



Covid-19 Resources

FAQs – July 22, 2020

Getting you the answers to the many questions related to Covid-19 and its impact to you is our first priority. Things continue to evolve and change very rapidly, but please know that our team is working as quickly as possible to understand all that is taking place and going to the source for the answers. Our goal is to get you answers and information that is in **your** best interest and not get waylaid with distractions. Below are the most recent questions we have been fielding.

Q1: What is the grant being offered by Health and Human Services (HHS) to healthcare professionals?

Answer: The Department of Health and Human Services (HHS) Provider Relief Fund offers assistance to those in the healthcare field that participate in state Medicaid and Children’s Health Insurance Program (CHIP) and have not previously received a payment from the Provider Relief General Fund Distribution. **Very recently, HHS expanded the program to dentists who do not participate in Medicaid or Chip.** You can receive up to 2% of your gross receipts based on your 2019 tax return. The funds must be used to prevent, prepare for, and respond to Coronavirus issues. **The deadline for applications was recently extended and is currently August 3, 2020.**

Q2. Is this something I should be applying for? I hear there is reason for caution with this assistance?

Answer: There are some restrictions to be aware of, such as:

- Applicant’s information, including the amount received, will be public information. This means anyone can divide by 2% and get a pretty accurate estimate of your gross receipts.
- The regulations currently indicate that for any patient you treated that had a presumptive or actual Covid-19 case, you may not charge that patient more than you would have had they been an in-network patient. We believe that this would be unlikely in a dental practice and is intended to address access of care for Covid-19 patients seeking treatment for the disease. Per our affiliation with the ADCPA and contact with the ADA we are expecting updated guidance soon, and specifically for dental practices.
- You cannot use the funds for the same expenditures covered by other relief programs (PPP loan, EIDL loan, etc.). You can receive multiple types of assistance; you just need to use each of the programs for different expenditures.
- Like the PPP loan and EIDL loan and grant through the SBA and other local grants, there are government and agency restrictions and the potential for oversight and audits. We urge you to read through the terms carefully before deciding to apply. More information can be found here:

<https://www.hhs.gov/sites/default/files/provider-relief-fund-medicaid-chip-factsheet.pdf>

<https://www.hhs.gov/coronavirus/cares-act-provider-relief-fund/for-providers/>

Our recommendation is to apply as you will have 90 days to accept the funds. We anticipate some clarity between now and then from HHS as a result of ADA lobbying.

Q3. I received additional grant money; how can I spend or use the funds?

Answer: We strongly advise you to read through all terms and conditions with any sort of grant program before applying or accepting any funds. Some can be used for any of your working capital needs while others contain stipulations and restrictions on how funds can be used.

Specifically, be aware of any government grant programs. Some local counties have also decided to distribute grants from a \$150 billion Coronavirus Relief Fund established by the CARES Act. It requires that the payments from the Coronavirus Relief Fund only be used to cover expenses that—

1. Are necessary expenditures incurred due to the public health emergency with respect to the Coronavirus Disease 2019 (COVID-19);
2. Were not accounted for in the budget most recently approved as of March 27, 2020 (the date of enactment of the CARES Act) for the State or government; and
3. Were incurred during the period that begins on March 1, 2020, and ends on December 30, 2020.

Additional guidance on eligible expenditures can be found [here](#) from the US Treasury website.

Q4: When should I plan on applying for PPP Loan forgiveness?

Answer: Some banks may begin accepting applications soon, but you may want to delay filing to allow any kinks in the process to be worked out. There are proposals and rumors in Congress that automatic forgiveness may be granted for loans under a certain dollar amount (potentially \$150,000), so rushing to apply for forgiveness is not necessary. Furthermore, no interest will be charged, and you do not need to begin making payments for quite some time, so even if you have spent all your PPP funds, it may be prudent to hold off on applying for forgiveness for now.

Dental Group, LLC - We continue to work both in the office and remotely. Our meetings will be done via teleconference and or online collaboration. If you plan to drop off documents, please call ahead to coordinate a time when we will be in the office as there is no safe place to leave documents at the door.

If you have any questions, please do not hesitate to contact us directly at (425) 216-1612.