

## Key Federal Funding Available for Health Care Providers and Hospitals to Address COVID-19

Congress has enacted three significant stimulus packages to help the country weather the COVID-19 pandemic: the Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020 (H.R. 6074); the Families First Coronavirus Response Act (H.R. 6201); and the Coronavirus Aid, Relief, and Economic Security (CARES) Act (H.R. 748). These three packages establish a variety of funding sources to support providers, each with distinct features including which provider types are eligible, if providers must apply to be considered, and if the financial benefit is a grant or a loan that must be repaid.

This document compiles information on the new federal funding available, organized by funding opportunity and eligible provider types. For each source of federal funding, the chart indicates whether providers must take some action to benefit, what action (if any) they must take, and where to find more information. The information in this document will be updated as provisions are added or modified.

In addition, North Carolina Medicaid is implementing North Carolina-specific initiatives to support providers through the COVID-19 federal state of emergency declaration. These initiatives can be found [here](#).

### Abbreviations

- ACL: Administration for Community Living
- AHA: American Hospital Association
- ASPR: Office of the Assistant Secretary for Preparedness and Response
- CMS: Centers for Medicare & Medicaid Services
- FCC: Federal Communications Commission
- FQHC: Federally-Qualified Health Center
- HHS: U.S. Department of Health and Human Services
- HRSA: Health Resources and Services Administration
- SAMHSA: Substance Abuse and Mental Health Services Administration
- SBA: Small Business Administration
- VHA: Veterans Health Administration

Funding Opportunity	Eligible Providers	National Funding Amount	Funding Mechanism	Agency	Purpose	Timeline	Details	Action Needed <sup>1</sup>	How to Apply
<b>All Providers</b>									
Provider Relief Fund: <sup>4</sup> General Allocation	Providers that have: 1. Billed Medicare in 2019, and 2. Provided some patient care after January 31, 2020. <sup>6</sup>	\$50B	Grants	ASPR	Support healthcare-related expenses or lost revenue attributable to COVID-19.	<ul style="list-style-type: none"> <li>• <b>“Tranche 1”:</b> The <a href="#">initial \$30B of funding</a> was distributed via automatic payment <i>April 10-17</i>. <a href="#">A total of \$919M was delivered to 6,905 North Carolina providers.</a></li> <li>• <b>“Tranche 2”:</b> Payment for the remaining \$20B began on <i>April 24</i> to providers for which HHS had Medicare Cost Report data and is being distributed weekly on a rolling basis thereafter.</li> </ul>	<ul style="list-style-type: none"> <li>• \$50B based on share of 2018 net patient revenue for all payers.</li> <li>• <a href="#">Provider-level data</a> reflects the funding distributed <i>for providers that have attested to receiving and accepted the funding to date</i>. As of June 3, <a href="#">approx. \$1.1B has been accepted by 4,522 NC providers.</a></li> <li>• See the <a href="#">Provider Relief Fund website</a>, <a href="#">FAQs</a>, and <a href="#">User Guide</a> or call the HHS Provider Relief hotline at (866) 569-3522 for more info.</li> </ul>	Yes	<p><b>“Tranche 1” (\$30B):</b> Within 90 days of receiving payment, providers must <a href="#">sign an attestation</a> confirming receipt and agreeing to the <a href="#">terms and conditions</a> (or return the funds via the <a href="#">Payment Attestation Portal</a>).</p> <p><b>“Tranche 2” (\$20B):</b> Please see details in the document: <a href="#">Federal Provider Relief Fund: Guidance on How to Access “General Distribution” Funds</a>. Providers needed to submit the required information to CMS through the <a href="#">General Distribution Portal</a> by June 3, 2020.</p>

<sup>1</sup> Includes any action needed beyond billing for services.

<sup>2</sup> Funding is available through the Coronavirus Preparedness and Response Supplemental Appropriations Act (CPRSAA), 2020 (H.R. 6074).

<sup>3</sup> Funding is available through the Families First Coronavirus Response Act (FFCR) (H.R. 6201).

<sup>4</sup> Funding is available through the Coronavirus Aid, Relief, and Economic Security (CARES) Act (H.R. 748).

<sup>5</sup> Funding is available through the Paycheck Protection Program and Health Care Enhancement Act (PPHCEA) (H.R. 266).

<sup>6</sup> The provider must have provided diagnoses, testing, or care for individuals with possible or actual cases of COVID-19. HHS views every patient as a possible case of COVID-19 and indicates that “care does not have to be specific to treating COVID-19.” - [Provider Relief Fund website](#) and [General Distribution Portal FAQs](#)

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Provider Relief Fund <sup>4,5</sup> Allocations for Medicaid and CHIP Providers	Medicaid and CHIP providers that have not received reimbursement from the Provider Relief Fund <sup>4,5</sup> General Allocation and have either directly billed their state Medicaid/CHIP programs or Medicaid managed care plans for healthcare-related services between January 1, 2018, to May 31, 2020.	\$15B	Grants	ASPR	Medicaid and CHIP providers that have not yet been reimbursed by the Provider Relief Fund may receive payments for healthcare-related expenses or lost revenue attributable to COVID-19.	<a href="#">HHS announced funding on June 9.</a> <a href="#">Providers must submit an application by July 20, 2020.</a>	The payment to each provider will be at least 2 percent of reported gross revenue from patient care; the final amount each provider receives will be determined after providers' data is submitted, including information about the number of Medicaid patients providers serve.	Yes	Providers must report their annual patient revenue through the <a href="#">Provider Relief Fund Portal</a> and submit an <a href="#">application</a> . Application instructions can be <a href="#">found here</a> .  Within 90 days of receipt of the funds, providers must sign an attestation through the program portal confirming receipt and agree to the <a href="#">terms and conditions</a> (or return the funds).  More information about eligibility and the application process is available on the <a href="#">Provider Relief Fund website</a> .

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Provider Relief Fund: <sup>5</sup> Allocations Not Yet Specified	Medicare or Medicaid enrolled providers and for-profit and not-for-profit entities that provide diagnosis, treatment, and care for possible or actual cases of COVID-19.	\$40B	Not specified	Not specified	Support healthcare-related expenses or lost revenue attributable to COVID-19.	On April 24, an additional \$75B was added to the Provider Relief Fund. \$25B was allocated to Medicaid, CHIP, and safety net providers and \$10B will be distributed to high-impact COVID hospitals. Use of the remaining \$40B is still not specified.	Potential uses of these funds include: building or construction of temporary structures, leasing of properties, medical supplies and equipment, increased workforce and trainings, emergency operation centers, retrofitting facilities, surge capacity, reimbursement for COVID-19 testing and treatment of the uninsured and lost revenues due to the COVID-19 crisis.	Not specified	Not specified

Funding Opportunity	Eligible Providers	National Funding Amount	Funding Mechanism	Agency	Purpose	Timeline	Details	Action Needed <sup>1</sup>	How to Apply
Allocations for Testing and Treatment of the Uninsured <sup>3,4,5</sup>	Medicare- or Medicaid- Participating Health Care Providers.	\$2B+ (FFCRA and PPPHCEA each appropriate \$1B to reimburse providers for COVID-19 testing of uninsured individuals. The CARES Act and PPPHCEA include an unspecified amount for COVID-19 treatment of uninsured individuals.)	Reimbursement	HRSA	Cover COVID-19-related testing and treatment of the uninsured.	Once registered through the <a href="#">Uninsured Program Portal</a> and beginning May 6, providers may request reimbursement through the portal and can bill for qualifying services back to Feb. 4. Providers began receiving reimbursement May 18.	<ul style="list-style-type: none"> <li>Providers will be reimbursed, at Medicare rates.</li> <li>For more information, see the <a href="#">HRSA website</a>, <a href="#">FAQs</a>, <a href="#">webinar FAQs</a>, and <a href="#">User Guide</a>.</li> </ul>	Yes	Providers must register through the <a href="#">Uninsured Program Portal</a> and agree to terms and conditions for both <a href="#">testing</a> and <a href="#">treatment</a> .
Medicare and Medicaid Coverage of COVID-19 Testing	Medicare and Medicaid Providers	Not specified	Reimbursement	CMS	Facilitate expanded testing.		Medicare and Medicaid will reimburse for COVID-19 testing – both diagnostic and certain serology (antibody) tests. Medicare and Medicaid will cover laboratory processing of certain FDA-authorized tests that beneficiaries self-collect at home.	Yes	Bill Medicare or Medicaid.

Funding Opportunity	Eligible Providers	National Funding Amount	Funding Mechanism	Agency	Purpose	Timeline	Details	Action Needed <sup>1</sup>	How to Apply
COVID-19 Telehealth Program <sup>4</sup>	Eligible health care providers.	\$200M	Grants	FCC	Support efforts of health care providers to address COVID-19 by providing tele-communications services, information services, and devices necessary for telehealth services.	Funding determinations will be made on a rolling basis until program's funds have been expended or the federal state of emergency declaration has ended.	As of June 3, four of North Carolina's providers have received a total of \$2,254,624.	Yes	Providers must submit an application through the <a href="#">FCC website</a> .

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FEMA Public Assistance <sup>4</sup>	State agencies, local governments, Tribal governments, certain types of private nonprofit organizations (including hospitals, clinics, and long-term care facilities, among others).	\$45B	Grants	FEMA	Reimburse entities for actions taken before, during and following the COVID-19 disaster to save lives, protect public health and safety, or eliminate immediate threat of significant damage to improve public health and property.	Until expended; however, to be eligible, costs must be incurred within the approved period of performance: Jan. 20 and Sept. 19.	<ul style="list-style-type: none"> <li>Funds may be used to support new construction needed to respond to the disaster, and to cover unanticipated staffing and supplies costs.</li> <li>Assistance for Tribal governments can be found <a href="#">here</a>.</li> <li>FEMA also <a href="#">announced</a> that award recipients may generally repurpose funds under FEMA programs not originally for COVID-19 response for the purchase of medical equipment or resources to support COVID-19 response.</li> </ul>	Yes	An overview of the application process and steps to apply through the FEMA Public Assistance Grants Portal are available <a href="#">here</a> .

Funding Opportunity	Eligible Providers	National Funding Amount	Funding Mechanism	Agency	Purpose	Timeline	Details	Action Needed <sup>1</sup>	How to Apply
Main Street Lending Program <sup>4</sup>	Businesses with up to 15,000 employees or up to \$5B in annual revenue.	\$75B	Loan	Treasury /Federal Reserve	Support small and medium-sized businesses and their employees during the current period of financial strain; intended to help companies that were in sound financial condition prior to the onset of the COVID-19 pandemic maintain their operations and payroll until conditions normalize.	A start date for the program has not yet been announced. The program will cease purchasing loan participations on Sept. 30, unless the program is extended by the Federal Reserve Board and the Treasury Department.	Details can be found on the <a href="#">Main Street Lending Program</a> website.	Yes	Businesses must apply to an eligible lender. More information on applying can be found on the <a href="#">Main Street Lending Program</a> website.



<p>Small Business Administration Paycheck Protection Program<sup>4, 5</sup></p>	<p>Most U.S. businesses with 500 or fewer employees; some providers with larger numbers of providers may also be eligible.</p>	<p>\$670B</p>	<p>Loan, eligible for forgiveness</p>	<p>Treasury</p>	<p>Predominantly to cover small businesses' payroll costs, mortgage interest payments, rent, utilities and group healthcare benefits, and interest on any other debt obligations incurred prior to Feb. 15.</p>	<ul style="list-style-type: none"> <li>On March 27, the CARES Act appropriated \$349B to the Paycheck Protection Program. On April 24, the CARES 3.5 Act added an additional \$321B to the program.</li> <li>Lenders began processing loan applications April 3. Applications for loan funding re-opened on April 27. Funds are available through June 30.</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">As of May 30, SBA has approved \$12.2B across 112,855 loans in North Carolina.</a></li> <li>Details can be found on the <a href="#">Paycheck Protection Program website</a> and in the <a href="#">Frequently Asked Questions</a>. Additional SBA-operated COVID-19 related relief options for small business include the <a href="#">Economic Injury Disaster Loan program</a>, <a href="#">SBA Express Bridge Loans</a>, and <a href="#">SBA Debt Relief</a>.</li> </ul>	<p>Yes</p>	<p>Businesses must apply by submitting an <a href="#">application</a> to an existing SBA lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating.</p>
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<b>Hospitals</b>									
Provider Relief Fund <sup>4,5</sup> Allocations for Safety Net Hospitals	Hospitals that serve a disproportionate number of Medicaid patients or provide large amounts of uncompensated care. Further requirements for eligibility are <a href="#">listed here</a> .	\$10B	Grants	ASPR	Provide direct financial assistance to safety net hospitals.	<a href="#">HHS announced funding on June 9.</a>	Recipients will receive a minimum distribution of \$5 million and a maximum distribution of \$50 million.	No	

Funding Opportunity	Eligible Providers	National Funding Amount	Funding Mechanism	Agency	Purpose	Timeline	Details	Action Needed <sup>1</sup>	How to Apply
Provider Relief Fund <sup>4</sup> : Allocation for COVID-19 High-Impact Areas Round 1	Hospitals that provided inpatient care for 100 or more COVID-19 patients through April 10, 2020.	\$12B	Grants	ASPR	Support healthcare-related expenses or lost revenue attributable to COVID-19 for hospitals in areas particularly impacted by COVID-19.	<a href="#">HHS automatically distributed these funds on or around May 1</a> , based on data requested from hospitals in April.	<ul style="list-style-type: none"> <li>HHS distributed approximately <a href="#">\$79M of this funding to 4 North Carolina hospitals</a>.</li> <li>Nationally: <ul style="list-style-type: none"> <li>\$10B was based on a fixed amount per COVID-19 admission.</li> <li>\$2B was based on the hospital's Medicare and Medicaid disproportionate share and uncompensated care payments.</li> </ul> </li> <li>See the <a href="#">Provider Relief Fund website</a> and <a href="#">Allocation Methodology</a> for more information.</li> </ul>	Yes	Within 90 days of receipt of the funds, providers must <a href="#">sign an attestation through the program portal</a> confirming receipt and agree to the <a href="#">terms and conditions</a> .

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Provider Relief Fund <sup>4,5</sup> Allocation for COVID-19 High-Impact Areas Round 2	Hospitals that provided inpatient care for 100 or more COVID-19 patients through April 10, 2020.	\$10B	Grants	ASPR	Provide direct funding for high-impact hospitals based on their claims through June 10.	Hospitals must update their COVID-19 positive-inpatient admissions for the <b>new period by June 15<sup>th</sup></b> .	<a href="#">CMS will be using submitted data to determine a broad distribution of funds.</a> Providers that received Round 1 funding may apply, but their funding from Round 1 will be taken into account in making payments under Round 2. Round 2 funding is also open to providers that did not receive funding through Round 1.	Yes	Hospitals must submit their data through the <a href="#">Teletracking website</a> .

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<b>Other Provider Types</b>									
Administration for Community Living Grants <sup>4</sup>	Providers supporting older adults and people with disabilities.	\$955M	Grants	ACL	Support older adults and people with disabilities in the community during the COVID-19 emergency.	Funding was awarded at the end of April.	<p>On April 21, North Carolina received:</p> <ul style="list-style-type: none"> <li>• \$6.1M for Home and Community Based Services</li> <li>• \$14.7M for nutrition programs</li> <li>• \$88,920 for nutrition and related services for the Eastern Band of Cherokee Indians</li> <li>• \$3M for the National Family Caregiver Support Program</li> <li>• \$615,785 for the Ombudsman Program</li> <li>• \$2.2M for Centers for Independent Living</li> </ul> <p>For more information, see: <a href="#">funding allotments</a>, <a href="#">guidance</a>, and <a href="#">FAQs</a>.</p>	No	

Funding Opportunity	Eligible Providers	National Funding Amount	Funding Mechanism	Agency	Purpose	Timeline	Details	Action Needed <sup>1</sup>	How to Apply
COVID-19 Testing Fund <sup>5</sup> : Health Centers & Rural Health Clinics	Health Centers & Rural Health Clinics	\$825M	Grants	HRSA	<p>Purchase, administer, and expand capacity for both active infection and prior exposure COVID-19 tests. Funding may be used for a range of testing supports including:</p> <ul style="list-style-type: none"> <li>• Testing infrastructure and supplies</li> <li>• Testing production</li> <li>• Personal protective equipment and testing supplies</li> <li>• Workforce</li> </ul>	On April 24, \$825M was allocated to Health Centers and Rural Health Clinics for COVID-19 testing.	<ul style="list-style-type: none"> <li>• <a href="#">On May 7, HHS awarded nearly \$13M to 39 health centers in North Carolina.</a></li> <li>• <a href="#">On May 20, HHS awarded nearly \$3.4M to 68 Rural Health Clinics in North Carolina.</a> Each of these RHCs received an amount of just under \$50,000. Health Centers and Rural Health Clinics can visit the <a href="#">HRSA Technical Assistance page</a> for more information.</li> </ul>	Not specified	Not specified

Funding Opportunity	Eligible Providers	National Funding Amount	Funding Mechanism	Agency	Purpose	Timeline	Details	Action Needed <sup>1</sup>	How to Apply
Community Health Center Grants <sup>4</sup>	Community Health Centers.	\$1.32B	Grants	HRSA	Provide additional funding for the detection, prevention, diagnosis and treatment of COVID-19.	Funds available through Sept. 30.	On April 8, 39 health centers in NC received a collective \$35,341,890. A list of health centers and awards can be found on the <a href="#">HRSA website</a> . Award recipients can view HRSA's <a href="#">COVID-19 FAQs</a> .	No	
FQHC Grants <sup>2</sup>	HRSA-Funded Health Centers.	\$100M	Grants	HRSA	Fund COVID-19-related primary care under the Health Centers Program. Health centers have flexibility in using funding, including for screening and testing, medical supplies, safety education, and increasing tele-health capacity.	Funding is available through Sept. 30, 2024.	<ul style="list-style-type: none"> <li>On March 24, 39 health centers in North Carolina received a collective \$2,850,705. A list of health centers and awards can be found on the <a href="#">HRSA website</a>.</li> <li>Award recipients can visit HRSA's <a href="#">COVID-19 Technical Assistance page</a> to access resources and view HRSA's <a href="#">COVID-19 FAQs</a>.</li> </ul>	No	

Funding Opportunity	Eligible Providers	National Funding Amount	Funding Mechanism	Agency	Purpose	Timeline	Details	Action Needed <sup>1</sup>	How to Apply
Provider Relief Fund: <sup>4</sup> Allocation for Rural Providers	Rural acute care general hospitals and Critical Access Hospitals (CAHs), Rural Health Clinics (RHCs), and Community Health Centers located in rural areas	\$10B	Grants	ASPR	Support healthcare-related expenses or lost revenue attributable to COVID-19 for rural providers.	<a href="#">HHS automatically distributed these funds on or around May 1.</a>	<ul style="list-style-type: none"> <li>HHS distributed approximately <a href="#">\$282.6M to 254 rural NC providers.</a></li> <li>See the <a href="#">Provider Relief Fund website</a> and <a href="#">Allocation Methodology</a> for more information.</li> </ul>	Yes	Within 90 days of receipt of the funds, providers must <a href="#">sign an attestation through the program portal</a> confirming receipt and agree to the <a href="#">terms and conditions</a> (or return the funds).
Rural Health and Small Provider Grant Programs <sup>4</sup>	Not specified	\$397.5M	Grants	HRSA	Support rural health care services outreach, rural health network development, and small health care provider quality improvement.	Funds available through Sept. 30, 2025.	HRSA <a href="#">awarded \$150M</a> to support small rural hospitals on April 22. Of this funding, the <a href="#">North Carolina Department of Health and Human Services</a> received \$2.5M. More information on the <a href="#">HRSA website</a> .	TBD	The NC Department's Office of Rural Health intends to work directly with eligible hospitals to distribute funds.



Funding Opportunity	Eligible Providers	National Funding Amount	Funding Mechanism	Agency	Purpose	Timeline	Details	Action Needed <sup>1</sup>	How to Apply
Telehealth Grants through HRSA's Maternal and Child Health Bureau (MCHB) and Federal Office of Rural Health Policy (FORHP) <sup>4</sup>	Telehealth providers.	\$20M	Grants	HRSA	Increase telehealth access and infrastructure for providers and families to help prevent and respond to COVID-19; increase capability, capacity and access to telehealth and distant care services for providers, pregnant women, children, adolescents and families, and assist telehealth providers with cross-state licensure to improve access to health care during the COVID-19 pandemic.	<a href="#">HRSA awarded funds on April 30.</a>	<ul style="list-style-type: none"> <li>HRSA awarded a total of \$20M to providers in six states, including North Carolina.</li> <li>MCHB awarded \$15M for four recipients. FORHP awarded \$5M to two recipients through the Licensure Portability Grant Program. <a href="#">The University of North Carolina- Chapel Hill – Maternal Health Care received \$4M</a> in funding as part of the MCHB awards.</li> </ul>	N	
Telehealth <sup>4</sup>	Telehealth Resource Centers and Telehealth Network Centers.	\$145M	Grants	HRSA	Support implementation of telehealth programs to serve rural and medically underserved areas and populations.	Funds available through Sept. 30, 2025.	HRSA <a href="#">awarded</a> \$11.6M to 14 Telehealth Resource Centers on April 22. A list of recipients can be found <a href="#">here</a> . More information on the <a href="#">HRSA website</a> .	TBD	

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Distance Learning and Telemedicine Grants <sup>4</sup>	<p>Entities that provide education or health care through telecommunications, including:</p> <ul style="list-style-type: none"> <li>• Most State and local governmental entities</li> <li>• Federally recognized Tribes</li> <li>• Non-profits</li> <li>• For-profit businesses</li> </ul>	\$25M	Grant	USDA	Support the use of telecomms-enabled information, audio and video equipment, and related advanced technologies by students, teachers, medical professional and rural residents, and to increase rural access to education, training and health care resources that are otherwise unavailable or limited in scope.	Funds available until expended.	<a href="#">FY 2020 funding opportunity announcement</a> for this program closed April 10. It is unclear how USDA may choose to expend the additional \$25M of CARES Act funds.	TBD	
Payment for Telehealth Services <sup>4</sup>	Rural Health Clinics (RHCs) and Federally Qualified Health Centers (FQHCs)	Not specified	Reimbursement	CMS	Support telehealth during the COVID-19 emergency period.	Duration of the public health emergency.	RHCs and FQHCs can furnish and bill for distant site telehealth services to Medicare beneficiaries during the emergency period.	Yes	Bill for approved <a href="#">telehealth codes</a> . See the <a href="#">CMS website</a> for more information.

Funding Opportunity	Eligible Providers	National Funding Amount	Funding Mechanism	Agency	Purpose	Timeline	Details	Action Needed <sup>1</sup>	How to Apply
Certified Community Behavioral Health Clinic (CCBHC) Expansion Grant Program <sup>4</sup>	Certified community behavioral health clinics or community-based behavioral health clinics that are not yet certified but meet certification criteria and can be certified within 4 months.	\$250M	Grant	SAMHSA	Increase access to and improve the quality of community mental and substance use disorder treatment services through expansion of CCBHCs.	<a href="#">SAMHSA awarded grants on April 24.</a> Funds are available through Sept. 30, 2021.	SAMHSA awarded a total of <a href="#">approximately \$8.9M to 4 North Carolina CCBHCs.</a>	No	
Provider Relief Fund <sup>4</sup> : Allocation for Indian Health Service	Indian Health Service facilities	\$500M	Grants	ASPR	Support healthcare-related expenses or lost revenue attributable to COVID-19.	Funding will be distributed from Optum. See <a href="#">full FAQs</a> for more information.	\$500M for Indian Health Service facilities, distributed on the <a href="#">basis of historic operating expenses.</a>	No	
Coverage of Testing for COVID-19 through the Veterans Health Administration <sup>3</sup>	Enrolled health care providers.	\$30M	Reimbursement	VHA	Reimbursement by Department of Veterans Affairs for the cost of COVID-19 diagnostic testing for veterans receiving care through Medical Community Care.	Funds available through Sept. 30, 2022.		TBD	

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Provider Relief Fund <sup>4, 5</sup> : Allocations for Skilled Nursing Facilities	Skilled Nursing Facilities with six or more certified beds.	\$4.9B	Grants	ASPR	Skilled Nursing Facilities may use the payments for critical needs such as labor, scaling up testing capacity, acquiring personal protective equipment and a range of other expenses directly linked to the pandemic.	<a href="#">HHS announced funding on May 22.</a>	<a href="#">301 payments were made to North Carolina facilities for a total of \$117.1M.</a>	Yes	Within 90 days of receipt of the funds, providers must <a href="#">sign an attestation through the program portal</a> confirming receipt and agree to the <a href="#">terms and conditions</a> (or return the funds).