

From: Dawn Sabo
Sent: Friday, March 20, 2020 10:40 AM
To: Dawn Sabo
Subject: COVID-19 Business Implications Bulletin for CFOs
Importance: High

Dear CFOs and CEOs.

Bi-State has been sending COVID-19 bulletins to CEOs and Medical Directors for the past few weeks. An archive of past bulletins can be found [here](#). If you would like to be added to the distribution list for those bulletins, please email [Dawn](#).

We have also come across a grab-bag of updates that are more financial / business-focused in nature. We will group these together and send these to our CFO mailing list as appropriate.

Also – VT CFOs: DVHA has a webinar at noon today (Friday) related to telehealth guidance (scroll down for information).

First and foremost: **track all your COVID-19 related costs.**

Federal:

Border Closures

The US/Canada Border will be closed to all except “essential” traffic by Saturday morning (3/21/2020). Rules on what is considered “essential” should be released prior to then. It is expected that health care personnel will be considered “essential” (so Canadian national staff should be able to cross the border), but it is possible that crossings may take longer and there may be bumps. The following link should be updated as border crossing information changes:

<https://www.ezbordercrossing.com/coronavirus-travel-issues/>

Medicare Claims for Telehealth

At this time, FQHCs are not allowed to bill as distant providers. Bi-State is optimistic that in the coming days/weeks changes to Medicare policy will allow reimbursement for telehealth. Many health centers are considering holding back on Medicare billing until this issue is resolved. More details around telehealth are in the google doc.

Stimulus #2

This bill has a lot of different pieces, but the one we want to highlight for you today is the paid leave component. The NY Times includes a very helpful guide ([found here](#)) about what employees and employers can expect. We anticipate further guidance from the Administration as they implement this. Note that the employers will receive a tax credit in the future after they have paid out to their employees. Additionally, employers with fewer than 50 employees can petition to be exempt. Stay tuned for more on this.

Supply Chain

There has been a lot of discussion about the supply chain in the U.S. For essential items (ie. food), there are systems in place to ensure minimal (or no) disruption to this supply chain. There is ample food and the distribution network is fully activated with back-ups in place. For health care supply, the story is different. Unfortunately, the U.S. has gone through 6+ months' worth of supply and relying on the national stockpile for many critical items (ie. n95 masks). While there is a plan to ramp up production significantly, there will still be pressures on this supply for a period of time.

COVID-19 or Other Public Health Emergencies and the Fair Labor Standards Act Questions and Answers

Please find link to FAQ [here](#).

COVID-19 or Other Public Health Emergencies and the Family and Medical Leave Act Questions and Answers

Please find link to FAQ [here](#).

OSHA Guidance for Preparing workplaces for COVID-19

Please find the guidance [here](#).

Vermont:

VT ONLY: Business Impact Survey

The Agency of Commerce and Community Development (ACCD) is seeking to understand and document the impacts of COVID-19 on Vermont businesses. Accurate responses to the questions below will assist ACCD assess and respond to unfolding events. Responses to this form help establish a basis for federal funding.

<https://www.surveymonkey.com/r/vtcovid19>. If you have other inquiries, please contact us through our dedicated email address: commerce.covid19@vermont.gov.

Vermont Agency of Commerce and Community Development

<https://accd.vermont.gov/>

Vermont Department of Labor Business Guidance

The Vermont Department of Labor has been working to implement new UI rules and other supports for businesses. Their [webpage](#) has updated information for you about UI benefits and also includes FAQs. They will also provide updates to your inbox!

Vermont Department of Financial Regulation Guidance

DFR has been working on both health care sector and general banking and business insurance guidance. See [here](#) for updated information.

Vermont Small Business Assistance

If your business is looking for technical assistance, the Vermont Small Business Development Center (VtSBDC) is providing various resources to help support small business during the COVID-19 outbreak. VtSBDC's team of advisors is actively working remotely to help you navigate this crisis. Click [here](#) to learn more and to request assistance. In the wake of Tropical Storm Irene, the VtSBDC created a [Disaster Recovery Guide for Businesses](#), available on their website. This document may also help you begin your recovery.

VT ONLY: DVHA Webinar re: Vermont Medicaid Guidance: Payments for Telephonic Services Furnished During the Emergency Response to COVID-19

DVHA is holding a webinar at noon **TODAY**

WHAT: Webinar to Receive and Answer Vermont Medicaid Provider Questions Regarding the Memo Released Yesterday (attached)

WHEN: Friday, March 20th, 2020 from 12:00PM – 12:30PM

HOW: Join by Skype Link (below) or Audio-only (1-802-552-8456,,874370073#)

WHO WILL LEAD: A multi-disciplinary team from the Department of Vermont Health Access (DVHA) will lead the Webinar and be available to receive and answer questions to ensure providers are supported during this critical time.

WILL THIS WEBINAR BE RECORDED FOR PROVIDERS WHO ARE UNABLE TO JOIN AT NOON BECAUSE THEY ARE PROVIDING CARE? Yes! Unless we encounter any unanticipated technology issues, the DVHA team is planning to record this Webinar and post it to the [DVHA website](#), located here: <https://dvha.vermont.gov/covid-19>

Skype link included below; dial in for audio-only: +1 (802) 552-8456,,874370073# (Dial-in Number)

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[Join Skype Meeting](#)

Trouble Joining? [Try Skype Web App](#)

Join by phone

Toll number: +1 (802) 552-8456,,874370073# (Dial-in Number)

English (United States)

[Find a local number](#)

Conference ID: 874370073

New Hampshire

General NH COVID-19 Business Resources:

Numerous COVID-19 NH business resources can be found [here](#).

Disaster Loan Assistance Available (Application Filing Deadline: December 18, 2020)

Economic Injury Disaster Loans (EIDLs) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period. For more information, see [fact sheet](#).

NH Insurance Department Resources

The NH Insurance Department has put together a FAQ around Business Interruption Insurance Coverage and COVID-19. Find it [here](#).

Misc. Resources

NAIC Online Resources

The National Association of Insurance Commissioners has some good resources here:

https://content.naic.org/naic_coronavirus_info.htm

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