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Sent: Wednesday, March 25, 2020 8:57 AM
To: Dawn Sabo <dsabo@bistatepca.org>
Subject: COVID-19 Business Implications Bulletin for CFOs - Bulletin #2

COVID-19 Business Implications Bulletin for CFOs - Bulletin #2

Dear CFOs and CEOs,

This email contains financial/business-focused information for you all. As you know, Bi-State has been sending COVID-19 bulletins to CEOs and Medical Directors for the past few weeks (archive of past bulletins can be found [here](#)). It includes federal, New Hampshire, and Vermont updates.

First and foremost, as we instructed in our last email: **track all your COVID-19 related costs.**

Other topline include: federal paid leave, health care relief fund in NH, and stay at home you Vermonters! Finally, things change, so we encourage you to click the links for updated guidance and additional detail.

Today's PSA: stop using your reusable bags for groceries OR wash them through a sterile cycle between each visit (and bag yourself) to avoid transmission.

Federal:

Federal (and Vermont) Tax Deadline Moved to July 15th

The IRS has moved the federal income tax deadline to July 15th and Vermont has followed suit. Income taxes are evidently not a thing in NH.

Separate HRSA Grants Management COVID-19 FAQ *this is a different FAQ from the main COVID-19 one (!!!)*

HRSA released stimulus #1 funding to health centers on 3/24/2020. HRSA grants management has started a separate [COVID-19 Grantee FAQ](#) website for COVID-19 grants management related questions (one has to hope that this will get combined with the main [HRSA FAQ](#) at some point).

The NEW Families First Act - Stimulus #2

On March 18, 2020, the Families First Coronavirus Response Act was enacted. It has several key provisions:

1. Supplemental appropriations for WIC, Emergency Food Assistance Program, and nutrition programs for the elderly.
2. Allows waivers to requirements for school meal programs
3. Suspends the work requirements for SNAP and allows states to request waivers to provide emergency SNAP benefits.
4. Expands unemployment benefits and provides grants to states for processing and paying claims (more on this in VT/NH below).
5. Temporarily increases the Federal Match (FMAP) for Medicaid of 6.2% for the duration of the emergency (this will be extremely helpful to NH and VT).

Deeper dive on paid leave:

This begins April 2, 2020 and lasts through the end of the year. This applies to all employers with fewer than 500 employees (those with fewer than 50 can file for an exemption/waiver) and the employer receives a tax credit after the

paid leave is provided. The U.S. DOL has provided fact sheets, etc. [here](#).

There are two main parts, providing a combined maximum of twelve weeks of paid leave:

- 1) 80 hours of paid sick time (Emergency Paid Sick Leave) for employees directly impacted by COVID-19; plus
- 2) up to ten additional weeks of paid leave (under the Family and Medical Leave Act (FMLA)) for school closure-related time (Public Health Emergency Leave).

What is Emergency Paid Sick Leave?

Emergency Paid Sick Leave provides 80 hours of paid sick time for employees who: (i) are quarantined; (ii) have been advised to quarantine; (iii) are experiencing COVID-19 symptoms and seeking a medical diagnosis; (iv) are caring for an individual subject to a quarantine; or (v) need to take leave to care for a daughter or son under age 18 whose school or child care facility is closed or whose child care provider is unavailable because of COVID-19 events. An employee is paid their regular rate of pay, but no more than \$511 per day, or a total of \$5,110, for sick time based on circumstances set forth in (i), (ii), or (iii) above. Additionally, for paid sick time based on circumstances set forth in (iv) or (v), an employee (a) is paid at two-thirds of the employee's regular rate of pay and (b) cannot be paid more than \$200 per day, or a total of \$2,000.

What is Public Health Emergency Leave?

Public Health Emergency Leave is an amendment to the FMLA, providing a new basis for up to 12 weeks of leave (10 of which are paid) where time off is necessary for child care due to a school closing or unavailability of a child care provider because of COVID-19. Public Health Emergency Leave "kicks in" only after the first 10 qualifying days, which are covered by the 80 hours of Emergency Paid Sick Leave. Public Health Emergency Leave is paid at two-thirds of the employee's pay up to a maximum of \$200/day and \$10,000 total over the 12 weeks.

CDC, DOL, and OSHA Guidance for Businesses and Employers

For the full list of employer and business guidelines from the U.S. Centers for Disease Control (CDC), please click [here](#). The U.S. Department of Labor also has some good resources [here](#), including updated guidance on how the Fair Labor Standards Act intersects with COVID-19 business response. OSHA guidance for employers was recently posted [here](#).

Border Closures

The US/Canada Border is still closed for all except "essential" traffic. The following link should be updated as border crossing information changes:

<https://www.ezbordercrossing.com/coronavirus-travel-issues/>

Supply Chain

We are still experiencing challenges to the health care supply chain. At this time, non-health industries with any applicable supplies have provided them to the states/local health care providers. Some businesses are retooling to start to produce these supplies, but it is slow going (some local distillers have converted to making hand sanitizer in Northern New England already!). You may also receive offers from quilters, and others, to provide hand sewn masks which are likely not n95 rated, however, they may be of value to you in some way. We encourage you to keep making your supply requests through the states and working with your local health care network on sharing resources.

U.S. Small Business Administration Economic Injury Loans

The U.S. SBA has resources [here](#) regarding loans during this disaster. Both New Hampshire and Vermont businesses can apply (there are some restrictions based on the specific business):

The NH SBA is offering webinars on the Economic Injury Loan Program twice each business day through 4/3/2020 at 9am and 2pm. Login Details are below:

[Join Skype Meeting](#)

(Trouble Joining? [Try Skype Web App](#))

Join by phone

Toll number: +1 (202) 765-1264, 522409519#

Conference ID: 522409519

<https://content.govdelivery.com/accounts/USSBA/bulletins/2824618>

In VT, ACCD encourages businesses to seek professional business counseling and technical assistance before taking on additional debt. Vermont has a robust business technical assistance provider network. More information about these resources can be found online at <https://accd.vermont.gov/economic-development/resources>.

New Hampshire

No stay at home order as of 3/25.

General NH COVID-19 Business Resources:

As noted in last week's update, numerous COVID-19 NH business resources can be found [here](#). Information about your insurance coverage, unemployment insurance, loans, etc. are all on this page. Things are changing quickly and we recommend you look here often.

NH Health Care System Relief Fund – Initial Application Deadline 3/30/2020

Organizations must make clear in your application the impact of the COVID-19 has had on your finances, how it affects your ability to provide services, and what the impact will be to your patients and your community if you do not receive financial assistance. It seems clear that the priority is keeping the hospitals open, so while you always want to highlight how well you are serving your communities now, you need to make it clear that this situation is unsustainable. Providers can download an application for the COVID-19 Emergency Healthcare System Relief Fund at <https://www.dhhs.nh.gov/documents/covid19-relief-fund-app.docx>. Applications should be submitted by email to healthcarerelieffund@dhhs.nh.gov.

NH Unemployment Benefits for Individuals Impacted by COVID-19

Governor Sununu released [Emergency Order #5](#) "Access to State Unemployment Benefits for Individuals Impacted by COVID-19" on March 17th. Bi-State has verified with the Governor's Office that this assistance is available to employees of non-profits regardless of whether their employer paid into the Unemployment Fund. For more information, please visit the [NH Employment Security's website on the COVID-19 response](#). This website will be updates to align the NH program with any federal changes.

Workforce Needed

On March 24th, Governor Sununu asked for all available health care workforce to register at nhresponds.org. The State is planning for an anticipated surge. We encourage you all to continue talking with your local hospitals (and other health care organizations in your community) about sharing staff, etc. as part of planning for surge needs. It is probable that there will be a need for various health care professionals to go to other locations to support the COVID-19 response (licensure/credentialing, etc. have all been flexed to support this potential scenario). A nice starting point for you could be asking your staff (at all levels) about their willingness to be redeployed elsewhere in the system (one health center created a simple [Survey Monkey](#) for this that you can borrow) if that is needed to meet demand. This could also serve as another piece of information for you as you manage your staff reductions/changes, etc.

Resources/Webinar: NH Law Firm McLane Middleton is Offering a No-Cost Webinar with Employment Attorneys (3/26/2020, 1-2 PM)

McLane Middleton employment attorneys will answer your questions as they relate to the coronavirus and employment and wage issues. Attorneys Charla Stevens, Jennifer Parent and Adam Hamel will provide insight to the complex employment issues that businesses are facing including:

- Furloughs and workforce reduction
- Families First Coronavirus Act
- Wage and Benefit Concerns
- Protecting employee confidentiality
- **Your questions - submit questions in advance by email to coronavirus.employment@mcclane.com**

Register for this webinar [here](#).

Additionally, McLane Middleton has established a website with various COVID-19 employment-related and business resources. Visit it [here](#).

Vermont:

STAY AT HOME!

The latest in Vermont is a March 24th [order](#) (effective 3/25 at 5pm), which we recommend you read in its entirety. All non-essential businesses are ordered to close in-person operations and encouraged to work through virtual means. Individuals should only leave their home for food, health care services, or socially distanced appropriate activities. From the Executive Order: *Services or functions in Vermont deemed critical to public health and safety, as well as economic and national security include:*

a. health care operations such as COVID-19 testing and clinical research, hospital personnel and other healthcare providers, public health workers and other healthcare service providers, laboratory services, caregivers, logistics, technology, security and custodial support, blood and plasma donors and mortuary services. Essential government functions will also remain open.

We do not yet have guidance (we've asked) from the State about the need for potential documentation for your employees to ensure they can travel to/from work. At this time, we recommend that your staff bring their badge (if you use badges) and a letter on letterhead.

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Vermont Tax Deadline Now Also July 15th.

VT has also moved its filing deadline to July 15th to mirror the Federal filing deadline. More information can be found [here](#).

ACCD Business Impact Assessment and Support

The Agency of Commerce and Community Development (ACCD) is still interested in hearing from all Vermont businesses impacted by the response to the COVID-19 virus. Please continue to share these impacts via the [Agency Business Impact Form](#), which will help us assess the full impact as we work toward solutions (also: this information is used to justify the amount of funding the state will get from the federal government). If you have other inquiries, please contact us through our dedicated email address: commerce.covid19@vermont.gov. The Agency has also established a hotline so that businesses may call to report impacts and be directed to resources: (802) 461-5143. The hotline will be staffed Monday through Friday, 7:45 a.m. – 4:30 p.m. Information from the Department (and a newsletter you can sign up for) is found [here](#).

Guidance from the Department of Labor

The Vermont Department of Labor has launched an online portal for employees who may be eligible for Unemployment Insurance benefits as a result of COVID-19. This new process means [initial unemployment insurance claims can now be filed online](#). The new temporary unemployment for COVID-19 will not count against your business experience rating for your UI payments. The Vermont Department of Labor also recently created a set of [COVID-19 FAQs for Employers and Employees](#). New updates will be posted on the [Department of Labor website](#). If you have specific questions, you may wish to contact the Vermont Department of Labor Employer Services line at 802 828-4344. Please understand that they are experiencing high call volume.

Business Interruption Insurance Coverage/Worker's Comp

The [Department of Financial Regulation](#) has posted new [Business Income Insurance Guidance](#). Details will vary from policy to policy, so if you have questions regarding your insurance coverage, please contact your insurance agent or

broker. Speaking of insurance, you may be experiencing challenges with your workers' comp policies. DFR is evaluating whether they need to take regulatory action, please reach out to Brenda Clark if you are experiencing any issues (Brenda Clark, Consumer Services Chief, Dept. of Financial Regulation, 802-828-4886, Brenda.clark@vermont.gov).

DVHA Waiving Financial Verification Requirements for Health Insurance Enrollment

Due to the COVID-19 emergency, Vermont will be temporarily waiving financial verifications required for those seeking to enroll in health insurance; Extending out coverage periods until after the emergency ends; Suspending certain terminations of health insurance; Offering a Special Enrollment Period (1 month) for those who do not currently have health insurance to enroll in a qualified health plan and receive premium and cost-sharing assistance, if eligible. (Eligible Vermonters can continue to apply for, and enroll in, Medicaid at any time.)

Vermont Small Business Assistance

Also, as noted last week, if your business is looking for technical assistance, the Vermont Small Business Development Center (VtSBDC) is providing various resources to help support small business during the COVID-19 outbreak. VtSBDC's team of advisors is actively working remotely to help you navigate this crisis. Click [here](#) to learn more and to request assistance. In the wake of Tropical Storm Irene, the VtSBDC created a [Disaster Recovery Guide for Businesses](#), available on their website. This document may also help you.

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