

# The CARES Act — Provider Relief



**BlueCross BlueShield**  
 Illinois • Montana • New Mexico  
 Oklahoma • Texas

CARES Act Relief	Independent Physicians/ Small Practices	Mid-Size Physician Groups	Hospitals	Resources
<b>Paycheck Protection Program (PPP):</b> allows a small business to apply for a loan of up to 250% of average monthly payroll costs to cover 8 weeks of payroll and other expenses	X	X (no more than 500 employees)		<a href="#">Additional Info</a> <a href="#">Provider Application</a>
<b>Coronavirus Economic Stabilization Act (CESA):</b> authorizes Secretary of the Treasury to make loans and subsidies to provide liquidity for losses incurred as a result of coronavirus; available to eligible businesses that have not otherwise received “adequate economic relief” in the form of loans or loans guarantees provided under the other provisions of the CARES Act		X (between 500 - 10,000 employees)		
<b>Emergency Economic Injury Disaster Loans (EIDL):</b> provides lower interest loans of up to \$2M, with principal and interest deferment available for up to 4 years, that are available to pay for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses	X	X (no more than 500 employees)		<a href="#">Additional Info</a> <a href="#">Provider Application</a>
<b>Small business tax provisions:</b> includes an employee retention tax credit on wages from 3/13/2020 - 12/31/2020, if the practice’s business operations were fully or partially suspended due to a COVID-19 shut-down order, or gross receipts declined by more than 50% compared to the same quarter in the prior year	X	X (no more than 500 employees)		<a href="#">Additional Info</a>
<b>Small business debt relief program:</b> provide immediate debt relief to small businesses with non-disaster SBA loans by covering loan payments for 6 months	X	X (no more than 500 employees)		<a href="#">Additional Info</a>
<b>HHS Public Health and Social Services Emergency Fund:</b> provides \$100 billion in direct financial support to hospitals, physician practices, and other health care providers for the costs of treating COVID-19 patients and to ease the financial impact on those who lose revenue in other services as a result of the pandemic; AMA is urging HHS to interpret eligibility for funding to broadly include all physicians who are experiencing revenue losses and non-reimbursable expenses as a result of the COVID-19 pandemic; includes suspension of the 2% Medicare sequester; eliminates/reduces planned cuts in funding for Medicaid disproportionate share hospitals	X	X	X	