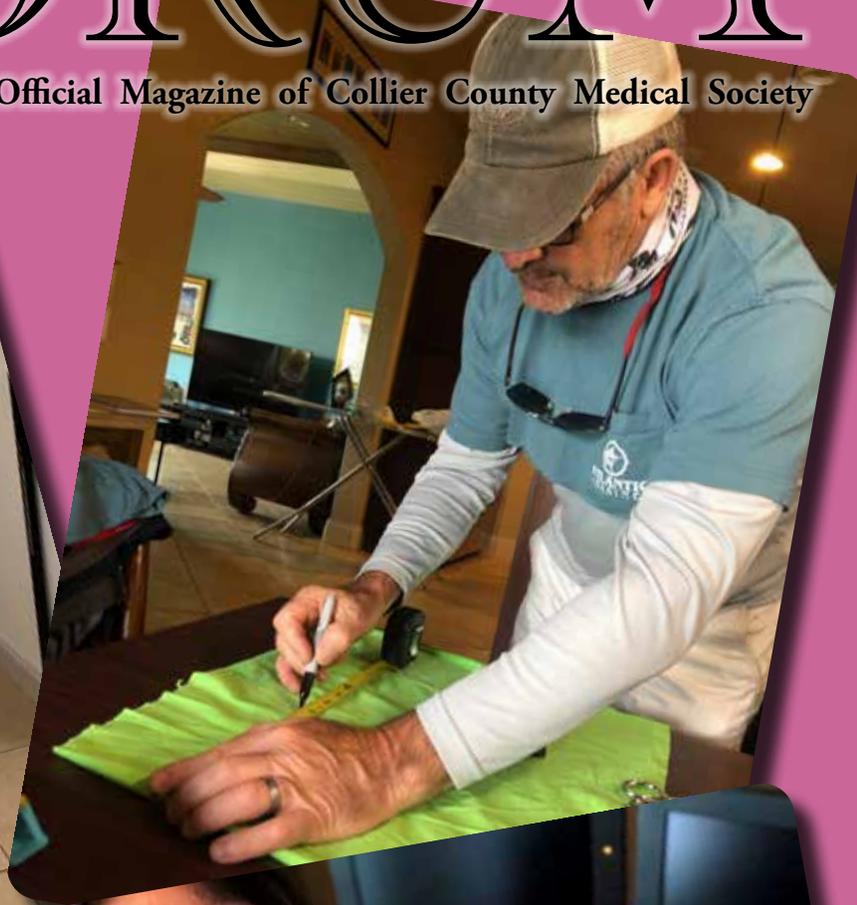
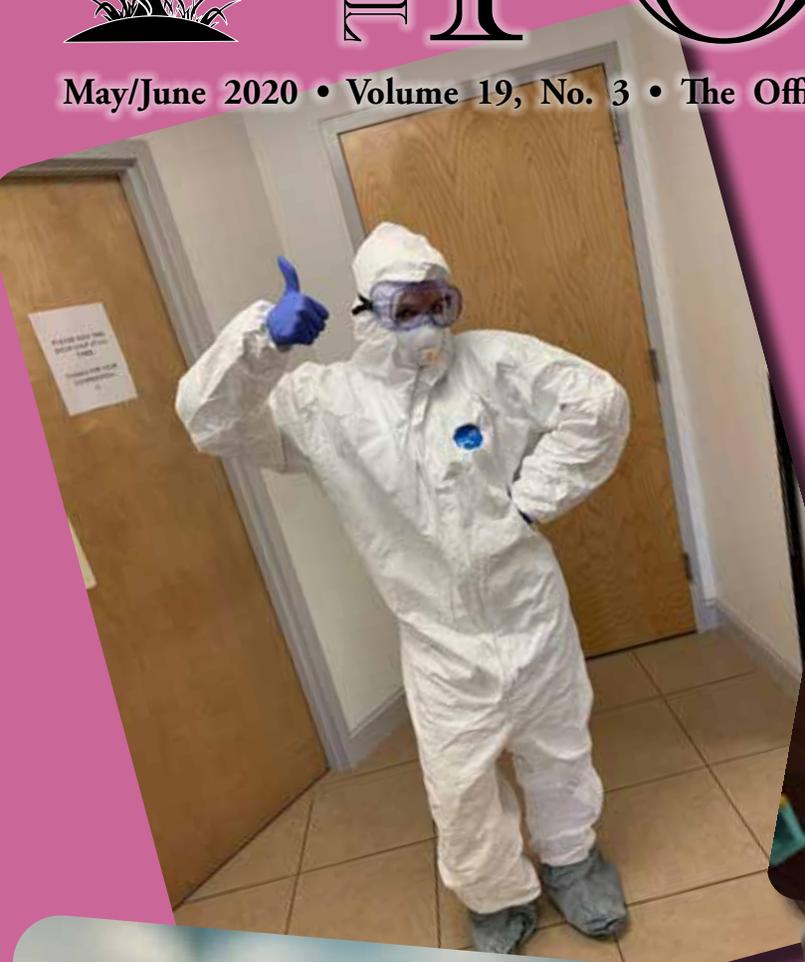




THE FORUM

May/June 2020 • Volume 19, No. 3 • The Official Magazine of Collier County Medical Society



Collier County Healthcare & the COVID-19 Outbreak

In this issue:

Member News pg. 4; President's Message pg. 6; CCMS Physicians Care During COVID-19 pg. 8-9;
COVID-19 Updates from CCMS Partners pg. 11-12

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CALENDAR OF EVENTS

Register at www.ccmsonline.org or call (239) 435-7727

ALL DATES SUBJECT TO CHANGE

Saturday, July 25, 6:30pm

CCMS Annual Meeting

Wyndemere Country Club

Support opportunities at ccmsonline.org

July 31-August 2

FMA Annual Meeting

Hilton Orlando

flmedical.org

featuring CME & House of Delegates

Friday, August 7, 6:00pm

CCMS & Lee County Medical Society Social

Mercedes-Benz of Bonita Springs

Wednesday, September 2, 6:00pm

CCMS Fall General Membership Meeting

Panel on Medical Cannabis

Vi at Bentley Village

Saturday, September 26, 8:00am

Foundation of CCMS "Docs & Duffers"

Charity Golf Tournament

Bonita Bay Club Naples

Support opportunities at ccmsonline.org

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Michael A. Brown • 239-591-2282

Michael.Brown@lmcu.org

LMCU.org



Karen Mosteller, CPA, CHBC • 239-261-5554

kmosteller@markham-norton.com

markham-norton.com

Foundation of CCMS Scholarships Deadline Extended

Do you know a deserving medical or healthcare student who is a Florida resident? The Foundation of CCMS is accepting applications through June 1st for medical students and students enrolled in or accepted to a healthcare degree program. The applications and eligibility details are available at ccmsfoundation.org.



CCMS Board of Directors 2019-2020

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Vice President

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Views and opinions expressed in *The Forum* are those of the authors and are not necessarily those of the Collier County Medical Society's Board of Directors, staff or advertisers. Copy deadline for editorial and advertising submission is the 15th of the month preceding publication. The editorial staff of *The Forum* reserves the right to edit or reject any submission.

MEMBER NEWS

New Members:



Mark B. Frenkel, M.D.
Specialty: Neurosurgery
Neuroscience and Spine Associates, PL
6101 Pine Ridge Rd Desk 24/25
Naples, FL 34119
Phone: (239) 649-1662 Fax: (239) 649-7053



Daniel A. Ostler, D.O.
Specialty: Pathology
Naples Pathology Associates
1110 Pine Ridge Rd Ste 306
Naples, FL 34108
Phone: (239) 263-1777 Fax: (239) 263-6983
Board Certified: Anatomic and Clinical
Pathology; Dermatopathology



Urooj Qazi, M.D.
Max Health Primary Care
730 Goodlette Rd N Ste 100
Naples, FL 34102
Phone: (239) 351-2990 Fax: (239) 300-4128
Board Certified: Internal Medicine;
Geriatric Medicine



Rebecca J. Witherell, M.D.
Specialty: Infectious Disease
NCH Physician Group
311 9th St N Ste 300
Naples, FL 34102
Phone: (239) 624-0940 Fax: (239) 624-0941
Board Certified: Infectious Disease;
Internal Medicine



Bobbi Kempner, M.D.
Retired
General Surgery

Reinstated:



James Faremouth, D.O.
Green Balance Health and Wellness/faces of marco
12250 Tamiami Trl E Ste 202
Naples, FL 34113
Phone: (239) 692-8934 Fax: (239) 307-4887
Board Certified: Family Medicine; Osteopathic
Medicine

New Practice:

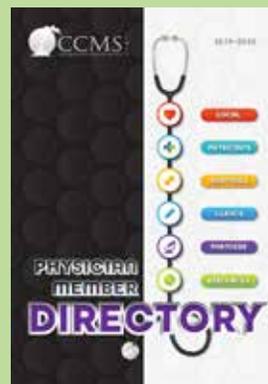


Ricardo Martinez, M.D.
Internal Medicine
Well-Being Medical Center
851 5th Ave. N. Suite 102
Naples, FL 34102
Ph: 239-315-7801 Fax: 855-888-3291
Board Certified: Internal Medicine

Relocation:

Harmindar K. Gill, M.D.
Radiology
NCH Physician Group
350 7th Street N
Naples, FL 34102
Phone: (239) 624-4443 Fax: (239) 436-5907

Janet Polito, D.O.
Family Medicine
Avow Hospice
1095 Whippoorwill Ln
Naples, FL 34105
Phone: (239) 261-4404 Fax: (239) 593-5854



CCMS Physician Directory Notice

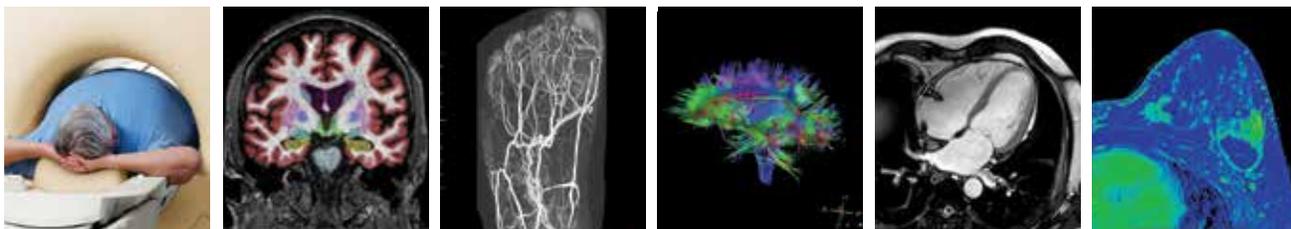
Planning is underway for the 2020-2021 CCMS Physician Directory. Members who have changes to their office information or new photos for the Directory should email updates to info@ccmsonline.org by May 26th.

Reserve advertising space for the Physician Directory by May 15th. Rates start at \$425. The Directory is a great way to reach the community - 10,000 copies are distributed each fall throughout Collier County. Visit ccmsonline.org or call the CCMS office, 239-435-7727 for details.



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 Naples, FL 34110



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A Message from the President

David Wilkinson, M.D., President, Collier County Medical Society



In the last 13 years of living and practicing urology in Naples, I have never experienced a more difficult and challenging time to practice than in the current pandemic. I imagine that this same feeling holds true for many physicians locally, in our state, in our country, and world wide.

Everything we have known about normal daily life has dramatically and suddenly changed. Our social customs of handshakes, hugs, kisses with loved ones and family are gone. Even how we shop, stand in line, how we communicate, our freedom to move about at will have quickly abated.

When I reflect on just how quickly the coronavirus has changed how we practice medicine, how we interact with one another and our world, it can seem overwhelming. With worries of our economic future, our family's safety, our livelihood, and our personal freedoms, it is easy to become overwhelmed.

When we turn on the television, log onto the internet, or listen to the radio, we are constantly bombarded with information and statistics about the pandemic and reminded of what an immense toll this has taken on the world. Our trust in our government, the W.H.O., and the CDC has all come under great scrutiny, with the timeliness of response to the virus also under scrutiny. These are truly scary times.

Amidst all of the aforementioned, our patients and their families are looking to us and the medical community for answers and for hope. It seems as though the recommendations from our trusted advisory organizations are constantly changing as we learn new things about the virus. We continue to adapt and advance, and I truly feel these things are beginning to make a difference.

Although many things about the pandemic seem grim, uncertain, and out of control, we have seen amazing things happen as well. We have seen neighbors helping neighbors, first responders and medical professionals unselfishly risking their own lives to help those in need. We have seen social distancing overcome with social media, ensuring that we all remain connected to friends/family/loved ones. We have seen generosity soar to incredible new heights and those willing to volunteer for strangers rise to record numbers.

In short, these are strange times. The world is moving and interacting in ways we have never seen before. We have seen the worst and the best of humanity. Although the course of this coronavirus is uncertain, I want to encourage all of my colleagues reading this to take hope. I honestly believe that a positive attitude, giving others grace in their time of stress, and continuing to stay updated on the virus to help ourselves, our co-workers, and our patients, can make all the difference.

If you have any questions, concerns, or suggestions, please feel free to reach out to CCMS staff at 239-435-7727 or info@ccmsonline.org, interact with your physician colleagues on our private Facebook group for SWFL physicians at [facebook.com/groups/swflphysicians](https://www.facebook.com/groups/swflphysicians), or contact any member of the CCMS board of directors. CCMS is here to help all our members throughout this pandemic. Though it is a cliché, we are all in this together, and the only way we will overcome this challenge is to work together.

Up-to-Date COVID-19 Resources:

Visit ccmsonline.org/resources/#covid



Physician Wellness Program Helping You Take Care of You

How it Works

As an exclusive benefit to all CCMS members, CCMS provides you up to 6 sessions per year at no charge with doctorate-level, clinical psychologists.

- View participating psychologists at cmsonline.org/physician-wellness.
- Call the PWP **private appointment line, 239-208-3984** and identify yourself as a CCMS member. Receive same-day responses during business hours or next-morning response after hours.
- See the psychologist within 72 hours to 1 week, possibly sooner for urgent needs, with evening and early morning hours potentially available.
- Use the sessions to help you overcome difficulties, tap into your natural resilience, answer questions, or simply talk.
- Participating physicians have no financial responsibility - the psychologists bill CCMS directly with de-identified data.

Featuring confidential, convenient, cost-free access to professional psychological services.
NOW THRU MAY 2020 - Also open to CCMS Alliance members & non-member Collier physicians.



WE ARE OPEN

Radiology Regional remains open to provide all diagnostic imaging needs during this challenging time, with the exception of routine screening exams.

We are utilizing extra precautions to ensure the safest possible environment for our services. Our locations have elevated their infection control procedures to ensure the safety of our patients.

We remain committed to providing the highest quality radiology services in Lee, Collier, and Charlotte counties. Thank you for trusting Radiology Regional with your imaging needs.

Our Patient Guidelines:

- To limit the number of people in our waiting areas, nonessential guests who accompany patients must wait outside.
- Patients who have traveled outside Collier, Lee, or Charlotte must reschedule their appointment until 14 days after their return.
- Patients who are experiencing symptoms consistent with Covid-19 must cancel their appointment and contact their primary physician for further direction. These symptoms include cough, fever, body aches, and shortness of breath.

CONTACT US

OFFICE HOURS:
Naples: 8:00-5:00
North Naples: 8:00-5:00

Scheduling: 239-936-4068 Main line: 239-936-2316

Jennifer Porter Collier County Physician Liaison
jporter@radiologyregional.com / cell: 239-910-0655

CCMS Physicians Care: Compassion Continues during Crisis

by Collier County Medical Society

Earlier this year, Collier County Medical Society launched the “CCMS Physicians Care” campaign. The campaign celebrates the heart of our physicians and highlights the years of training, technical proficiencies, and continuing education to maintain a physician’s license.

It also takes courage and compassion for physicians to build personal relationships with their patients through the years – watching new life come into the world, easing the pain and burden of those with chronic illness, and continuing the trust with their families. The emotional effort pays off though. Multiple studies have shown that patients who have a regular doctor, have better overall health, and even have a lower rate of mortality.

During this Coronavirus crisis, those relationships have been stressed in many ways. But, CCMS physicians have risen to the challenge, protecting the patients and families they serve.

COVID-19 brought challenges at the office



The ripple effect of this pandemic has been felt through all CCMS members. While the limited availability of personal protective equipment (PPE) has dominated the headlines, many offices have faced

additional challenges to protect their patients, their staff, and themselves.

Because of CDC recommendations, many community physicians had to limit the number of patients that could be seen. With patients that had multiple, chronic conditions, virtually all physicians continued to care for the health of the community. For some specialists though, travel restrictions added barrier to treatment. Dr. Stephen D’Amato described patients from the European Union forced to cancel their pain management treatments at CALMARx PAIN RELIEF. Members surveyed reported they had canceled as many as 500 non-essential, elective procedures as a result of the executive order prohibiting these procedures.

When patients were able to keep appointments, additional health screenings and safety procedures meant increased expenses with fewer dollars coming in to cover those costs. In a survey of our membership, financial losses because of canceled

visits and elective procedures over the first six weeks of the pandemic were estimated from \$5,000 to well over \$800,000. Promises of relief through the CARES Act, PPP Paycheck, and Small Business Administration loans have added yielded minimal results.

The “new normal” that the pandemic brought to our country has also significantly increased the utilization of telemedicine. Though helpful in preventing the spread of COVID-19, virtual doctor visits still lack the personal attention and diagnostic routine we have become accustomed to. Some members are not seeing any patients in person. For example, because he had common co-morbidities, Dr. Stephen D’Amato was forced to isolate himself and only see patients virtually.

The personal sacrifice

While many doctors emotionally bring their work home with them, the pandemic highlighted the possibility of literally bringing COVID-19 home to your family in the form of sickness or transmission. The heightened awareness was felt by physicians, nurses, medical assistants, and administrative personnel alike.

Living with an increased risk of transmission led to medical professionals quarantining themselves. Unfortunately, around the country, some parents even had their parental custody challenged – for being on the front lines.

Michael Slater, Jr. D.O., a resident physician at NCH, recognizes the impact of the pandemic on hospital physicians. “As medical professionals, we are all working as diligently as usual, but there is heightened mental and physical fatigue as a result,” he said, noting that the requirement for social distancing has increased the emotional toll on physicians who are unable to connect with family and receive support. “Fortunately, organizations like CCMS, NCH, and our community have been extremely generous to medical professionals and first-line responders, providing essential commodities, food, and support services.”



continued on page 9

continued from page 8

The front lines of the pandemic

Many community residents think of the emergency room as the “front line” of the pandemic. However, during a global pandemic, there are multiple front lines. Our physicians have answered the call of duty in many ways.

With precaution measures heightened, all nurses and medical assistants are on the front lines. They are the ones pre-screening patients, distributing masks, and taking the initial impact of patient fears and anxieties as they enter the office. The stress is only exacerbated by the need to wear hot, uncomfortable PPE that further distances them from the patients they care about.

Efforts to protect patients paid off though. In one letter to Radiology Regional, the patient expressed how impressed she was with the precautionary steps taken and acknowledged the professionalism displayed by their staff.

Some of our local medical professionals were called to duty in a different way. Emily Snyder, a nurse practitioner at Korunda Medical Institute, had her Army Reserve unit activated. Through this crisis, she has been stationed at the University Hospital in Newark, New Jersey, assisting clinical staff in a coronavirus hotspot.

CCMS board members Dr. Cesar De Leon and Dr. Zubin Pachori advocated for the community's health by speaking in favor of stay-at-home measures to the Collier County Board of Commissioners. CCMS Board Members have been working to provide local physicians with the tools and resources they need to protect themselves, their patients, and keep their businesses running.

Giving back in unique ways

There are many ways to protect the health of a community. In addition to providing direct care for their patients, physicians such as Dr. Joseph Magnant and his staff at Vein Specialists sought to help the families residing at the Ronald McDonald House of SWFL.

Safety measures put into place because of the pandemic prevented the families from cooking their own meals, leaving families living with another health crisis struggling with



the increased costs of buying take-out meals. The team at Vein Specialists launched a GoFundMe page to ease the costs for families in need.

Dr. Magnant is even applying his surgical skills to sew scrub hats and rebuffs from recycled t-shirts. While the items are offered to the community for free, donations are gratefully accepted in support of the Ronald McDonald House of SWFL.

Continuing the health of the community

Through the fear and panic COVID-19 brought to the medical community, one of the greatest ongoing needs that hasn't been forgotten is the patient. In Southwest Florida, community physicians ensured that those at greatest risk during still had access to the ongoing care they needed.

From patients with chronic heart conditions, to diabetes, skin cancer, and pain management, staying home simply wasn't an option. We applaud the doctors who worked quietly and diligently to communicate with their patients and ensure they came to the office, despite their fears.

CCMS is with you through the storm



The social, emotional, and economic impacts of the COVID-19 outbreak will certainly last months and potentially years. Members of CCMS have access to the physician wellness program, which was extended during this pandemic to non-member physicians and the physician spouses of the CCMS Alliance.

During a crisis, protecting mental health is a critical issue physicians must acknowledge. All physicians are encouraged to seek support for themselves instead of neglecting their own need by powering through the stress to care for the community. From difficulties of dealing with the healthcare system and work/life balance, this program can help address the extra stress that crises can bring.

Please join us in thanking all of the many businesses who have donated food, supplies, and services to our healthcare workers and first responders during this pandemic.

We are grateful for your support!



CCMS 63rd Annual Meeting



NEW DATE! SATURDAY, JULY 25TH

CCMS 63rd Annual Meeting

Wyndemere Country Club

700 Wyndemere Way, Naples, FL 34105

6:30pm Cocktail Reception | 7:30pm Dinner & Program

Featuring:

Installation of CCMS President **Dr. Rebekah Bernard** & 2020-21 Officers
 CCMS Physician of the Year Award Presentation to **Dr. Raymond Phillips**
 Special guest **Dr. Ronald Ciffler**, FMA President

Complimentary for CCMS physician members
 First CCMS member guest \$25
 Additional seats \$125 each

Date Subject to Change
 Semi-formal attire • Valet parking included

KINDLY RSVP BY JULY 20TH:
ccmsonline.org / info@ccmsonline.org / (239) 435-7727

Sponsor & Exhibitor spots available

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Exhibitor:
 Radiology Regional

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Coping with physician depression in the era of COVID-19

Rebekah Bernard, M.D., Vice President, Collier County Medical Society



Physicians, just like the patients we serve, are facing an unprecedented emotional burden from the COVID-19 pandemic. First-line responders are at especially high risk of experiencing psychological hardship from the burden of disease, death, and anxiety, while non-front-line physicians are feeling the strain of worried patients, financial hardship, and uncertainty about the future.

Even during ordinary times, [women physicians, resident physicians, and medical students](#) face higher rates of depression than the general population. Every year, it is estimated that [400 physicians](#) take their own lives, with women physicians facing a much higher risk of suicide than the general population. Increased emotional stress from these difficult times may increase the risk of depression in physicians. Sadly, the toll of the coronavirus pandemic has already resulted in the loss of one of our emergency room physician colleagues.

Emotional contagion

Emotions, just like viruses, are contagious. Psychologist Steven Cohen PsyD notes that doctors, just like all others, are at risk of internalizing the negative feelings of the people around them. Physicians who work in a daily atmosphere of severe emotional distress, fear, and worry, must take special precautions to avoid being overwhelmed by these negative emotions.

According to Cohen, the first step to managing emotional distress is to acknowledge and examine our emotional reactions. Physicians often experience guilt, anxiety, or shame when we experience powerful emotions like sadness or anger. This discomfort leads us to try to repress these feelings. Because [unexamined emotions](#) lead to distraction, inattention, irritability, emotional exhaustion, and burnout, Cohen says that it is essential to acknowledge and reflect on these feelings. The simple act of labeling our emotions—"I feel deeply sad," or "I feel helpless and angry"—can be a powerful tool in coping with these feelings.

This is especially important when we face emotions involved with patient death. Physicians who lose patients report feelings of self-doubt, failure, guilt, and powerlessness, as well as sadness and insomnia. Traditionally, grief in medical training has been considered weak or unprofessional, and doctors have been encouraged to keep their feelings inside. Instead, we must practice healthy coping mechanisms such as acknowledging our feelings and accepting support from others.

Share your feelings

Physicians are often reluctant to share our negative emotions with others. Sometimes we choose not to share the negatives in our life because we do not want to burden our friends or

partners. This noble intention can cause a relationship rift because it does not allow others in our life to offer support. It is critically important to open up about our feelings with those closest to us—a family member or trusted friend or colleague.

In some cases, we may need to reach out to a professional to help us cope with powerful emotions. Asking for help is not a sign of weakness. In fact, it takes more courage to ask for help than it does to suffer in silence.

According to Cohen, one of the dangers to sudden traumatic events like the COVID-19 pandemic is that they can trigger sudden, intense feelings of helplessness and hopelessness, which can provoke suicidal thoughts even in people without any underlying mental conditions. He notes that receiving adequate mental health care at the time of the serious event may help physicians to have improved emotional and cognitive resilience to withstand the impact of the trauma.

While physicians often worry that seeking psychological help may have an adverse effect on their career, there are ways to get help confidentially or even anonymously. For example, Collier County Medical Society provides free and completely confidential sessions for member physicians. During the pandemic, sessions are provided in a web-chat format and offered to non-member physicians.

The importance of self-care

Well-known [factors](#) associated with physician depression include lack of sleep, dealing with death, making mistakes, 24-hour responsibility, self-criticism, and difficult relationships with coworkers and patients. These factors are likely to be compounded as physicians face increased pressure from the COVID-19 pandemic.

Doctors must acknowledge the need for [self-care](#). We must manage our physical needs for adequate sleep, nutrition, exercise, recreation, and social activities. We need to avoid turning to maladaptive techniques of self-care, such as overuse of alcohol or other substances. We must not overly self-criticize or demand perfection, especially in these unprecedented times.

Doctors must also care for themselves if they begin to fall ill—either physically or emotionally. Physicians are notorious for "presenteeism"—coming into work not only when we are exhausted or sick, but even when we are [severely depressed](#). We may do this out of a sense of responsibility and irreplaceability, but sometimes we do it because of a dysfunctional strategy to manage depression. Work can act as a sense of structure and routine that sometimes keeps us going and distracts our mind temporarily from negative thoughts. However, lack of sleep, protracted work hours, and illness are associated with worsening depression, making this type of behavior counterproductive.

Although these are difficult times, we must remember that we are not alone. We are all in this together. Physicians are incredibly resilient—you do not get through medical school, internship, and residency without incredible fortitude. We will get through this as well. We just need a little help from our friends, family, each other, and perhaps, a good psychologist.

COVID Updates from CCMS Partners

NCH Update from CEO Paul Hiltz

As we continue to navigate these uncharted waters with COVID-19, I wanted to share recent updates on our healthcare system.

First of all, at NCH Healthcare System we are still practicing safe social distancing protocols. This is not only to avoid catching the virus, but also to help the spread of COVID-19. We continue to have employees working from home while others in our facilities are wearing masks.

We are proud to announce that, we've hired a new CMO. Kristin Mascotti, M.D. is our new Chief Medical Officer (CMO). Dr. Mascotti comes to NCH from Long Beach Medical Center and Miller Children's & Women's where she served as Chief Quality Officer and prior to that she was the Vice President of Clinical Quality at University of Minnesota Health. Dr. Mascotti is regarded as one of the nation's most highly respected physician leaders and innovators in clinical quality and best practice.

Speaking of our amazing staff, I'm proud of the work our physicians and staff have done to stay safe during the pandemic. Many of them have been at the forefront and despite the adversity, they've managed to stay safe through it all and for that, I commend their passion and attention to safety and quality care.

Thankfully, the community healthcare system is also safe from infection thanks to our cleanliness and sanitization processes, as well as our germ-zapping robots that were so generously donated by our board of directors and community. We can safely treat our patients without worry during these times because our focus is, and always will be, on patient care.

You may have heard the good news that NCH has purchased state of the art equipment able to complete large volumes of testing for signs of the antibodies for COVID-19. To date, few other hospitals in the nation have this technology – the Vitros 7600. This machine has been designed to identify total IgM and IgM and specific IgG in patients. Initially it will be able to provide 1,000 test results a day, with the capacity to double that by the end of June. This exciting and significant investment in our healthcare system and our community will allow for antibody testing to proceed rapidly.

It's worth noting that the NCH Community Blood Center is looking for blood and platelet donors to help support the ongoing needs of area patients, as well as asking for convalescent plasma from qualified candidates who have fully recovered from COVID-19 to use as a treatment option for other positive patients still battling the disease. Please spread the word about the importance of donating, if you can.

Finally, if you don't follow us on Facebook, please do so. We are constantly sharing information and updates on our healthcare system, as well as sharing amazing news on donations from our generous community. There's a lot of great information, photos, and updates on our page, so be sure to check it out.

Thank you.

Physicians Regional Healthcare System Update & Thank You

Physicians Regional Healthcare System is working with our medical staff to ensure we are providing quality and safe care to our patients each and every day. We have PPE to help protect us and COVID-19 units at each of our campuses to help minimize our usage. Along with the ability to do rapid testing, we are doing everything we can to make sure we continue to provide quality care to our patients every day. Thank you all for helping us achieve this goal. We are now looking forward to moving towards the new "normal" by resuming elective surgeries and the upcoming addition of our open heart surgery program in July 2020.

We will remain diligent to help keep our patients, physicians and staff safe by doing temperature checks for every employee prior to shift, monitoring and screening patients before surgery, and continuing to have good hygiene and social distance throughout the hospital. We also want to take this opportunity to thank you!

Our entire nation has put its trust in physicians and other caregivers in this battle against COVID-19 – just like we always do whenever health is compromised or illness threatens to take us down. And, as always, you are here for us. Your knowledge and leadership, your skill and confidence – that is what makes all the difference as we protect and care for our patients, each other, and our community.

Hippocrates said, "Wherever the art of Medicine is loved, there is also a love of Humanity." In all times – especially these times – your love of humanity is clear. You demonstrate that every day through your countless acts of sacrifice, caring and courage. We just can't thank you enough.

So today, and every day, we hope you know how very grateful we are – for you. We thank your families for their sacrifices, too, especially right now.

Practicing medicine is heroic in the best of times. In the most difficult, it is just that much more obvious how much you mean to all of us.

Thank you for all you do.

First Citizens Bank Supports Customers, Medical Community

The coronavirus and prevention measures are directly impacting everyone in a deeply personal way. And they're obviously influencing the way banks, and all companies and medical practices for that matter, are doing business.

At First Citizens Bank, which has served the Florida market for more than 20 years, associates at its four Southwest Florida branches are working diligently to assist its customers, many of whom are medical professionals, during this time.

"First Citizens' financial position is strong and we want people to know that we're ready to assist," says the bank's Southwest Florida Area Executive Jocelyn Frank. "We've been in business for 122 years and are a bank you can count on for strength, stability and a steady hand."

continued from page 12

First Citizens has developed long-lasting relationships with the medical industry throughout Collier County and Southwest Florida. The bank works with physicians, dentists, hospitals, medical practices and nonprofit organizations to provide financial services that directly respond to their needs.

“We recognize that health care professionals represent a vital segment of the business community, and we want to do all we can to support them – more than ever during these trying times,” Frank says. “We’ll be glad to talk by phone or video conference and set up special appointment times that may be more convenient than regular business hours.”

Like many banks, First Citizens has transitioned to drive-thru only service or by appointment to further protect its customers and associates. Frank points out that there are many other ways customers can access their money— by ATM, online or mobile digital banking or through its customer care center. Also, deposits at First Citizens are protected up to at least \$250,000 by FDIC insurance.

“We’re working day and night to help our customers through this,” Frank says. “We know it’s a stressful and challenging time, and we’re here to help.”

Additionally, Frank reminds everyone to be even more aware and on guard for potential fraud and scams. Fraudsters are taking advantage of the coronavirus as they have in other emergency situations. They’re circulating potentially dangerous misinformation about treatment and cures as well as communicating fraudulently about federal relief assistance programs.

“A general rule is to never give out personal information to people who may contact you unsolicited by phone, email or otherwise,” she says. “If you suspect you’ve been a victim of fraud, contact your bank.”

First Citizens is open for business, and the bank is ensuring all critical functions and its ability to serve customers continue. Like many companies, the health and safety of customers, associates and the community remains the No. 1 priority.

“Our thoughts are with all the families locally and across the nation,” Frank says. “We’re in this together, and our gratitude goes out to the delivery drivers, the bank tellers, first responders and of course the health care workers and medical professionals – all of the people— who are on the front lines.”

For more information about how First Citizens Bank can help you or your practice, contact Jocelyn Frank at 239-659-2813.

Paycheck Protection Program Update from Markham Norton Mosteller Wright

The Paycheck Protection Program (PPP) is one of the relief measures in the CARES Act intended to provide small businesses with 8 weeks of cash-flow assistance to retain staff. The loans are federally guaranteed and backed by the Small Business Administration (SBA). Assuming certain requirements are met, the loan can be forgiven and become a tax-free grant.

The first roll out of the PPP was quickly exhausted. On April 24th President Trump signed legislation to add another \$484 billion to help the program continue. At MNMW we are always analyzing programs to assist our clients, and the PPP has been “ever-changing.” These are the key facts we know as of April 24th.

PPP Highlights:

- For small businesses, certain non-profits, veteran’s organizations and tribal businesses with 500 employees or less
- Loan maturity is 2 years with an interest rate of 1%
- No payments are required for the first 6 months, but interest accrues on any loan portion not forgiven
- There is no prepayment penalty
- No collateral or personal guarantees are required and there are no loan fees
- Loan covers expenses for 8 weeks starting from the loan origination date
- All, or a portion, of the loan can be forgiven
- You must spend the full amount of the loan
- Apply through your current bank

What are the conditions for loan forgiveness:

- At least 75% of the PPP loan should be used to fund payroll and employee benefit costs
- No more than 25% can be spent on mortgage interest payments, rent/lease payments and utilities
- Loan forgiveness will be reduced if you do not maintain the same average number of employees on your payroll, and furloughed employees must be brought back to work no later than June 30, 2020
- If the employee’s pay over the 8 weeks is less than 75% of the pay they received during the most recent quarter in which they were employed, the eligible amount for forgiveness will be reduced by the difference between their current pay and 75% of the original pay
- Although the funds are not required to be used in the above manner, any variances will result in all, or a portion, of the loan to not be forgiven

How Much Can I Get:

- The maximum amount you can receive is equal to your monthly average payroll costs in 2019, multiplied by 2.5, up to a maximum of \$10 million

What Are Payroll Costs:

- Salary, wages, commissions, tips, vacation, parental, medical or sick leave, capped at \$100,000 for individuals earning over that amount
- Employer paid healthcare benefits, including premiums
- Employer paid retirement benefits
- State or local tax (State Unemployment Taxes)
- Guaranteed payments to partners in a partnership
- Schedule C income for sole proprietor or single member LLC

continued on page 14

continued from page 13

Our firm recommends tracking these expenditures with an excel spreadsheet – creating columns for payroll, insurance, retirement, mortgage, rent, utilities, and interest.

The government has released new certifications which are to be applied retroactive to the initial effective date. Information on this update can be found here: <https://www.markham-norton.com/2020/05/04/updated-ppp-conditions-for-borrowers-2/>.

Visit the Coronavirus Resource Center page on our website to learn more and stay up-to-date on the latest news related to the Coronavirus and its economic impact: <https://www.markham-norton.com/mnmw-coronavirus-covid-19-resource-center/>

This time of uncertainty is stressful for everyone. The government is trying to create programs to help businesses and citizens weather this crisis and provide a stronger economic bounce back. There are items not outlined in this article. We suggest contacting your banking institution to obtain additional PPP rules and criteria. We hope you are all doing well!

Top 10 Tips for Reopening Your Medical Office During COVID-19

Kerin Torpey Bashaw, MPH, RN, Senior Vice President, Patient Safety and Risk Management, and Debbie K. Hill, MBA, RN, Senior Patient Safety Risk Manager, The Doctors Company

We've heard from physicians that they are concerned about the risks involved in reopening their practices. In response to these concerns, we offer the following 10 recommendations:

1. Provide refresher training for all staff on [triage, infection control, use of personal protective equipment \(PPE\)](#), and patient communication.
2. Determine staff needs for PPE based on levels of infection in the community, types of patients seen, and types of patient care procedures performed. See [guidance](#) from the Occupational Safety and Health Administration (OSHA).
3. Contact your insurance agent or medical professional liability carrier to confirm that coverage has been reinstated at the desired level if you have requested adjustments in your professional liability coverage during the crisis.
4. Schedule in-person visits according to medical priority. Consider continued telehealth visits for patients at high risk for COVID-19 who don't need to be seen in person.
5. Follow [guidelines](#) from the Centers for Disease Control and Prevention (CDC) for patient COVID-19 screening upon appointment scheduling and on day of appointment.
6. Avoid patient-to-patient contact by considering separate entrance and exit doors, limiting capacity, asking patients to wait in the car, and allowing only one-patient visits. If patient must be accompanied, screen chaperone for COVID-19. See the CDC's [Outpatient and Ambulatory Care Settings: Responding to Community Transmission of COVID-19 in the United States](#).
7. Assess whether public, work, and treatment areas are equipped to reduce the spread of COVID-19. For example, use Environmental Protection Agency (EPA)-approved cleaning chemicals with label claims against the coronavirus. For more information, see OSHA's [Ten Steps All Workplaces Can Take to Reduce Risk of Exposure to](#)

[Coronavirus](#). For a list of disinfection products effective against coronavirus (COVID-19, also known as SARS-CoV-2), see the [Environment Protection Agency List](#).

8. Screen healthcare personnel daily for symptoms/travel/contacts relevant to COVID-19. Any unprotected occupational exposure by staff members should be assessed and monitored. See [Interim U.S. Guidance for Risk Assessment and Public Health Management of Healthcare Personnel with Potential Exposure in a Healthcare Setting to Patients with Coronavirus Disease 2019 \(COVID-19\)](#).
9. Follow return-to-work [guidelines](#) for healthcare workers with confirmed or suspected COVID-19.
10. Maintain an open line of communication with all vendors and supply chains for infection control purposes and access to available resources.

Concerns will persist regarding the possibility of COVID-19's resurgence as state and local governments implement the phases of the Opening Up America Again Guidelines. We urge you to:

- Reference the CDC, your state medical board, professional societies, and federal, state, and local authorities daily for public health guidance and new legislation. The CDC provides public health agency contact information at [National Voluntary Accreditation for Public Health Departments](#).
- Be mindful of expiration dates of executive orders related to licensing, telemedicine, prescribing rules, and regulatory compliance. See [COVID-19: Executive Orders by State on Dental, Medical, and Surgical Procedures](#) for a list of state executive orders from the American College of Surgeons.

We've provided these tips because we are driven by our mission to advance the practice of good medicine. As always, use your best clinical judgment. Continue to be diligent and proceed with caution as you manage patients within your facility. Stay abreast of community incidence of disease and restructure your approach when needed.

The guidelines suggested here are not rules, do not constitute legal advice, and do not ensure a successful outcome. The ultimate decision regarding the appropriateness of any treatment must be made by each healthcare provider considering the circumstances of the individual situation and in accordance with the laws of the jurisdiction in which the care is rendered.

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The Foundation of Collier County Medical Society presents

Docs & Duffers 2020

7th Annual Charity Golf Tournament benefiting scholarships for
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Highlights

- 8:00am: Registration & Refreshments
- 8:45am: Shotgun Start, Scramble Format
- 1:15pm: Luncheon & Awards

Goodie Bags, Hosted Beverages, Hole Contests, and more!

