

# Federal COVID-19

## Available Support for Employers and Physician Practices

This summary identifies federal relief and support opportunities available to eligible employers and community practices. Note some of these programs prohibit employers from “double dipping,” particularly between loan programs and tax provisions. Please consult your individual legal, tax and human resource professionals as you consider pursuing these options.

### Available to Most Practices

- Temporary relief of the 2% Medicare sequester from May 1, 2020 to December 31, 2020.
- Delay of scheduled reductions in Medicare payments for clinical diagnostic lab tests in 2021.
- Expansion of Medicare telehealth services (including telephone consultations).
- Employer deferral of 6.2% payroll tax payments for up to two years, with half of the amount required to be paid by December 31, 2021 and the other half by December 31, 2022.
- Increase in the limitation on business interest expenses, from 30% to 50% for 2019 and 2020.
- Limitation on liability for volunteer health care professionals during COVID-19 emergency response.
- ADDITIONAL INFORMATION
  - Federal Telehealth Actions Related to COVID-19: [CLICK HERE](#)

## Available to Small Businesses & Physician Practices (Less than 500 employees)

- **Paycheck Protection Program** providing 8 week cash-flow assistance through loans (max loan amount is average monthly payroll x 2.5, or \$10 million). If employer maintains payroll during emergency, loans will be forgiven. Loan payments deferred for 6 months.

[FACT SHEET](#)

[APPLICATION](#)

- **Expansion of Economic Injury Disaster Loans (EIDL)**, which provide up to \$2 million for employers to provide sick leave, maintain payroll, or pay business obligations. Eligible applicants can also request emergency grants of up to \$10,000 which do not need to be repaid.

[MORE INFO](#)

[APPLICATION](#)

- Two weeks paid sick leave must be provided by employers of less than 500 people, at the employee's regular rate, to employees quarantined or seeking a diagnosis or preventive care for COVID-19 (\$511/day max, or \$5,5110 aggregate). Paid leave is reimbursed through refundable or advanceable tax credits.

[MORE INFO](#)

[IRS FAQ](#)

[LABOR FAQ](#)

- Up to 10 weeks paid family leave must be provided by employers of less than 500 people to eligible employees caring for their own child during the COVID-19 public health emergency (\$200/day max, or \$10,000 aggregate). Paid FMLA is reimbursed by the Federal government through refundable or advanceable tax credits.

[MORE INFO](#)

[IRS FAQ](#)

[LABOR FAQ](#)

## Circumstance-Specific Support

- Refundable payroll "employee retention" tax credit for 50% of wages paid by employers to employees during the COVID-19 crisis for employers whose (1) operations were fully or partially suspended, due to a COVID-19- related shut-down order, or (2) gross receipts declined by more than 50% when compared to the same quarter in the prior year.

[MORE INFO](#)

[FAQ](#)

Since many of these provisions require implementation by various federal agencies, this information is subject to change quickly. Please consult

[Legislink.com/coronavirus](https://legislink.com/coronavirus) for the latest information or reach out to your tax, legal or HR professional for more information on individual applicability.