

The Senate just passed a \$484 billion coronavirus stimulus bill. Here's what's in it for small businesses, hospitals, and the public.

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- The Senate passed the Paycheck Protection Program and Health Care Enhancement Act.
- The bill includes almost \$500 billion to support small businesses, help the healthcare system, and set widespread coronavirus testing in motion.
- President Donald Trump has promised to sign the legislation and said that future coronavirus relief bills will address state funding and create an infrastructure plan.
- The timing of the future bill, called "CARES 2," isn't yet clear.
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The Senate on Tuesday passed another coronavirus relief package to rescue small businesses and help the beleaguered healthcare system.

The 25-page bill, [the Paycheck Protection Program and Health Care Enhancement Act](#), will scale up testing for the virus, offer financial relief to healthcare providers, and replenish a lending program for small businesses.

The \$484 billion legislation is the fourth for federal lawmakers and is being widely portrayed as an "interim" relief package to the Coronavirus Aid, Relief, and Economic Security Act, or CARES Act, that President Donald Trump signed into law March 27.

The bill passed the Senate by voice vote, and it's expected to get a vote in the House Thursday. The House has changed its rules to allow "proxy" voting, which will permit members who aren't present to have others vote on their behalf. The House set the arrangement to ease the bill's passage and to abide by social distancing rules, as remote voting isn't allowed.

Federal lawmakers are still expecting to pass another relief bill, called "CARES 2", in the coming weeks or months.

The CARES 2 legislation may funnel money to state and local governments, boost infrastructure spending, create tax incentives for restaurants and entertainment venues, and establish payroll tax cuts, per a tweet Trump sent Tuesday.

—Donald J. Trump (@realDonaldTrump) [April 21, 2020](#)

Democrats were unable to secure more funding for states and for food assistance, but here's what made it into the latest bill:

For small businesses: \$320 billion for the Paycheck Protection Program and \$60 billion for disaster loans

After the initial \$350 billion set aside for small businesses by the CARES Act [ran out on April 16](#), Senate Republicans proposed legislation that would include only a [simple increase in funding](#) for the signature Paycheck Protection Program.

Democrats objected to the \$250 billion expansion unless it was matched by support for hospitals and local governments — demands Trump dismissed as "extraneous."

Application processing for new loans ground to a halt for a week while House Speaker Nancy Pelosi and Senate Minority Leader Chuck Schumer negotiated with the White House, ultimately reaching a [tentative deal](#) on Sunday to provide [\\$380 billion for small businesses](#), \$75 billion for hospitals, and \$25 billion to expand testing.

The final bill includes \$320 billion for the Paycheck Protection Program and \$60 billion for disaster loans.

Even with new funding this week, more will likely be needed soon. Banking industry representatives say the PPP loans are [burning through \\$50 billion per day](#), and will likely wind up costing \$1 trillion.

\$25 billion to beef up testing

The legislation contains \$25 billion in funding to create and manufacture new coronavirus tests and to widely test the US population. [Widespread testing](#) to determine whether someone is — or has been — infected with the coronavirus is considered key to reopening the economy and relaxing social distancing rules, particularly in the absence of a vaccine.

Pelosi said on CNN Tuesday that Democrats were pushing hard for a provision that would force the Trump administration to lay out a national testing strategy.

Instead, planning for testing and tracing people with the virus will be left up to states, with \$11 billion of the \$25 billion going to states for this purpose. The rest of the funding will go to federal agencies, including research at the Centers for Disease Control and Prevention, the National Institutes of Health, and the Food and Drug Administration.

Another \$75 billion for healthcare providers

The bill provides \$75 billion to medical providers. The money is permitted to go to a range of healthcare providers, including hospitals.

Decisions about how to allocate the funding are left to the Department of Health and Human Services, but providers qualify if they've lost revenue after halting routine medical procedures or if healthcare workers are on the front lines of fighting the

pandemic.

The first round of cash from the CARES Act, [\\$100 billion](#), broadly went to medical providers. So far, the Trump administration has distributed \$30 billion to healthcare providers by quickly funneling the money to any provider that had billed Medicare in the last year.

The Trump administration is expected to announce this week where the remaining funding is going. Seema Verma, administrator of the Centers for Medicare and Medicaid Services, has said the funding will go toward providers who serve a larger chunk of patients covered by Medicaid. It will also target areas of the US with a large number of coronavirus case and pay for healthcare for people who are uninsured.