



The New Jersey
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NJAO Members:

Please find the information below that represents a summary of some of the most recent information responses to COVID-19.

Included in this email you will find information regarding State Government responses, best management practices, telehealth measures etc...

We will continue to provide information to our members in a timely manner as it becomes available.

Please note that the April 8, 2020 Coding Conference will be postponed to a later date.

Please understand that while our employees may be moving to a work from home environment, we will maintain a 9-5 office response to member inquiries, etc.

Stay safe, be well.

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**GOVERNOR MURPHY, GOVERNOR CUOMO, AND GOVERNOR LAMONT
ANNOUNCE REGIONAL APPROACH TO COMBATTING COVID-19**

The three States will limit crowd capacity for recreational and social gatherings to 50 people - effective by 8 PM tonight

Restaurants and bars will close for on premise service and move to take-out and delivery only effective 8 PM tonight

Movie theaters, gyms and casinos will temporarily close effective 8 PM tonight

Uniform approach to social distancing will slow spread of COVID-19 throughout the tri-state area

Amid a lack of federal direction and nationwide standards, New Jersey Governor Phil Murphy, New York Governor Andrew M. Cuomo, and Connecticut Governor Ned Lamont today announced a regional approach to combatting the novel coronavirus - or COVID-19 - throughout the tri-state area.

These uniform standards will limit crowd capacity for social and recreational gatherings to 50 people, effective 8 PM tonight. This follows updated guidance that the Centers for Disease Control and Prevention issued yesterday recommending the cancellation or postponement of in-person events consisting of 50 people or more.

The three governors also announced restaurants and bars will close for on premise service and move to take-out and delivery services only. These establishments will be provided a waiver for carry-out alcohol. These measures will take effect at 8 PM tonight.

Finally, the three governors said they will temporarily close movie theaters, gyms and casinos, effective at 8 PM tonight.

This uniform approach to social distancing is meant to slow the spread of the novel coronavirus, or COVID-19.

Governor Murphy said, "With all we are seeing in our state - and across our nation and around the world - the time for us to take our strongest, and most direct, actions to date to slow the spread of coronavirus is now. I've said many times over the past several days that, in our state, we are going to get through this as one New Jersey family. But if we're all in this together, we must work with our neighboring states to act together. The work against coronavirus isn't just up to some of us, it's up to all of us."

"Our primary goal right now is to slow the spread of this virus so that the wave of new infections doesn't crash our healthcare system, and everyone agrees social distancing is the best way to do that," Governor Cuomo said. "This is not a war that can be won alone, which is why New York is partnering with our neighboring states to implement a uniform standard that not only keeps our people safe but also prevents 'state shopping' where residents of one state travel to another and vice versa. I have called on the federal government to implement nationwide protocols but in their absence we are taking this on ourselves."

AAO UPDATE and Telehealth Coding

[Alert: Important coronavirus updates for ophthalmologists](#)

[Please find attached the most recent information on coding for phone calls, internet consultations and telehealth which will today be posted on aao.org.](#)

No doubt there will be updates on coverage going forward which will be updated on the Academy's webpage.

NJ UPDATE - Legislative Response to COVID-19

Below is based on two articles from Politico that do an excellent job summarizing the legislative response to COVID-19. The first discusses Monday's Assembly session and the second describes the Senate

President's conceptual proposals. The Assembly sessions scheduled for March 19 and 23 have been cancelled. The Senate plans to hold Committee meetings and a voting session on March 23rd.

Please note we'll keep you informed of healthcare related bills or administrative actions as things unfold... (i.e A-3860 (Pinkin / DeCroce) - Facilitates use of telemedicine and telehealth to respond to health emergencies.

Assembly plans Monday vote on 25-bill coronavirus package

The state Assembly plans to vote Monday on a 25-bill package that's being drafted in response to the coronavirus and includes measures to authorize distance-learning for schools, delay the state's income tax and corporate business tax deadlines and create a major new fund to help cover lost wages of those affected by the pandemic.

The legislation, which lawmakers and staff are writing this weekend and have not yet released, includes \$35 million in supplemental appropriations, with \$5 million for the cleaning and sanitization of schools and \$10 million for sanitization of residential facilities.

Another \$15 million would support food access: One bill would create a \$10 million emergency food distribution fund and another would set aside \$5 million for the Community Food Bank of New Jersey "to provide meals for children who are out of school and receive subsidized lunches." One proposal requires school districts to provide school meals or meal vouchers to eligible students during any closures related to coronavirus.

To date, 400 of New Jersey's more than 600 school districts have notified the state of plans for closures related to the virus, some for cleaning and staff planning, but many to protect students and faculty from the spread of the virus. One proposal would official permit the use of remote instruction to meet the state's 180-day school year requirement.

Another bill would create an "Epidemic and Emergency Relief Fund," but the description of the measure does not mention any appropriations, saying only that it "provides for lost income of workers affected by epidemics." It's among several measures that address the potential economic fallout.

The state would also be required to expand cash assistance under some social welfare programs. There doesn't appear to be any appropriations directly attached to that measure.

The bill package, about which Gov. Phil Murphy said Friday he had been in preliminary talks with lawmakers, is scheduled for approval at 11 a.m. Monday in the Assembly Homeland Security Committee. Assembly Democrats plan to caucus 1 p.m. and a voting session is slated for 1 p.m. Only 100 members of the general public will be allowed to attend the proceedings.

So far, the state Senate has not scheduled its own voting session to consider the package after all committees previously scheduled for Monday were moved to the following Monday, when there will also be a voting session. A spokesman said Friday evening that the Senate doesn't have any immediate plans to schedule a session to consider the coronavirus package.

POLITICO reported Friday evening that the Assembly package includes a measure that would protect workers from being fired as a result of being in quarantine, and another that would allow the state Economic Development Authority to provide zero-interest, short-term loans to businesses so they can meet their payroll obligations.

Another bill would ensure that businesses with insurance can recoup financial losses that are related to the coronavirus.

A draft of that proposal, a copy of which was obtained by POLITICO, would guarantee that businesses with fewer than 100 employees that "suffer losses due to [business] interruption" as a result of the coronavirus may recover that money from their insurer. The employers must have "business interruption insurance" and it would apply retroactively to March 9, when the governor declared a state of emergency.

Here is the full list of bills scheduled for a vote on Monday:

- A3095 (Mazzeo) - Provides county clerks with additional week to mail ballots for 2020 primary election.
- A3813 (Burzichelli) - Permits use of virtual or remote instruction to meet

minimum 180-day school year requirement under certain circumstances.

- A3839 (Carter / Bramnick) - Makes supplemental appropriation of \$10 million from General Fund to DOE to support school facility cleaning and sanitization.
- A3840 (Lampitt / Dunn) - Requires school districts to provide school meals or meal vouchers to students eligible for free and reduced price school meals during school closures due to COVID-19 epidemic.
- A3841 (Pintor Marin / Bramnick) - Extends time to file gross income tax or corporation business tax return by one month.
- A3842 (Greenwald / Taliaferro) - Establishes Bridging the Digital Divide in Schools Grant Program in DOE to provide and expand access to technology and equipment for students in certain school districts.
- A3843 (McKeon / Bramnick) - Requires health insurance and Medicaid coverage for testing and treatment of coronavirus disease 2019.
- A3844 (Freiman / Greenwald) - Concerns business interruption insurance during coronavirus disease 2019 state of emergency.
- A3845 (Freiman / Greenwald / Dancer) - Expands EDA small business loan program to include small businesses negatively affected by certain epidemics.
- A3846 (Sumter) - Creates "Epidemic and Emergency Relief Fund"; provides for lost income of workers affected by epidemics.
- A3847 (Tully / DeCroce) - Provides paid leave without utilizing accumulated leave for local government employees under certain circumstances.
- A3848 (Lopez / Munoz / Downey) - Concerns time off from work in connection with infectious disease.
- A3849 (Johnson) - Permits public agency to respond to request for government record within 21 calendar days during period of emergency or other exigency.
- A3850 (Murphy / DeCroce) - Allows public bodies to conduct meetings by electronic means during periods of emergency.
- A3851 (Schaer / Scharfenberger) - Extends deadlines for adoption of county and municipal budgets under certain circumstances.
- A3853 (Jasey / Schepisi) - Establishes "COVID-19 Emergency Food Distribution Fund"; appropriates \$10,000,000.
- A3854 (Conaway / Munoz) - Authorizes licensed health care facilities and laboratories to develop and administer coronavirus disease 2019 (COVID-19) tests.
- A3855 (Mosquera / Stanfield) - Requires food access information be

displayed on websites of 2-1-1 system and executive branch departments during public health emergencies.

- A3856 (Downey) - Makes FY 2020 supplemental appropriation of \$10 million for residential facility sanitation due to coronavirus disease 2019 outbreak.

- A3857 (Coughlin) - Makes FY2020 supplemental appropriation of \$5 million to Community Food Bank of New Jersey to provide meals for children who are out of school and received subsidized lunches.

- A3858 (Mukherji) - Requires Commissioner of Human Services to issue supplemental cash assistance payments to recipients of certain public assistance programs under certain circumstances.

- A3859 (McKnight / Schepisi) - Concerns prohibition of residential tenant eviction and eviction due to residential foreclosure during certain emergency circumstances.

- A3860 (Pinkin / DeCroce) - Facilitates use of telemedicine and telehealth to respond to health emergencies.

- ACR165 (Mejia / Mazzeo) - Urges DHS to apply for federal waivers to facilitate and increase access to SNAP benefits during coronavirus disease 2019 outbreak.

- AJR158 (DeAngelo / DePhillips) - Urges FCC to take temporary measures to secure broadband access for those affected by COVID-19.

Sweeney proposes sales tax holiday, payroll tax suspension

Senate President Steve Sweeney on Saturday proposed a sweeping series of actions to ease the economic pressure that's resulted from the coronavirus, including a two-month holiday from the state sales tax, a suspension of payroll taxes and deferred property tax payments.

Sweeney, in his first policy announcement surrounding the new pandemic, said the measures he's seeking would help mitigate the financial consequences of the crisis.

"Protecting the health and safety of the public is the top priority but we should also take what actions we can to minimize the economic impact on individuals, families and businesses in New Jersey," Sweeney said in a statement. "The financial consequences can have a real and lasting impact on people and businesses across the state."

Sweeney, who released only a conceptual outline of the measures he was considering, said the state should suspend its sales tax for the months of May and June, while deferring payments for sales tax collected in February and March. He also called for a payroll tax holiday.

Property tax payments, Sweeney said, should be deferred for 45 to 60 days, and mortgage interest should be deferred as well. He also called for extending the income tax return deadline, as the state Assembly is considering.

The Senate president said his proposals could be implemented through a combination of executive actions by the Murphy administration, though state legislation or through moves by the banking community.

"This is a crisis that calls for the cooperation of everyone in the public and private sectors," Sweeney said. "We know the pandemic will only get worse, so we should be prepared to address the economic fallout as well."

Sweeney's announcement comes as the state Assembly plans to pass a package of 25 bills Monday centered around responding to the coronavirus. The bipartisan package includes \$35 million in supplemental appropriations, measures authorizing distance-learning for schools, a delay in the state's income tax and corporate business tax deadlines and the creation of a new fund to help cover lost wages of those affected by the pandemic.

The Senate has committee meetings and a voting session scheduled for March 23.

Gov. Phil Murphy said he was in preliminary talks with the Assembly about the legislation. On a Saturday briefing call with reporters, the governor said he had no initial comment on the Assembly bills, which are still being crafted. "Conceptually, some of them are completely consistent with what we're talking about," he said.

Michele Siekerka, president and CEO of the New Jersey Business and Industry Association, said in a statement that Sweeney's proposals will help both employers and workers.

"We believe the protections and extensions proposed today are a start toward helping to mitigate some of the negative economic impacts being experienced, or soon to be experienced by our job creators, workers and their families as we go through this together," she said.

Sweeney released this outline of his proposals:

- Work in person waivers - There are a number of laws on the books that require certain businesses/professions to conduct business in person. This would provide a temporary waiver during the current emergency so folks can do more work at home with fewer person-to-person contacts.

- Small business sales tax remittance reduction - The economic fallout from the current emergency will fall especially hard on small businesses that deal in person to person interactions. This would allow those businesses that stay open and keep their employees on hand to retain a percentage of the sales taxes that is collected from customers during and immediately after the emergency.

- Payroll tax holiday - A break provided by the state would help to put more money back in the pockets of employees and employers.

- Tax deadline extension - The federal government has or is considering extending tax filing deadlines and waiving certain penalties and interest for late filings/payments. The director of the Division of Taxation in New Jersey has similar powers to do the same in New Jersey, but a bill making this explicit, especially for this tax filing season would be helpful.

- Permit extensions - Similar to previous downturns, permits are particular concerns. A temporary extension for previously issued permits that were expected to expire during the current emergency. It would be helpful to have a commission formed that would have the express purpose of approving building/development permits on an expedited basis when the current emergency ends. This would help in getting the economy going when the current emergency ends.

- Business Action Center Hotline -Heavily promoting and adding additional resources to beef up the BAC hotline that is vital for small businesses. The

hotline should be a point of contact for business owners and give them an outlet to raise concerns and bring forward questions that may not be answerable otherwise. It is important for businesses to have a place where they can turn.

- Business credit for quarantined workers - Many businesses are likely to have workers who need to be quarantined during the current emergency. The State develop and offer a CBT/GIT credit for businesses that continue to pay their employees while quarantined because of an outbreak.

- Alternative business calculation - The State established the Alternative Business Calculation during the Christie years which newly allowed business owners that filed under the GIT to net gains and losses from certain business related categories of income and to carry forward losses for up to 20 years. The current ABC deduction is limited to a percentage of the calculation; currently at 50% of the "business increment." This would allow these businesses to take an increased percentage of the business increment as a deduction or to altogether remove the limits for business losses incurred during 2020 as a result of the emergency.

- Temporary extension of unemployment benefits - During previous recessions the federal government as well as the state governments have temporarily extended unemployment compensation benefits. These programs extended the time an individual might claim UC benefits (ranging from an additional six to 63 weeks) and had expiration dates. Some extensions took into account state economic conditions; many temporary programs considered the state's total TUR or the state's IUR or both. This is a tried and true method of boosting an existing program to get money into the hands of the people who need it most and so that it can quickly begin to circulated. This time around the State has the added benefit of a UI trust fund that is much improved.

- Nutritional assistance benefit enhancements - A number of good government groups including CBPP have recommended increasing access or boosting benefits through existing nutrition assistance programs like SNAP or free and reduced school breakfast/lunches. The proposal would be to increase State spending on these programs on a temporary basis to increase the pool of people who are eligible or increase the amount of the eligible

benefit individuals and families are able to claim. The same enhancements could be recommended for GA and EA benefits because the increases would deliver assistance quickly to people struggling to get by who will spend virtually all of the additional resources they receive - that is, low- and middle-income households, who spend most of the income they have.

- Sales tax holiday - During prior downturns different proposals have been floated to enacted a temporary sales tax holiday as a way to encourage consumer spending and stimulate the economy. Similar legislation could be drafted to create a temporary tax break when the emergency recedes as a way to induce consumer spending.

- Protect workers and consumers by limiting returns - For good reason, many consumers have decided to stockpile food and supplies in the event of being quarantined. However, stores cannot determine what exposure many of these products may have had and therefore for several months following the end of the public health crisis supermarkets and grocery stores should suspend receiving returns of any product that could result in the continuation of the spread of disease.

- Utilities should waive late payment fees - While we applaud utilities for ensuring people access during this unprecedented pandemic, utilities should also waive late fees. Many people's paychecks will be temporarily interrupted, or worse, people will be temporarily unemployed and utilities should waive late fees for the next several months.

Practice Management Suggestions

I want to offer some practical suggestions we can do now for both health related and practice financial emergency preparedness.

Staff

- * Provide staff with factual information and assure staff that their health and safety is paramount.

- * Should an employee refuse to come to work for fear of contracting the virus. Under OSHA employees are entitled to refuse to work if they believe

they are in imminent danger.

- * If a staff member discloses you MAY NOT tell their coworkers HIPAA still applies. You may inform your staff that possible exposure has occurred in the practice.

- * Employees who show signs of respiratory illness can be asked to leave the practice and stay at home until they are symptom free.

- * If an employee discloses they have been in contact with a person that has the diagnosis they should self-quarantine. You can require the employee who has been exposed to the virus to stay at home.

Patients

- * Provide sanitizing gel and masks

- * Identify patients with symptoms and quarantine them or ask them to wear a mask

- * Assure them that we are doing all we can to keep them and our staff safe.

- * Be liberal with cancel and rescheduling policies

Resource available: office sign, quick triage,

Operations

- * Update your confirmation calls/texts with instructions for patients

- * Perform more frequent sanitizing of all of your common areas, don't forget door handles, chair arms, clipboards, pens, counter tops and patient hand rails, All diagnostic testing equipment, tables, chairs, patient restrooms etc.

- * Consider utilizing your dilation wait or pediatric wait as a "quarantine" room for patients with cold or flu symptoms

- * Consider condensing schedules to match patient demand (reduce sessions where possible)

Resource available: confirmation call script, CDC recommendations for infection control, AAO alert, answers to COVID questions

Revenue

- * Collect copays and past due balances

- * Submit claims clean and quickly

- * Perform recalls and data mining to fill schedules as long as possible

- * Perform services as medically necessary, bill and code for all services performed

- * Manage the A/R

Ask us about data mining, wait lists and recalls

Undergirding our Revenue

- * If you do not have a credit line - apply for one
- * If you have one check with your bank on limits, availability and repayment terms
- * At a minimum have enough cash or line availability to cover 14 days overhead.

Expenses

- * Postpone major expenditures (build outs, equipment)
- * Postpone raises
- * Postpone bonus pay outs and draws
- * Postpone hiring
- * Monitor clinical and office supply purchases
- * Eliminate overtime and reduce hours as appropriate clinic demand, consider staff furlough
- * Condense schedules where appropriate. Reduce days in office.
- * Negotiate with your vendors on terms for leases and other expenses as appropriate

Resource available: Employee furlough letter template, Info on furlough.
Also check with your insurance policies for loss of business riders and possible coverage.

Regards,

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