



Weekly COVID-19 Update

April 13, 2020

The National Association of Health Underwriters has been keeping informed about COVID-19 (coronavirus). Below are links to updates on legislation, regulation and guidance on both the federal and state levels in response to COVID-19. Please visit the [coronavirus Information section](#) of the NAHU website for more resources.

Congress

- Speaker Nancy Pelosi (D-CA) issued a [dear colleague letter](#) to House members outlining the next steps on the CARES Act and Phase 4 legislation, now being called CARES 2.
- Financial Services Committee Chairwoman Maxine Waters (D-CA) sent a [Phase 4 proposal](#) to Democratic committee members.
- A [surprise-billing fix](#) could hitch a ride on the Phase 4 coronavirus relief bill.
- Senate Democrats, seeking a larger aid package for small businesses, [blocked legislation](#) to provide an additional \$250 billion for the Paycheck Protection Program. Senate Majority Leader Mitch McConnell (R-KY) had sought unanimous consent in the Senate today for the small-business aid, which was originally requested by Treasury Secretary Mnuchin.
- Representatives Brian Fitzpatrick (R-PA) and Anthony Brindisi (D-NY) introduced [H.R.6443](#), the Securing the National Supply Chain Act of 2020, a bill that aims to drive consolidation of manufacturing of medical supplies out of foreign jurisdictions and toward Puerto Rico by providing a dollar-for-dollar credit against federal taxes to U.S. companies for wages, investments and purchases.
- Representatives Ruben Gallego (D-AZ) and Gil Cisneros (D-CA) introduced [legislation](#) to cover all coronavirus treatment and testing through Medicaid.
- Representatives Cárdenas (D-CA), Pallone (D-NJ), Nadler (D-NY), Schakowsky (D-IL) and Cicilline (D-RI) introduced the [COVID-19 Price Gouging Prevention Act](#), which would prohibit the sale of consumer goods and services at an unconscionably excessive price during the public health emergency declared as a result of pandemic.
- Ways and Means Republicans published a [blog post](#) outlining ways in which the Administration is supporting doctors as they fight the coronavirus.
- Minority Leader Chuck Schumer (D-NY) issued a [proposal](#) that calls for giving a raise to essential workers during the pandemic.
- Senators Bill Cassidy (R-LA) and Jeanne Shaheen (D-NH) led 33 of their colleagues in a [bipartisan letter](#) to HHS Secretary Azar and CMS Administrator Verma, urging the Administration to modify or waive the 10.25% interest rate tied to Medicare's Accelerated and Advance Payments Program.
- Banking Committee Chair Mike Crapo (R-ID) sent a letter to banking regulators, encouraging them to look for more ways to help strengthen the Paycheck Protection Program, right-size regulations to promote lending, and provide the Banking Committee with statutory changes and recommendations necessary to stabilize markets and expand lending during the COVID-19 crisis. Crapo's letter to Treasury and the SBA can be accessed [here](#). Crapo's letter to the

banking regulators can be accessed [here](#).

Administration

- NAHU submitted a [list of suggestions](#) to the Administration, utilizing member input to convey what the DOL, IRS, HHS and CMS should do during this time in order to best protect employers and employees amidst the pandemic.
- The White House [announced](#) hospitals and doctors won't be allowed to send surprise medical bills to coronavirus patients if they receive funding from the new \$100 billion industry bailout.
- President Trump announced [new federal guidance](#) that encourages Americans to use homemade cloth face coverings when in public, a new effort intended to slow the spread of the novel coronavirus.
- The Department of the Treasury and the IRS launched "[Non-Filers: Enter Payment Info Here](#)," a web portal where Americans who did not file a tax return in 2018 or 2019 can submit basic personal information to the IRS so that they can receive payments. In order to speed payments, individuals should enter their bank-account information and their payment will be directly deposited in their bank account.
- The Treasury Department released additional guidance regarding the Paycheck Protection Program: [Applicable Affiliation Rules](#) and the [Interim Final Rule on Affiliation](#).
- Treasury also updated its [FAQs on the PPP](#). All relevant PPP docs can be accessed [here](#).
- In addition, there is a new [Lender Application Form](#) (non-bank and non-insured depository institution lenders). Lenders in the categories requiring the new form should submit by emailing NFRApplicationforPPP@sba.gov. Federally insured banks, credit unions and farm credits should continue submitting new lender applications to DelegatedAuthority@sba.gov.
- The Small Business Administration issued an [FAQ](#) regarding participation of faith-based organizations in PPP and EIDL loan programs.
- The Federal Reserve will [establish a facility](#) to provide term financing backed by PPP loans.
- The federal bank regulatory agencies announced an [interim final rule](#) to encourage lending to small businesses through the PPP.
- Treasury and the IRS announced more extensions of tax filing, payment and other deadlines. The IRS press release is [here](#) and full notice detailing the extensions is [here](#). Yesterday, the IRS also issued [guidance](#) for taxpayers with net operating losses (under the CARES Act), as well as a [reminder](#) about electronic options for tax returns, refunds and payments.
- HHS is [purchasing](#) the ID NOW COVID-19 rapid point-of-care test developed by Abbott Diagnostics Scarborough Inc. for state, territorial and tribal public health labs.
- Clinicians received [\\$30 billion](#) of the \$100 billion emergency provider relief fund from the CARES Act last week. The grant money was distributed based on providers' Medicare revenue and came with no strings attached. CMS Administrator Seema Verma acknowledged certain providers, like children's hospitals or some nursing homes, receive most of their money from other payers and said those providers will be a priority in a second batch of funding that will come later.
- The Department of Labor, HHS and the Treasury released [final FAQs](#) regarding implementation of the FFCRA, the CARES Act and other health-coverage issues related to COVID-19.

States

- COVID-19 has impacted states' continuing-education and licensing requirements. Review [this list](#) to see if and how your state may currently be impacted. NAHU continues to provide

superior online learning through the [Online Learning Institute](#).

- CMS has approved 46 [Section 1135 Medicaid waivers](#) for states and the District of Columbia.
- So far, 26 states have [postponed](#) their legislative session due to COVID-19.
- The National Conference of State Legislators has released a daily updated [list of state legislation](#) introduced in response to COVID-19.
- [Track the spread](#) of the coronavirus in the United States.

Webinars

- Interested in learning more about the Paycheck Protection Program? Compliance Corner member and CEO of MZQ Consulting Jennifer Berman and Daniel Martini, vice president of Congressional relations and political affairs at the American Bankers Association, used their expertise to [review the PPP in detail](#).