



Michigan - Medical Practice Business Toolkit

Updated April 7, 2020

The below resources are intended to guide medical practices on **employer and employee financial relief and loan programs** made available in the wake of the COVID-19 pandemic. While this listing is up to date as of April 7, 2020, it is not meant to be an all-inclusive resource.

LOANS & GRANTS

Paycheck Protection Program - The Coronavirus Aid, Relief, and Economic Security (CARES) Act allocated \$350 billion to help small businesses keep workers employed amid the pandemic and economic downturn. Known as the Paycheck Protection Program, the initiative provides 100% federally guaranteed loans to small businesses. Importantly, these loans may be forgiven if borrowers maintain their payrolls during the crisis or restore their payrolls afterward.

<https://www.paycheckprotectionprogrammichigan.com/>

Medicare Request for Advance Payment Due to the COVID-19 Pandemic - Providers experiencing financial hardship relating to the COVID-19 pandemic can submit a request for an advance payment. If approved, the payment amount will be based on a 90-day representation of claims that have already been paid. Use the WPS GHA Accelerated and Advance Payment Request form to submit a request. Please note, this form is different than the form made available on April 1, 2020. Send the completed form, as well as questions relating to the advance payment request, to AccAdvPymtReq@wpsic.com.

April 3, 2020 Form: <https://glpo.org/wp-content/uploads/2020/04/AcceleratedandAdvancePaymentRequest.pdf>

SBA Disaster Relief Loans - The US Small Business Administration (SBA) provides disaster loan assistance for business, private non-profits, homeowners, and renters. SBA provides low-interest, long-term loans for physical and economic damage caused by a declared disaster.

<https://disasterloan.sba.gov/ela/>

Resources for Michigan Businesses During COVID-19 - The Michigan Small Business Relief Program will provide up to \$20 million in support for small businesses negatively impacted by COVID-19. The funding is divided between \$10 million in small business grants and \$10 million in small business loans to support businesses facing drastic reductions in cash flow and the continued support of their workforce. Funds for the program are expected to be available no later than April 1, 2020.

<https://www.michiganbusiness.org/covid19/>

Federal COVID-19 Resources from Dept. of Labor - The U.S. Department of Labor has resources to help workers and employers prepare for the COVID-19 virus. These resources include workplace safety guidance, employer guidance, unemployment flexibilities, and updated resources regarding federal grant programs (under the 'News' section).

<https://www.dol.gov/coronavirus>

EMPLOYMENT AND INSURANCE CONSIDERATIONS

Commercial Insurance Policies – The loss of income stemming from closures, supply chain disruptions and individuals' curtailment of their ordinary activities will induce businesses of all sizes to seek insurance coverage through the business interruption provisions common to commercial property insurance. This article highlights the importance of policyholders to fully understand the property coverage they have.

<https://riskandinsurance.com/business-interruption-coronavirus/>

Unemployment Issues for Michigan Employees – The Michigan Chamber of Commerce has put together a listing of Frequently Asked Questions on unemployment benefits for employees in the wake of COVID-19.

<https://www.michamber.com/covid-19-unemployment-benefits-faqs>

Unemployment Extension in Michigan – Governor Whitmer's Executive Order 2020 temporarily expands eligibility for unemployment benefits until April 15, 2020. Unemployment benefits are extended to 1) Workers who have an unanticipated family care responsibility, including those who have childcare responsibilities due to school closures, or those who are forced to care for loved ones who become ill, 2) Workers who are sick, quarantined, or immunocompromised and who do not have access to paid family and medical leave or are laid off, or 3) First responders in the public health community who become ill or are quarantined due to exposure to COVID-19.

<https://www.michigan.gov/coronavirus/0,9753,7-406-98163-521770--,00.html>

Michigan Work Share Program for Employers with Reduced Staffing - Michigan's Work Share program allows you to keep your employees working with reduced hours, while employees collect partial unemployment benefits to make up a portion of the lost wages.

https://www.michigan.gov/leo/0,5863,7-336-78421_97241_89981_90231_90233-352546--,00.html

FACT Sheet for MI Work Share Program:

https://www.michigan.gov/documents/uia/156 - Shared_work_fact_sheet_letter_426209_7.pdfh

Michigan Employee Guidance Release - The State of Michigan has provided guidance to employers contemplating potential layoffs. This includes considerations regarding the Work Share program, deciding on temporary leave vs. termination, elimination of certain unemployment costs to employers, and other resources.

https://content.govdelivery.com/attachments/MIMSP/2020/03/18/file_attachments/1404871/JIC%20News%20Release%20040_State%20Provides%20Guidance%20to%20Employers%20Contemplating%20Potential%20Layoffs.pdf

CDC Guidelines for Business Operations – The CDC has issues broad resources for businesses and employers regarding interim business guidance and cleaning & disinfection recommendations.

<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html>

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If you have any questions, please reach out to Shay Raleigh, Executive Director of Great Lakes Physician Organization at sraleigh@glpo.org or Joseph Gough, Michigan Aledade ACO Executive Director, at jgough@aledade.com.