

| Question Asked | Answer |
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| <p>My understanding is that we can have employees apply for a type of unemployment where they remain employed with reduced hours so they receive income from unemployment and payroll. Assuming this is true, can we as the business also apply for PPP loan and keep the employees at low number hours (doing telehealth) to enable loan forgiveness? Then I assume we would pay the employees with this loan money for the current low number of hours worked?</p> | <p>Yes, you can still apply for the PPP loan. Remember, the UI benefits will be shut off if the employee starts receiving payments from the Families First Coronavirus Response Act, which was intended for those caring for their kids & people with the virus.</p> |
| <p>Can you explain interactions with EIDL and PPP loan program</p> | <p>Whether you've already received an EIDL unrelated to COVID-19 or you receive a COVID19 related EIDL and/or Emergency Grant between January 31, 2020 and June 30, 2020, you may also apply for a PPP loan. If you ultimately receive a PPP loan or refinance an EIDL into a PPP loan, any advance amount received under the Emergency Economic Injury Grant Program would be subtracted from the amount forgiven in the PPP. However, you cannot use your EIDL for the same purpose as your PPP loan. For example, if you use your EIDL to cover payroll for certain workers in April, you cannot use PPP for payroll for those same workers in April, although you could use it for payroll in March or for different workers in April.</p> |

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| <p>We have called several banks/lenders for the PPP, but non of the banks have information to begin application. Is there timelines on when banks will be ready to do this?</p> | <p>They have been receiving instructions from the feds today (Wednesday) and should be ready to go by Friday. Get your paperwork together!</p> |
| <p>On the forgiveness of the PPP loan, will the reduction of foregiveness drop off as soon as you reduce hours or only when you drop below 75% of hours?</p> | <p>Forgiveness on a covered loan is equal to the sum of the following payroll costs incurred during the covered 8 week period compared to the previous year or time period, proportionate to maintaining employees and wages (excluding compensation over \$100,000):</p> <ul style="list-style-type: none"> • Payroll costs plus any payment of interest on any covered mortgage obligation (not including any prepayment or payment of principal on a covered mortgage obligation) plus any payment on any covered rent obligation plus and any covered utility payment. |
| <p>What about employee that decides to hold off work due to fears and then gets sick or has to take care of someone now, do they still qualify for paid sick leave?</p> | <p>No, not eligible for paid sick leave under the FFCVRA.</p> |
| <p>Q: We have called several banks/lenders for the PPP, but non of the banks have information to begin application. Is there timelines on when banks will be ready to do this?</p> | <p>We are hearing most are starting to gear up on Wednesday and will be ready to go on Friday.</p> |

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| <p>if the forgivable loan is desirable, won't reducing staff hours also reduce the forgivable loan amount?</p> | <p>Forgiveness on a covered loan is equal to the sum of the following payroll costs incurred during the covered 8 week period compared to the previous year or time period, proportionate to maintaining employees and wages (excluding compensation over \$100,000): • Payroll costs plus any payment of interest on any covered mortgage obligation (not including any prepayment or payment of principal on a covered mortgage obligation) plus any payment on any covered rent obligation plus and any covered utility payment.</p> |
| <p>I'm a PT who has chosen to stop working for the next month due to lack of childcare. If I file for unemployment does my employer have to pay out anything? I do not want to put any more of a burden on my employer during this difficult time for them. Thank you.</p> | <p>The law states your employer pays the benefits under the FFCVRA. The employer will hopefully get reimbursed later. The same situation is happening all over the nation. Employers will need to get loans for these and other expenses. It's all part of the risk of being an employer. Consider putting your family first!</p> |
| <p>Thank you so very much!</p> | |
| <p>If I sign up for unemployment insurance for myself as a self-employed small business owner, does that disqualify me from applying for the PPP loan?</p> | <p>No.</p> |
| <p>Does the unemployment provision cover people that have their pay reduced by 20</p> | |
| <p>%</p> | |

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| <p>Can you go over the job sharing program for CA.?</p> | <p>CA's work sharing program works as part of the Unemployment Program and is intended to match people who want to work with work hours to reduce strain on the state unemployment fund. If your employee finds work through this program it is likely to reduce their unemployment benefit. Please check this link for details: https://www.edd.ca.gov/unemployment/Work_Sharing_Program.htm</p> |
| <p>Kristen didn't address the Job Sharing program for CA.</p> | <p>same answer as above</p> |
| <p>If I've applied and received a business loan Thur Chase should I still try a SBA LOAN</p> | <p>If you have signed the loan with Chase and it is effective, yu would need to determine if it is sufficient to meet your anticipated needs.</p> |
| <p>is the best way to apply for the payroll protection through sba.gov site or do banks also have applications</p> | <p>Banks are often requesting additional records, such as payroll records for 2019 and Q1 2020. Also they may request health insurance premiums, rent, etc.</p> |
| <p>if you have reduced hours for 50% plus hours</p> | |
| <p>if you have reduced hours for over 50% of employees will you be eligible for forgiveness of Payroll protection program or as long as you keep them "employed" even if they aren't getting hours now</p> | <p>Forgiveness on a covered loan is equal to the sum of the following payroll costs incurred during the covered 8 week period compared to the previous year or time period, proportionate to maintaining employees and wages (excluding compensation over \$100,000): • Payroll costs plus any payment of interest on any covered mortgage obligation (not including any prepayment or payment of principal on a covered mortgage obligation) plus any payment on any covered rent obligation plus and any covered utility payment.</p> |
| <p>they will count as employees and not be</p> | |

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| <p>Unfortunately, Kristin's voice is cutting out. Bummer.</p> | |
| <p>That was great! Thank you!</p> | |
| <p>Can you please clarify EPSLA? Did you say that we must pay 80 hrs of paid leave for all our full time employees?</p> | <p>Please check the slides related to the FFCVA. The employees have to qualify. You can also check here: https://www.ebglaw.com/news/families-first-coronavirus-response-act-employers-new-paid-family-and-sick-leave-obligations/</p> |
| <p>Where are people applying for SBA loans if the FEDS haven't given instructions to the lenders yet?</p> | <p>Many people are in process of applying so that they get to the front of the line, just in case resources run short and/or the lines are long.</p> |
| <p>any clarity of UI if employees have multiple employers including kaiser / union and small business 50/50</p> | <p>The state will have to get back to each employer to see how much less pay was received by each. The employee applies, but the state checks back with the employer for verification.</p> |
| <p>If only 10 employees could it not be exempt from FMLA?</p> | <p>The Law provides that the Secretary of Labor has the authority to issue regulations to (i) exempt certain employers with fewer than 50 employees from providing Public Health Emergency Leave under the Law, "when the imposition of such requirements would jeopardize the viability of the business as a going concern," and (ii) exclude certain health care providers and emergency responders from the definition of "eligible employee." The Act also permits an employer of a health care provider or an emergency responder "to exclude such employee" from Public Health Emergency Leave entitlement, ostensibly without prior approval from the U.S. Department of Labor.</p> |

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| <p>Does the employer need to file for an exemption?</p> | <p>We don't think so, but would advise consulting a labor attorney.</p> |
| <p>What about Admin staff in a PT business has total 12 employees and 6 PTs. Would Admin be in same position as the PT who in theory needs to work if work available?</p> | <p>PT businesses are considered essential, so the admin staff is just as essential to the business operation as the PTs with respect to the law.</p> |
| <p>Admin person afraid to come to work.</p> | <p>Being afraid to do an essential job does not qualify one for the federal benefits. The state of CA or the employer may also contest unemployment claims made for that reason.</p> |
| <p>I read the new emergency policy for FMLA is possibly to be paid for by the Employer. If we have a small business under 50 employees (we have 15 employees), can we claim 'exempt' and NOT be obligated to pay for an employee's FMLA. Thank you.</p> | <p>The Law provides that the Secretary of Labor has the authority to issue regulations to (i) exempt certain employers with fewer than 50 employees from providing Public Health Emergency Leave under the Law, "when the imposition of such requirements would jeopardize the viability of the business as a going concern," and (ii) exclude certain health care providers and emergency responders from the definition of "eligible employee." The Act also permits an employer of a health care provider or an emergency responder "to exclude such employee" from Public Health Emergency Leave entitlement, ostensibly without prior approval from the U.S. Department of Labor.</p> |

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| <p>If an employee voluntarily chooses not come in to work (even though the office is open for business) do we simply pay them for hours worked? If we obtain the Paycheck Protection Program, do we use that money to pay employees that are actually coming in to work as well as those who are NOT coming in to work?</p> | <p>You don't have to pay them under federal law unless they have a qualifying reason. You can pay them for hours worked and they can backfill with other state or federal benefits, as appropriate. Employer is in charge of paying the federal benefits and state is in charge of unemployment to backfill hours not worked.</p> |
| <p>If we obtain the EIDL emergency relief amount of \$10,000....will that alter our ability to obtain a Paycheck Protection Program forgiven loan?</p> | <p>Whether you've already received an EIDL unrelated to COVID-19 or you receive a COVID19 related EIDL and/or Emergency Grant between January 31, 2020 and June 30, 2020, you may also apply for a PPP loan. If you ultimately receive a PPP loan or refinance an EIDL into a PPP loan, any advance amount received under the Emergency Economic Injury Grant Program would be subtracted from the amount forgiven in the PPP. However, you cannot use your EIDL for the same purpose as your PPP loan. For example, if you use your EIDL to cover payroll for certain workers in April, you cannot use PPP for payroll for those same workers in April, although you could use it for payroll in March or for different workers in April.</p> |
| <p>I am a sole proprietor operating a small PT practice with 4 part time staff that are 1099. How am I affected by the legislation regarding "employees" ? I have barely reduced their hours at this time.</p> | <p>If you have contracts with the employees for hourly rates you might be OK. They might be able to file for unemployment to make up for some of the hours lost OR work a plan with you to get benefits under the EFLA, if applicable. Check the PPT and see if any of those conditions apply to the employees.</p> |

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| <p>I am having the same issue with my landlord who is trying to have tenants sign an NDA so we don't talk to each other. At this time they are not willing to offer any deferments.</p> | <p>That could be considered poor form by the landlord. Not sure there is anything you can do about it except consult an attorney. Many landlords are pointing to the federal loan programs because they don't want to take the hit. Some are offering rent deferral, but we have not heard of nay offering forgiveness. If someone does, we will nominate them for "landlord of the year."</p> |
| <p>I have been asking my patients if they are interested in telerehab and most are not because they are able to do their home programs on their own...how can I navigate this resistance?</p> | <p>You actually aren't even allowed to ask them. You can tell them that the government has approved it as a covered service, but they need to ask you for an appointment. If thy do, your skills of persusasion, knowing the relative importance of the visit will be key. It's nervous time, so it's understandable that many may be reticent to do something new.</p> |
| <p>>50%...more like 65%</p> | |
| <p>Facetime</p> | |
| <p>Did Kristen say 15 or 50% of SBA apps will be approved</p> | <p>She is estimating 50% in an effort to get small business to complete their applications asap. Be accurate and be at the front of the line!</p> |
| <p>If I lay PTs off and they file for unemployment, and later I receive PPP loan, do they qualify for the payroll reimbursement? is that double dipping?</p> | <p>Their unemployment pay won't count in the PPP loan when it comes to the forgivness portion. Paid payroll does count towards that formula- see answer above.</p> |
| <p>Are outpatient PT clinics required to provide their therapists with PPE (e.g. gloves, surgical masks, etc.)</p> | <p>You'd have to check with your state or municipality. There is a shortage of PPE and it's being saved for doctors and nurses, especially those in high risk situations. One County is now recommending facial coverings, such as bandanas.</p> |

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| <p>I have multiple employees over 65 in California. One has chosen not to work the other has. The one that has chosen not to work do I have to pay her the two weeks. She is over 65 and has asked to be at home but she is not sick. Thank you.</p> | <p>It does not sounds as if she qualifies under FFCVA because she does not meet one of the 6 criteria, but I would read the criteria again, just to be sure.</p> |
| <p>What about the wiaver for a FMLA if you are less than 50 employees</p> | <p>This is the most popular question, Please see above answer.</p> |
| <p>Can I use work sharing and still get some forgiveness of the SBA loan?</p> | <p>Please see above how the forgiveness is calculated. You could get some forgiveness based on the amount of payroll YOU paid. Work Sharing was intended to match employees with full work and reduce strain on unemployment system.</p> |
| <p>The EIDL does not have forgiveness?</p> | <p>Only the grant part, up to \$10K.</p> |
| <p>Which SBA has the forgiveness?</p> | <p>The grants under EIDL (up to 10K) don't have to be paid back. The PPP loans have forgiveness calculated with the abover formula. The payroll tax deferral program under FFCVA has to be paid 1/2 by Dec 31, 2020 and 1/2 by Dec 31. 2021. If the costs you paid out under federal benefits exceed this amount you may receive a tax credit NEXT year.</p> |
| <p>work sharing is partial unemployment.</p> | <p>Yes. Please see this link:https://www.edd.ca.gov/unemployment/Work_Sharing_Program.htm</p> |
| <p>Great to know about the loans, who has applied, and especially which telehealth being used</p> | |
| <p>No- qualify for FMLA. 10 days waiting, then 10 more weeks at 2/3 of their wage</p> | <p>But...if they qualify for another reason under FFCVA for sick leave they can start with paid leave and transition to FMLA.</p> |

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| <p>Work Sharing is a program like UI where EE get UI for the % of decrease in their hours. In usual UI, EE just applies and reports. In Work Sharing, but EE and ER report</p> | <p>Thank you. We believe you are right, but it would not be a bad idea if those interested checked with their attorney.</p> |
| <p>PPS wenbsite has legal counsel interpretation on what exactly you have to pay. Specifies quarantine/ isolation is Different than shelter in place. DON" T have all these FFRCA obligations for shelter in place</p> | <p>PTs practices are essential businesses. Unless there has been a specific order in your state or municipality, PTs have not been told to stay home by government entities we know of.</p> |
| <p>wow, awesome chuck</p> | |
| <p>So no assistance is a true grant of forgiveness.</p> | <p>plaaase contact us as we aren't sure what you are asking</p> |
| <p>so per ? Rick today there is a question about payment for telehealth.</p> | <p>The DMHC has mandated telehealth visits be paid like in-office visits. To date, Medicare only allows e-visits, which are paid at a lower rate and capped at once per week. Let's change that!</p> |
| <p>Will not paying rent on commercial space effect my credit?</p> | <p>Please talk to your landlord about this so that they do not report you. Consider getting one of the loans to cover costs. It would likely take a while for a landloard to affect your credit. Tell them to have a heart as you are working to remain as a long-term, responsible tenant.</p> |
| <p>For the PPP loan, can we simply re-hire by June 30th in order to maximize loan forgiveness or is it based on total payroll during the entire 4 month period compared to a previous period?</p> | <p>See above answer or find out on this link: https://www.sbc.senate.gov/public/_cache/files/9/7/97ac840c-28b7-4e49-b872-d30a995d8dae/F2CF1DD78E6D6C8C8C3BF58C6D1DDB2B.small-business-owner-s-guide-to-the-cares-act-final-.pdf</p> |

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| <p>Do we know the exact formula for determining the reduction of loan forgiveness?</p> | <p>See above answer or find out on this link: https://www.sbc.senate.gov/public/_cache/files/9/7/97ac840c-28b7-4e49-b872-d30a995d8dae/F2CF1DD78E6D6C8C8C3BF58C6D1DDB2B.small-business-owner-s-guide-to-the-cares-act-final-.pdf</p> |
| <p>When do we have to re-hire in order to take advantage of the loan forgiveness? (E.g. if our staff are on unemployment, and we can't afford to pay them right now, when do we need to have them on payroll to get the forgiveness?)</p> | <p>June 30th for full forgiveness. See this doc: https://home.treasury.gov/system/files/136/PPP--Fact-Sheet.pdf</p> |
| <p>Is Physical Therapy considered "essential"?</p> | <p>In terms of being allowed to be open, the answer is yes. In terms of an individual patient, the clinician must decide if the healthcare is essential at this time.</p> |
| <p>How do you opt out of the EPSLA and Expanded FMLA if we can't afford to pay it? Can we opt out if PT is considered essential?</p> | <p>You don't really opt out. The employee must qualify for benefits and if they do, they employer has to pay them in the short-term, hoping to be at least partially compensated later.</p> |
| <p>How can you specify what you are applying for? They removed the "login" component of the SBA website and when you apply for a disaster loan it doesn't ask what loan you want to apply for, there is only one button to click to apply, do you pick after you are "approved"?</p> | <p>You will want to contact your banker to help fill out forms for each type of loan. Some will ask for more info than on the applications listed online.</p> |
| <p>Is the 600 dollar /week allowance subject to an employees wage earnings or can a 15 dollar.hr employee receive the 600 dollar allowance in addition to their unemployment allowance based on earnings?</p> | <p>The Subtitle also provides for an additional \$600 per week of benefits for up to four months, even if the worker currently is making less than that.</p> |
| <p>Thank You</p> | |

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| <p>How do we apply for an exemption for the FFCRA.</p> | <p>Please contact us regarding your reason for wanting to opt out....is it because of being a small employer, health care?? The employees must qualify to receive benefits. Your answer may help determine how you can qualify for exemption (see above).</p> |
| <p>Is the Forbearance program for Fed backed mortgages available for commercial building owners if the loan is Fed backed?</p> | <p>IPTCA cannot answer this. Please forward question to Supervisor Gaspar.</p> |
| <p>I've been told to apply for the EIDL loan because it is easier to obtain AND you can still apply for the PPP loan and then refinance the EIDL loan into the PPP loan - TRUE?</p> | <p>Lots of moving parts there including how quickly the available funds are spent. Many are applying for both. Please check the terms of each loan type to see if one better meets your needs OR maybe a combination if you need BOTH funding sources: https://www.sbc.senate.gov/public/_cache/files/9/7/97ac840c-28b7-4e49-b872-d30a995d8dae/F2CF1DD78E6D6C8C8C3BF58C6D1DDB2B.small-business-owner-s-guide-to-the-cares-act-final-.pdf</p> |
| <p>Aren't Healthcare workers/employers exempt from the expanded sick leave program?</p> | <p>Not if they have a qualifying reason (1-6).</p> |
| <p>even though health care has been deemed "essential" we have a very boutique hands on physical therapy business, which I don't feel meets the "essential" qualification, as our patients are chronic..and we are not able, being hands on manual therapists, can't keep the appropriate physical distance...will this adversely affect us from getting loan relief for payroll??</p> | <p>It should not matter. It's based on financial numbers and need - NOT the type of PT business.</p> |

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| What happens to our employees whose salaries exceed \$100K? Is there salary completely disqualified or just the amount over the threshold? | Just the amount OVER the threshold. |
| Any news on property tax deferral in CA? | Not yet..... Supervisor Gaspar is pushing Governor Newsom for an executive order. |
| You just answered about filing unemployment if you're self employed. But what about if your salary yourself- so you're not hourly? | It's based on averaging your monthly income over many months. Please consult the EDD website for the calculator. |
| Is this working? I'm getting nothing on my end | Sorry for the glitches. It was likely a GoToMeeting issue. |
| can we apply for the eidl AND PPP? I heard today there was an update because prior you could not. is this true,? | Yes, you can. See above. |
| are we getting copies of these slides emailed to us after this webinar? | They are now posted at iptca.org on the "News" section. |
| We have a therapist that is pregnant and her MD wrote a note that she is not to work due to COVID -19 and she is in high risk group. Does she get covered under federal sick pay. She had planned on filing disability, but now we are not sure? | Wow! That's a tough one because that situation is not specifically stated in the legislation. Because of the sensitivity of the situation, you may need to consult an attorney. We may be able to ask PPS or IPTCA attorney for you. |
| where do we apply for Care Act? | If you are talking about the loans, it's with your bank. If you are talking about the \$600 check coming to employees, you don't need to apply. |
| If I'm a business owner and applied for SBA , can I still apply for Unemployment? | Yes. |
| can't hear | Sorry. Hope it got better. |
| what if we are closed | You should still apply for federal and states benefits and should get them as long as you meet qualifications. |

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| must be Gaspart PT that is approved!!! :) | |
| Is it ok that we apply for both loans? | Yes |
| Heard that the loan forgiveness will be on a first come first serve basis Does that mean you may or may not get loan forgiveness? | Would not be surprised if that were true to some extent because available funds may go fast. |
| Since PT clinics are considered essential, are we still required to cover them in the FMLA? | Yes. |
| Specifically, do we have to cover them if they don't have daycare.....? | Yes |
| Do you apply for PPL loan at bank, or online? | You need to work with a bank, but some applications are online which may help expedite the bank loan process. |
| Lenders have stopped lending. US Bank & BofA are not lending and waiting to see the Gov does with stim package. | That is changing quickly and lenders are waiting for federal instructions. Most should be ready to go by Friday. |
| Please let everyone know if they do not use a HIPAA compliant telehealth platform their Professional Liability company will most likely NOT cover the telehealth if anything should occur. This is EXTREMELY important to know! | Thanks for the tip. |
| Chuck will tonights presentation be available on-line? | We will have audio and transcription soon. Slides are available at iptca.org in the "News" section |
| Thank You All. | |

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| <p>What Are there limitations with regard to retirement account withdrawals?</p> | <p>Now you can remove as much as \$100,000 penalty-free before December 31, simply by telling your retirement plan company that you're "experiencing adverse financial consequences" due to COVID-19 or facing personal or household COVID-19 diagnoses. Taxes are due in three years. Maximum loans against 401(k)s are also doubled, to \$100,000. (FYI, IRA loans are not a thing.)</p> |
| <p>so, how do we prioritize which form of pay we offer our employees? Sounds like they are due 12 weeks or 2/3 pay + 2 wks sick leave + they can get unemployment</p> | <p>The state will likely shut down the state unemployment benefit while employee is taking federal benes. It's up to you and employee to determine which benefit is most appropriate.</p> |
| <p>what about BC/BS and other out-of-state plans? Are they paying for CA providers?</p> | <p>You would have to check the policies in the states administering the plan.</p> |
| <p>You spoke about telehealth for medicare for PT's is that an E-visit or true telehealth?</p> | <p>Medicare is e-visits at this point. APTA and PPS hope to expand upon that.</p> |
| <p>So with regard to the posters that need to be up by tomorrow morning : If employees are working at home, should we be sending these posters to them, or is posting in office our only requirement?</p> | <p>You should send in email format to all employees.</p> |
| <p>We furloughed some of our staff prior to the CARES bill was signed. What impact does our decision have on our ability aquire or re-pay the loan proccured</p> | <p>We believe you are asking about PPP or EIDL. You should be OK. Forgiveness for PPP depends on hire date of June 30th, number of employees retained, and not cutting salaries more than 25%.</p> |
| <p>Was the intent of the stimulis to pay layed off or Furloughed employee more thant they would normally make?</p> | <p>No, but this may happen for lower paid workers if they receive benefits plus the straight check from the feds.</p> |
| <p>to better clarify have folks applied for SBA related to this current scenario?</p> | <p>Yes.</p> |

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| <p>what do you think of the small business exemption on some of the paid leave requirements during this time when the PPL are not available yet and it is hard to be confident about loan forgiveness?</p> | <p>Small business exemption and/or health care businesses could qualify (see above), but we'd recommend discussing with your employees and consulting an attorney before executing that plan.</p> |
| <p>does the DOL consider PTs "healthcare workers" for an exemption for paid leave?</p> | <p>PTs need to have a qualifying reason to receive paid leave under FFCVA (reasons 1-6). Not wanting to work under the stressful circumstances is not a qualifying reason.</p> |
| <p>what if an employee justs wants to stop work because they are fearful of getting ill, but we are an essential business. It is not sick leave, and not UI, so what is it?</p> | <p>Fear of getting ill is not a qualifying reason.</p> |
| <p>there are exemptions for small businesses that would not remain viable financially if they had to paid out the sick leave- can she speak to this?</p> | <p>This is a VERY popular question and I believe it has been answered above. If you still have questions, let us know and/OR consult your attorney.</p> |
| <p>What is the downside to just closing a PT clinic for a month or two and putting everyone on UI so things aremore predictable</p> | <p>It may be the best options for some businesses and is certainly more predictable.</p> |
| <p>if my restaurant is closed am i still required to pay the 2 wk sick leave and or 12 wk for childcare?</p> | |
| <p>We can hear Kristin!</p> | <p>Hi Rita!</p> |
| <p>Come back, Chuck!</p> | <p>Be back soon, Rita!</p> |
| <p>Hi, Dan!</p> | <p>Hi Rita!</p> |
| <p>Too many people! Chuck can't get back in!</p> | <p>We did not do it on purpose. We promise!</p> |
| <p>part time employees are given 24 hrs a year for sick time - could an employee use that time if they have covid symptoms?- especially when everyone is asked to stay home x 14 days to self quarantine or could they ask for more sick time to cover the employee?</p> | <p>They would have to be advised to stay home by their medical provider to qualify for the FFCVRA paid sick leave. If they have not they could use sick time afforded by the employer benefits.</p> |

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| <p>Is Families First Coronavirus Response Act only if business closure? Do you know how an employer would designate the extra "sick" hours on payroll itself/</p> | <p>No. Payroll companies are in the process of developing systems to help track when employees are being paid via FFCVRA benefits vs. regular pay vs. sick leave, etc. We have not heard of companies providing paid extra sick leave outside of the FFCVRA.</p> |
| <p>With regard to CARES, do you know what happens if your payroll has significantly grown since the 2/19-6/19 look back period? We have hired additional PT's due to growth and based on the rules, their salaries would not be included in our average monthly wages calculation.</p> | <p>This is for PPP forgiveness: You will owe money when your loan is due if you use the loan amount for anything other than payroll costs, mortgage interest, rent, and utilities payments over the 8 weeks after getting the loan. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.</p> <p>You will also owe money if you do not maintain your staff and payroll.</p> <ul style="list-style-type: none"> ☑ Number of Staff: Your loan forgiveness will be reduced if you decrease your full-time employee headcount. ☑ Level of Payroll: Your loan forgiveness will also be reduced if you decrease salaries and wages by more than 25% for any employee that made less than \$100,000 annualized in 2019. ☑ Re-Hiring: You have until June 30, 2020 to restore your full-time employment and salary levels for any changes made between February 15, 2020 and April 26, 2020. |

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| <p>if the clinic had to be closed and employees have applied for unemployemnet then are we as employer still have to pay them?</p> | <p>The employee applies for unemployment and the state pays the benefits. We hope the federal government will stabilize the state unemployment funds so that your employer unemployment taxes do not increase because of the Coronavirus pandemic.</p> |
| <p>Great poll, I would love to have the results to share with my staff</p> | <p>We will ask Chuck to publish. Thanks!</p> |
| <p>Is any institution offering the PPP loans yet?</p> | <p>Gearing up right NOW!</p> |
| <p>It is my understanding if you are a health care provider they are exempt from being able to get the extended FMLA paid by the employer becasue they are essential workers.</p> | <p>Not if they have a qualifying reason.</p> |
| <p>WAS THE PPP .5% INTEREST RATE? YOU GOT CUT OFF.</p> | <p>4%</p> |