The bill increases funding for the Paycheck Protection Program (PPP) by $310 billion and the Emergency Economic Injury Disaster Loan (EIDL) program by $60 billion. However, the bill does not increase loan amounts or expand eligibility for PPP loans, including for any organization not already included in the CARES Act, such as 501(c)(6) or 501(c)(4) DMOs. Specifically, the bill:

- Provides an additional $310 billion for the PPP, increasing the overall authorization for the program to $659 billion. Of those funds, the bill sets aside:
  - $250 billion for unrestricted PPP loans made through banks and credit unions of all sizes;
  - $30 billion for loans to be made by smaller banks and credit unions (with less than $10 billion in assets); and
  - $30 billion for loans to be made by mid-sized banks and credit unions (with assets between $10 billion and $50 billion).

- Provides an additional $60 billion for the EIDL program, with:
  - $50 billion to EIDL loans (funds that must be repaid); and
  - $10 billion for Emergency EIDL grants (funds that may be provided as upfront grants).

- Clarifies that agricultural enterprises with less than 500 employees may receive EIDL grants and loans.

The bill provides an additional $100 billion for hospitals and healthcare providers and expanding COVID-19 testing capacity. Specifically, the bill:

- Provides an additional $75 billion for reimbursement to hospitals and healthcare providers to support the need for COVID-19 related expenses and lost revenue.

- Provides $25 billion for necessary expenses to research, develop, validate, manufacture, purchase, administer and expand capacity for COVID-19 tests, including:
  - $11 billion for states, localities, territories and tribes to develop, purchase, administer, process and analyze COVID-19 tests, scale-up laboratory capacity, trace contacts and support employer testing. Funds are also made available to employers for testing.
  - $1 billion provided to CDC for surveillance, epidemiology, laboratory capacity expansion, contact tracing, public health data surveillance and analytics infrastructure modernization.
PAYCHECK PROTECTION PROGRAM INCREASE ACT OF 2020 SUMMARY

- $1.8 billion provided to the NIH to develop, validate, improve and implement testing and associated technologies
- $1 billion for the Biomedical Advanced Research and Development Authority for advanced research, development, manufacturing, production and purchase of diagnostic, serologic, or other COVID-19 tests or related supplies.
- $22 million for the FDA to support activities associated with diagnostic, serological, antigen and other tests, and related administrative activities.

- Requires states, localities, territories and tribes receiving testing funds to submit a testing plan to the Department of Health and Human Services (HHS) explaining how resources will be used to meet testing needs and ease COVID-19 community mitigation policies.
- Requires HHS to submit a report to Congress providing a strategic plan to increase domestic testing capacity, address testing disparities and support the testing plans of state and local governments.