?v=UOOGzqfjgNg>
03.26.20 <https://www.youtube.com/watch?v=JmXcIjwzHgk>
04.02.2020 <https://www.youtube.com/watch?v=jm346101190>

HELPFUL LINKS

Medicare
Medicare Fact Sheet
Actuarial
What You Need to Know About COVID-19
Healthcare
Humanas
Telehealth - Providing Access to Care
Codebook of Services
BCBS TX
Telemedicine
Testing
Cigna
Response to COVID-19
Health & Medical Services
Technician FAQ

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MANAGEMENT COMPANY

Team | FAQ | Careers | Contact | Physician Login

COVID 19

Learn More



Payroll Protection Program Loans

Erik Pahl, General Counsel, Summus Healthcare (Division of Premier)

PPP Loans

- ▶ More Definitive Guidance Coming
 - ▶ SBA must issue regulations by April 27, 2020
- ▶ The CARES Act modifies Section 7(a) of the Small Business Act. New “Paycheck Protection Loans” will be available during the “covered period,” from February 15, 2020 - June 30, 2020
- ▶ The loans are available from Treasury approved banks and credit unions.
- ▶ You don’t need to establish that you were unable to get credit elsewhere. No personal guarantee is required. No collateral is required.
- ▶ Program open to June 30, but funding cap, and loans are first come first served. Max loan is capped at \$10M.
- ▶ Upfront loan origination fees waived

PPP Loans

Paycheck Protection Loans

- ▶ Term of the loan: maturity 2 years
- ▶ Interest rate of 1%
- ▶ Deferral of repayment for 6 months.
- ▶ There will be no prepayment penalties, no guarantee fees, and no yearly fees

PPP Loans

- ▶ **Eligible Entities:**
 - ▶ “Small business concern”
 - ▶ Any Business concern, nonprofit organization (Section 501(c)(3), Section 501(c)(19) veterans organizations), or tribal business concern if it has no more than the greater of 500 employees
 - ▶ If applicable, the size standard in number of employees for the industry (NAICS Code) established by the SBA.

PPP Loans

- ▶ Maximum Loan Amount is Lesser of:
 - ▶ The sum of the Average monthly payroll costs for the 1 year prior to the date on which the loan is made x 2.5, PLUS
 - ▶ Any outstanding disaster loan under Section 7(b)(2) of the SBA (Economic Injury Disaster Loan - EIDL) that was made after January 31, 2020 and refinanced into a 7(a) loan.
 - ▶ If you weren't in business from February 15, 2019 through June 30, 2019, take 2.5 multiplied by the average payroll costs from January 1, 2020 and ending February 29, 2020.
 - ▶ \$10M

PPP Loans - Payroll Costs Include

- ▶ Payments of compensation to employees for: Wages, commission, salary (not to exceed an annualized rate of pay of \$100,000)
- ▶ Self-employed taxpayers: net earnings from self employment up to \$100,000
- ▶ Vacation, parental, family, medical or sick leave,
- ▶ Severance, separation pay, and any retirement benefit
- ▶ Group health care benefit pay including insurance premiums
- ▶ State or local tax on the compensation of employees
- ▶ Not counted:
 - ▶ Compensation above \$100,000 for any one employee (on an annualized basis), Independent contractors
 - ▶ Federal Employment or Withholding taxes
 - ▶ Compensation for employee whose principal residence is outside US
 - ▶ Qualified sick leave and family emergency leave wages for which a credit is allowed under Sections 7001 and 7003 of FFCRA

PPP Loans

Acceptable Use of Funds

- ▶ Payroll costs,
- ▶ Group health care benefits,
- ▶ Interest on any mortgage obligation
- ▶ Rent
- ▶ Utilities
- ▶ Interest on other debt incurred before February 15, 2020.

PPP Loans

The borrower needs to certify:

- ▶ That the uncertainty of current economic conditions makes the loan necessary to support the ongoing operations of the borrower,
- ▶ That the funds will be used to retain workers and maintain payroll or make mortgage payments, lease payments and utility payments,
- ▶ That the borrower has not and will not receive another loan under the Paycheck Protection Program from February 15, 2020 through December 31, 2020.
- ▶ Applicants must submit SBA Form 2483 and supporting documentation.
 - ▶ Must list all 20% owners, address, TIN
- ▶ Lenders must submit SBA Form 2484.

PPP Loans

Supporting Documentation:

- ▶ Articles of Incorporation and Bylaws / Operating Agreement
- ▶ Copy of Drivers License for all Owners
- ▶ Payroll expense verification documents, such as IRS Form 940 and 941, and payroll reports with bank statements
- ▶ Most recent mortgage or rent statements
- ▶ Trailing 12-month P&L statement
- ▶ Most recent utility bills

PPP Loans

Loan forgiveness feature: Section 1106 of the CARES Act

- ▶ If the Paycheck Protection Loan is used for its intended purposes, the first 8 weeks worth of certain payments will be forgiven on a tax-free basis.
 - ▶ Interest on a mortgage incurred before February 15, 2020
 - ▶ Rent for a lease in force before February 15, 2020
 - ▶ Utilities for which service started before February 15, 2020
 - ▶ Payroll costs (not to exceed \$100,000 annualized compensation per employee)
 - ▶ No more than 25% of loan forgiveness amount may be attributable to non-payroll costs
- ▶ Forgiveness amount is not taxable income to borrower

PPP Loans

- ▶ Forgiveness amount will be reduced if you cut employees during the 8-week period, or cut salary of some employees during the 8-week period
- ▶ **The amount eligible for forgiveness is reduced by multiplying the forgiveness amount by:** The quotient obtained by dividing: The average number of full-time equivalent employees of the borrower during the 8-week period from the date the loan originated, by either (at applicant's option):
 - ▶ The average number of full-time employees per month from February 15, 2019 through June 30, 2019, or
 - ▶ The average number of full time employees per month from January 1, 2020 through February 29, 2020

PPP Loans

- ▶ **The amount eligible for forgiveness is also reduced by:** The total reduction in salary during the 8-week period of an employee earning less than \$100,000 (on an annualized basis) by more than 25% when compared to the most recent quarter before the 8-week period began.
- ▶ **Restoration of Forgiveness**
 - ▶ If an employer replaces any full-time employees or restores any substantially reduced wages that occurred during the period by June 30, 2020, the full forgiveness is again allowed.

PPP Loans

- ▶ Application for Forgiveness Must Include:
 - ▶ Documentation verifying the number of full-time equivalent employees on payroll and pay rates for the covered period (8 weeks after the loan was taken out)
 - ▶ Documentation verifying payments on mortgages, rent and utilities
 - ▶ A certification that the information is true and correct, and that the amount of forgiveness requested was used to retain employees.
- ▶ Lenders may request SBA purchase the expected forgiveness amount of PPP loan at end of the 7th week following loan origination.

Questions?

Erik Pahl, General Counsel, Summus Healthcare
Dustin Holdge, Sr. Vice President, PointBank



Critical Updates

Crescent Beavers, Risk Adjustment Manager, Premier
Barbara Mueller, Strategic Programs Manager, Premier

Critical Updates



- **Modifier usage**
 - CMS is directing providers to **append modifier-95** to all telehealth services billed using POS 11. ***This change will enable providers to be reimbursed at the same rate as services in person.***
 - During the current COVID-19 Public Health Emergency, telehealth E/M levels can be based on Medical Decision Making (MDM) OR time (total time associated with the E/M on the day of the encounter). Likewise, CMS has also removed any requirements regarding documentation of history and/or physical exam in the medical record for Telehealth visits.
 - Modifier -95 should **not** be used with virtual visits (G2012) or the digital evaluations (99421-99423). It is for use with all other telehealth codes that use **synchronous telemedicine service rendered via a real-time interactive audio and video telecommunications system**.
 - ***No modifiers are needed for telephone calls (99441-99443) as they are not considered telehealth.***
- **Remote Patient Monitoring**
 - Established patients only.
 - Follow-up can be by phone, audio/video, secure text messaging, email or patient portal communication.
 - Involves "asynchronous transmission of healthcare information" from the patient. If the images are not sufficient to perform the evaluation, then do not bill for the service.
 - If an E&M service is provided within the defined time frames, then the telehealth visit is bundled in that E&M service. It would be considered pre- or post-visit time of the associated E&M service and thus not separately billable.
 - Should be initiated by the patient since a copay is required. Verbal consent to bill and documentation is required.

Critical Updates



- Telephone Calls
 - Telephone only (no video) are reimbursable by Medicare as well as many private payers during this public health emergency, **and in California, all payers at the same rates and cost sharing as in-person services.**
 - No modifier is needed for these codes because they are not telehealth – they are audio only telephone.
 - Use your normal Place of Service. For instance, POS=11 (private practice).
 - Can be used for new or established patients.

| Code | Description |
|-------|---|
| 99441 | Telephone E/M service provided by a physician to an established patient, not originating from a related E/M service provided within the previous 7 days nor leading to an E/M service or procedure within the next 24 hrs or soonest available appointment, 5-10 medical discussion |
| 99442 | ... 11-20 Minutes |
| 99443 | ... 21-30 Minutes |

CMS new policy based on the Interim Final Rule from 3/31 states that these codes are covered and can be billed retroactively from March 1, 2020

Critical Updates

Humana

- Cost Sharing waived
- If provider normally has capitation this will still apply
- Pre-authorization has been waived for COVID-19 related services
- Expansion Rules are effective back to March 6, 2020
- <https://www.humana.com/provider/coronavirus>
- <https://docushare-web.apps.cf.humana.com/Marketing/docushare-app?file=3923140>

Aetna

- Initial Precertification/Prior Authorization for admission to Post-Acute care facilities (including skilled nursing and extended acute rehabilitation) are waived for all Commercial and Medicare Advantage (MA) Part C plans. Effective through May 6, 2020.
- Precertification/Prior Authorization for admission to a Long-Term Acute Care Hospital are waived for all Commercial and Medicare Advantage (MA) Part C plans. Effective through May 6, 2020.
- Precertification/Prior Authorization for admission to an Acute Care facility are waived for all Commercial and Medicare Advantage (MA) Part C plans. Temporary changes to reduce prior authorizations protocols for acute care hospital admissions will be effective for 30 days starting April 6, 2020 through May 6, 2020.
- Cost sharing/co-pay waived until June 4, 2020 for in-network only providers
- Telephone (audio-only) only covered for Minor Acute E/M
- General Medicine must be synchronous audiovisual connection
- Expansion Rules are effective March 4, 2020 through June 4, 2020
- <https://www.aetna.com/health-care-professionals/provider-education-manuals/covid-faq.html>

BCBS

- Eligibility needs to be check on every patient for covered telehealth service
- No prior authorization required for COVID-19 testing
- No co-pay/deductible for COVID-19 testing
- Treatment is covered as stated under the patients plan
- Expansion Rules are effective back to March 10, 2020
- <https://www.bcbstx.com/provider/covid-19-preparedness.html>
- https://www.bcbstx.com/provider/pdf/tx_using_telemed_telehealth_covid19.pdf

Cigna

- Cost sharing waived for screening, testing and treatment of COVID-19 through May 31, 2020
- Expansion Rules are effective March 2, 2020 through May 31, 2020
- <https://static.cigna.com/assets/chcp/resourceLibrary/medicalResourcesList/medicalDoingBusinessWithCigna/medicalDbwcCOVID-19.html>

Premier is Increasing Payments

- Premier is continuing their mission of keeping providers in business and in patient care
- Providers will receive bonus payments for participating in certain contracts as well as higher engagement payments for other contracts
 - BCBS → thank-you for participating
 - Cigna → thank-you for participating
 - Humana → higher engagement payments for March-April based on # of lives
 - Aetna → higher engagement payments Jan-March based on # of lives
 - CPL participants → advance on May payment
- Checks to be processed and sent in April

Survey

- Premier is surveying providers on how we are doing on communicating information and resources
- Look for survey link in the weekly digest & email from your PBE
- Please complete short survey **in the next week**

We want to hear your feedback!



Open Forum

Please use chat to ask your questions.