

April 3, 2020 - COVID-19 UPDATE: NDBODE Guidance, Business Resources, Business Directory, Member Communication

In this update we will be covering the following items which will be discussed at length below:

- 1. NDBODE Guidance (Recommendations extended through April 20, 2020)**
- 2. Business Loan/Grant 7(a) and 7(b) Resources (REVIEW IMMEDIATELY)**
- 3. Updated Business Resource Directory (Coming Monday April 6, 2020)**
- 4. ADA Guidance and Recommendations**
- 5. Member Communications (Twice weekly on Mondays and Fridays)**

NDBODE Guidance (Recommendations extended through April 20, 2020):

As of today, April 3, 2020, NDBODE has extended their recommendation of **“dental practitioners within the state, to discontinue providing routine, non-essential, and elective procedures through the end of the business day,... During this time all practitioners must continue to provide patients emergency care.” through April 20, 2020.** We are still waiting on formal statement from NDBODE, but an extension was voted on and approved at this meeting. The NDDA respects and recommends the guidance provided from our NDBODE. We thank them for their guidance not only for our members, but all licensed dental professionals within our state. While the NDDA cannot represent any positions taken by NDBODE, we firmly and unanimously stand in support and respect their decisions regarding the regulation of the practice of dentistry in our state. **For any comments, concerns or issues with this guidance, all dentists MUST contact NDBODE for their interpretation as the regulating authority in our state.**

For any questions surrounding clinical process, interpretation, guidance or duties of NDBODE please contact:
Ms. Rita Sommers
Phone: 1-701-258-8600
Email: rita@nndentalboard.org

Business Loan/Grant 7(a) and 7(b) Resources (REVIEW IMMEDIATELY):

The NDDA and ADA are waiting for clear guidance from the Small Business Administration on the best way to help dentists considering applying for Paycheck Protection Program 7(a) loans. **The SBA was set to allow banks and other preferred lenders to begin dispensing these loans beginning April 3. However, as of April 3, the guidelines for borrowers and lenders continues to change.** Due to the evolving nature of the details around Small Business Administration loans, the “Economic Relief Opportunities for Dental Practices: What This Means for You” ADA webinar will be rescheduled for a later date. Please continue checking ADA.org/virus for the latest information. To find previously recorded webinars and additional resources for dentists, visit [COVID-19 Resources for Dentists](#). **The NDDA and ADA will not be issuing any guidance until there is a clear understanding of the terms of the 7(a) program.** We continue to recommend that dentists consult with their financial advisors or other consultants to determine if this loan would be the best fit for their practice. Please continue to check the U.S. Department of Treasury Coronavirus [webpage](#). If you would like the link to the Fillable Application Form: <https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Application-3-30-2020-v3.pdf>

Dentists who previously applied for Economic Injury Disaster Loans prior to March 29 but who did not receive a Small Business Administration number are being asked to reapply for the loans as soon as

possible using a new form. The [new online form](#), which the SBA updated late March 29, is more streamlined and requires far less documentation than the EIDL loan applications submitted prior to this update. Applications made after March 29 will include a box that the applicant can check to request an emergency grant of up to \$10,000, which the SBA must provide within three business days of the grant's request. The SBA updated the form to streamline the application process for businesses impacted by the COVID-19 pandemic. According to a new fact sheet created by the ADA and Academy of Dental CPAs, "this grant will not have to be repaid even if you are not approved for the loan." **For applicants who submitted their applications before March 29 but did receive an SBA loan application number, the ADA and Academy of Dental CPAs are still determining the process they can use to request the grant.** The new SBA COVID-19 Economic Injury Disaster Loan form can be [accessed here](#). The fact sheet is attached and also can be accessed at ADA.org/SBAloansfactsheet.

Updated Business Resource Directory (Coming Monday April 6, 2020):

Due to the rapidly changing economic and regulatory response to this pandemic, **the NDDA will be providing a new and updated Business Resource Directory on April 6, 2020 that will directly link you to the most current content and updates from: the ADA, state and federal agencies, accounting and legal firms, as well as other consulting firms** providing information and advice on the pandemic and the resulting governmental response. Please keep in mind that while we are navigating these resources, we are seeing multiple and daily updates as well as changes to the guidance. Additional to note, some of the guidance can be contradictory to other firms or previous guidance. This is a rapidly changing situation and we encourage all member dentists to please **diligently check these sources and guidance to ensure they are following the most current guidance and applying it to their specific individual business situation.**

ADA Guidance and Recommendations:

[ADA Interim Postponement Recommendation Statement](#)

[Summary of ADA COVID-19 Interim Guidance](#)

[ADA Interim Guidance for Minimizing Risk of COVID-19 Transmission](#)

[ADA Interim Guidance Flowcharts for Minimizing Risk of COVID-19 Transmission](#)

[ADA Statement: "Labor Department says employers with fewer than 50 employees may be exempt from new law"](#)

Member Communications (Twice weekly on Mondays and Fridays):

Due to the overabundance of both information and misinformation of this crisis, the NDDA will be limiting our member communications to twice per week. These communications will include a "Monday Update," a what to look out for and plan for in the week ahead and a "Friday Recap" outlining any updates and changes that have transpired in the previous week. **In the event of a time sensitive event or occurrence (either federally or locally), the NDDA will send immediate correspondence member wide to notify membership of potential required timely action.**