

# Coronavirus Aid, Relief, and Economic Security (CARES) Act



## Accelerated and Advance Payment Program

At HCA Healthcare, we know you are receiving rapidly changing information while you focus on the care and support of your patients, staff, and practice during this pandemic.

**We want to help.**

This document provides guidance on how you as a Medicare provider or supplier may be eligible for the Centers for Medicare & Medicaid Services (CMS) expanded Accelerated and Advance Payment Program for the duration of this public health emergency.

---

## PROGRAM OVERVIEW

CMS expanded its existing Accelerated and Advance Payment Program to any Medicare provider or supplier, which includes a physician or physician practice (collectively Physicians), who submits a request to the appropriate Medicare Administrative Contractor (MAC) and meets the required eligibility qualifications. The expansion of the program is only for the duration of the public health emergency.

Payments to Physicians via this Program are referred to by CMS as Advance Payments. (Payments to hospitals via this Program are referred to by CMS as Accelerated Payments.)

Advance payments are intended to help Physicians with cash-flow challenges they may experience as a result of the current COVID-19 public health emergency.

**Advance Payments are not subsidies or grants. In other words, the Advance Payments must be repaid to CMS.**

---

## ELIGIBILITY AND APPLICATION PROCESS

To **qualify for Advance Payments**, Physicians must:

- Have billed Medicare for claims within 180 days immediately prior to date of request;
- Not be in bankruptcy;
- Not be under active medical review or program integrity investigation; and
- Not have any outstanding delinquent Medicare overpayments.

**Next steps** for a potential applicant:

1. Physicians should fill out the Advance Payment form on their MAC's website to request funds.
2. If you do not know your MAC, you can find it here: [MAC Directory](#).
3. Additional information can be found in this CMS [Fact Sheet](#).
4. If you have an existing working capital line of credit secured by Medicare accounts receivable, contact your bank to discuss the impact of the Advance Payment program on your line of credit.

---

**DISCLAIMER:** This information is as of **April 4, 2020**, and subject to revision and interpretation based on pending rules and regulations. In addition, this document is only a summary of more detailed information and may not contain all the information that is important or relevant to you. This document is solely for your information, and no representation or warranty, expressed or implied is made. You should not place undue reliance on the accuracy, fairness or completeness of the information presented.

## HOW THE PROGRAM WORKS

- Physicians may request **up to 100% of their Medicare payments for a three-month period**. CMS is using the historical payment period from **October 1, 2019 through December 31, 2019** to measure the maximum amount of Advance Payments for which Physicians may be eligible under the program.
- There is no deadline to request the Advance Payments **as long as it is within the period of the public health emergency**.
- If Physicians choose to request less than the maximum amount available, they later may request the balance of Advance Payments for which they may be eligible **as long as the request is made within the period of the public health emergency**.
- The Medicare Administrative Contractor (MAC) is supposed to **process the application and pay the funds within seven (7) calendar days of filing** the application.
- After the Advance Payment is made, Physicians will **continue to submit and be paid for claims submitted to Medicare as usual**. This will continue for **120 days**.
- **At day 121**, instead of paying Physicians directly for claims submitted, the MAC will **offset the amount due** from the amount of the Advance Payments until the full amount has been repaid.
- If a 100% recoupment beginning on day 121 would impose undue burden, then **Physicians may work with their MAC to adjust the recoupment percentage** (e.g., request only a 50% offset).
- Physicians **must repay the entire amount of the advance payment within 210 days** (approximately seven months). If, at the end of the repayment window, there still is an outstanding advance payment balance, the MAC will send a request to Physicians for direct payment of the remaining balance. Physicians must repay the remaining amount within 30 days of the MAC's request.
- Under section 1815 of the Social Security Act, **any amount not repaid by the due date** of the MAC's request for direct payment of the remaining balance **will begin to accrue interest** at a rate determined in accordance with the regulations of the Secretary of the Treasury applicable to charges for late payments. The **current rate** (which is updated quarterly by the Treasury Department) is **10.25%**.

---

**DISCLAIMER:** This information is as of **April 4, 2020**, and subject to revision and interpretation based on pending rules and regulations. In addition, this document is only a summary of more detailed information and may not contain all the information that is important or relevant to you. This document is solely for your information, and no representation or warranty, expressed or implied is made. You should not place undue reliance on the accuracy, fairness or completeness of the information presented.