



Covid-19 Resources

FAQs – April 24, 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.

SBA Loan Update – As you have likely heard, the house passed an emergency bill which adds additional funds to the PPP and EIDL loan programs as well as the EIDL grant. It is expected the President will sign the legislation today. If you previously applied for a PPP loan but were not yet approved, you should contact your bank immediately to make sure you are still in the queue. If you have not yet applied, we recommend you do so quickly. We still anticipate regulations from the Treasury on Monday pertaining to the forgiveness portion of the PPP loans.

Reopening of Washington Economy – Governor Inslee announced today that low-risk construction activities that can follow social distancing are allowed to resume. He also noted that it is too early to tell when other industries will be allowed to reopen. The Governor's office will be working with different industries to determine when it is safe to do so. While this may be seen as nothing new as it specifically relates to the dental industry, it is at least an encouraging sign that the economy as a whole might be on its way to getting back to normal.

Oregon Governor Opens Dental Offices May 1 – Governor Brown of Oregon announced yesterday that non-urgent medical procedures could resume and stated that there will be enough PPE available to end the non-urgent closure order effective May 1.

Meanwhile the WSDA posted this to their website yesterday:

*"We are aware that some states have started announcing plans to begin opening dental offices in coming weeks. **We continue to engage in active dialogue with state authorities, other Washington health care organizations, and the ADA on next steps for our state's plan for reactivating non-emergent dental and medical care. The decision-making authority on this lies with the Governor, not the WSDA.**"*

In relation to reopening, the ADA has recently updated Guidance for Minimizing Risk of COVID-19 Transmission that can be found via this [link](#).

ESD Relief of Charges

The CARES Act ensures your unemployment tax rate won't go up because your employees are using funds from this legislation (primarily the additional \$600 and expanded length of benefits). Currently, this is only true for the CARES Act benefits. For standard unemployment benefits employers are receiving Benefit Charging Notices which

will by default increase next year's rates unless legislation is passed to provide blanket relief for all employers. The ESD is currently recommending employers apply for the standard Relief of Charges until or unless there is blanket-wide relief for those employers concerned about rate increases (which generally don't go into effect until next calendar year). Below is a response from an ESD official:

"Please send your responses to olympiaamc@esd.wa.gov. In subject line please put: "RELIEF OF CHARGES ESD# 000-000000-0000." We would need an individual response for each employee. The reason for this is at this time legislation has not written laws to cover our employers for relief of charges. They are trying to make sure that everyone is established on benefits first and then will be writing the needed laws to assist our employers. We are asking that you send response to make sure all benefit charges are requested for relief at this time. We do understand the cumbersome nature of this ask and we do appreciate all your time and effort."

More details regarding benefit charges and how to request relief should you want to peruse that (in lieu of waiting for potential blanket relief) can be found [here](#).

Dental Group, LLC - We will be working both in the office and remotely in the coming weeks. Our meetings will be done via teleconference and or online collaboration. If you plan to drop off tax 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.

Our focus in the coming weeks will be on finishing tax returns such that if a refund is due to you, we can get that as quickly as possible; we are of course continuing to monitor developments so that we can be a resource to you in making decisions relative to your practice and personal finances.

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