

COVID-19 FAQ for Employers

The Coronavirus pandemic is an unprecedented situation. As all levels of government navigate this uncharted territory, the PA Chamber is committed to being a resource for businesses across the Commonwealth. The following FAQ is a compilation of recent inquiries our organization has received from employers. This document will be updated regularly as new information is made available. **The situation is evolving rapidly and we will strive to keep this information, and all of our resources, as up to date as possible. This information is based on our understanding as of 5 p.m. on March 27.**

For additional information on COVID-19, visit the PA Chamber's [Business Resources for Coronavirus](#) page on our website. Please feel free to contact us with any additional questions, our office can be reached at 800-225-7224 or info@pachamber.org.

Q. Is the PA Chamber open during this crisis?

A. Our staff has the ability to work remotely from the safety of their homes. We will continue to update the [Business Resources for Coronavirus](#) page on our website and monitor the PA Chamber's main telephone line and e-mail box to respond to any inquiries as quickly as possible.

Government Updates

Q. What does the Wolf administration's mitigation efforts mean for businesses? What is considered an essential business?

A. On March 20, 2020, the Wolf administration issued updated guidelines related to the governor's order for all "non-life-sustaining businesses" in the Commonwealth to close their physical locations. The updated guidelines can be found [here](#). Enforcement actions against businesses that don't comply with the governor's order began on Monday, March 23.

We encourage employers to review the administration's updated guidelines in conjunction with the [Cybersecurity and Infrastructure Security Agency advisory](#) guidelines that were released on March 19. If there are still questions about whether an organization needs to close its physical location, contact the Department of Community and Economic Development at ra-dcedcs@pa.gov. Businesses can apply for a waiver to the order via [DCED's website](#). The administration has also developed a [FAQ document](#) for businesses with questions about the governor's order.

Q. What is the federal government doing in regards to paid sick leave during the crisis?

A. In March, the U.S. Congress passed and President Trump signed into law legislation (the "Families First Coronavirus Response Act") that requires employers with fewer than 500 employees to provide two weeks of paid leave for any individual with a qualifying coronavirus related absence. Individuals could then be eligible for an additional 10 weeks of paid family leave for parents of children whose schools have been closed due to the COVID-19 pandemic. The bill was amended so that small businesses with 50 employees or under whose viability will be jeopardized may be considered exempt from paying sick leave if subsequent action is taken by the U.S. Secretary of Labor. Employers of healthcare providers or emergency responders may elect to exclude such employees from the paid sick leave. The bill provides for a refundable tax credit so employers may ultimately recover costs. It goes into effect on April 1. An overview of the law can be found [here](#).

The Department of Labor and Industry is beginning to provide additional guidance on this issue and has posted a [FAQ page](#) to its website.

Q. What is included in the federal COVID-19 relief package?

A. On March 27, President Trump signed into law the Coronavirus Aid, Relief and Economic Security (CARES) Act. The CARES Act will inject \$2.2 trillion into the U.S. economy to help businesses stay open and pay their employees, reduce the potential for future layoffs and ensure the continuity of employment for workers across the United States. The CARES Act includes \$500 billion in rescue funds for U.S. industries (including an infusion of \$100 billion into the hospital industry) and ensures that many Americans will get checks of \$1,200 for individuals, \$2,400 for married couples. Unemployed workers will get an extra \$600 per week for up to four months, in addition to state benefits to make up for 100 percent of lost wages. In addition, state and local governments nationwide will receive \$150 billion – which is desperately needed as only businesses deemed to be “essential” are keeping their doors open and unemployment claims continue to rise. The CARES Act also delays the payment of employer payroll taxes and includes modifications for net operating losses, among other business tax changes.

An overview of the CARES Act by the U.S. Chamber can be found [here](#).

Child Care Providers

Q. Has the state issued any guidance for child care providers?

A. Yes, the state Department of Human Services has released operational guidelines for child care providers throughout the state. On March 16, child care facilities were closed statewide as part of the Commonwealth’s mitigation efforts. Exceptions to this policy are family child care homes and group child care home operating inside a residence. More information about the Department’s child care provider recommendations can be found [here](#).

Health Care Practitioners

Q. Are medical professionals able to provide services to patients via telemedicine during the COVID-19 pandemic?

A. Yes, on March 18, the Pennsylvania Department of State announced that any health care professional licensed under the Department’s Bureau of Professional and Occupational Affairs licensing boards can provide services to patients via telemedicine. More information can be found [here](#).

Small Businesses

Q. Are there any financial resources for small businesses to help cope during the mitigation phase?

A. Low-interest loans for small businesses and eligible non-profits in all 67 Pennsylvania counties are available through the U.S. Small Business Administration. SBA’s Economic Injury Disaster Loans offer up to \$2 million in assistance. According to the [Wolf administration](#), these loans may be used to pay fixed debts, payroll, accounts payable and other bills that can’t be paid because of the disaster’s impact. The interest rate is 3.75 percent for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75 percent. Businesses can apply online at <http://sba.gov/disaster>.

Additional information on small business guidance and loan resources can be found on the [SBA’s website](#). The PA Chamber is working with the Wolf administration and General Assembly to develop other assistance programs.

On the state level, the Wolf administration has announced the creation of the COVID-19 Working Capital Access Program (CWCA), which will deliver loans to for-profit businesses with 100 or fewer full-time employees. The program falls under the Pennsylvania Industrial Development Authority’s Small Business First Fund. Per the guidelines announced yesterday, the program will make \$60 million available to provide loans of \$100,000 or less to qualifying businesses. All loan applications must be submitted through a Certified Economic Development Organization (CEDO). More information about the CWCA [program](#), including a list of CEDO’s operating in the Commonwealth, can be found [here](#).

Taxes

Q. Will taxes still need to be filed by the April 15 deadline?

A. On March 18, the U.S. Department of Treasury announced that the 2020 federal tax deadline will be delayed to July 15, 2020. More information can be found [here](#). On March 21, the state Department of Revenue announced that the deadline for filing the Personal Income Tax in Pennsylvania is also extended to July 15, 2020. More information about the Department's announcement can be found [here](#).

Transportation

Q. What changes are being implemented by the Pennsylvania Turnpike?

A. Beginning March 16, the Pennsylvania Turnpike stopped accepting cash and credit cards on its mainline ticket system. All tolls will be assessed electronically via E-ZPass or via the PA Turnpike's "Toll by Plate" program. On March 20, the PA Turnpike reopened all 17 of its service plazas. Restrooms inside all service plazas will be open 24 hours. The outdoor portable toilets will remain in place at the service plazas for approximately one-week. Limited food options will be available at all service plazas from 7 a.m. until 6 p.m. for take-out only. On-site parking (including overnight) will continue to be allowed. For more information, visit the [PA Turnpike's website](#).

Q. Are rest areas open along Pennsylvania highways?

A. On March 18, PennDOT announced it was reopening select rest areas across the Commonwealth for truck parking. Each location will have five portable toilets (one of which is ADA-accessible) that will be cleaned once a day. PennDOT does not plan to open any of the indoor facilities due to staff availability to keep facilities clean and properly sanitized. The following locations will be open for truck parking:

- 0 Interstate 79: Crawford County NB/SB;
- 1 Interstate 79: Allegheny NB only;
- 2 Interstate 80: Venango County EB/WB;
- 3 Interstate 80: Centre County EB/WB;
- 4 Interstate 80: Montour County EB/WB;
- 5 Interstate 81: Luzerne County NB/SB;
- 6 Interstate 81: Cumberland County NB/SB;

More information can be found [here](#).

Unemployment Compensation

**Please note the state Department of Labor and Industry has created a [webpage](#) compiling information for Pennsylvania employees impacted by COVID-19.

Q. What changes are being made on both the state and federal level to the unemployment compensation system?

A. On March 18 President Trump signed the Families First Coronavirus Response Act, which included several important initial provisions related to unemployment compensation (UC):

- Gave states flexibility to waive certain requirements that were impeding eligibility
- Provided \$500 million for support state UC benefits and \$500 million to help administration
- Authorized federally-funded extended UC (beyond the usual 26 weeks)

On March 27, Gov. Tom Wolf signed into law H.B. 68, which amends the state's UC law, by providing for the following emergency measures:

- **Easing benefit access:** Eases eligibility requirements and access to UC for individuals who are separated from employment due to the emergency. This includes waiving the standard one-week waiting period to apply for benefits and ongoing work-search requirements.
- **Authorizing authority:** Authorizes the PA Secretary of Labor & Industry to adopt temporary regulations to ensure Pennsylvania is compliant with federal law and able to receive and distribute federal benefits
- **Requiring Notification:** Requires all employers to notify employees at the time of separation of their potential eligibility for benefits and other helpful information.
- **Providing Relief from Charges:** Provides automatic "relief from charges" for employers whose employee's separation and eligibility for UC is based on the emergency. In other words, these employers will not experience a tax increase, as they otherwise would, if a former employee receives benefits.
- **Relief for Reimbursable employers:** Under current law, some employers like nonprofits and school districts can opt to forgo paying UC taxes and simply reimburse the state for benefits paid to separated employees. Unless they pay an annual fee, these employers are typically not eligible for relief from charges. This law allows reimbursable employers who have not paid the fee to receive immediate relief from charges, but requires repayment within a maximum of 180 days. For these employers, there will be no interest for late payments until 2021 and the option of zero-interest payment plans for those who demonstrate financial hardship.
- **Expiration:** These emergency UC measures expire 1/1/2021
- **Filing for relief:** The emergency measures previously outlined were added to an existing bill to extend from 15 to 21 days the amount of time an employer has to file for relief from charges. Though this change is not relevant to the current emergency (since relief is automatic) it will become law once the bill is signed.
- To read the full Act, click [here](#).

The Federal stimulus legislation that is currently awaiting President Trump's signature, would provide significant additional UC expansion, funding and benefits:

- **Eligibility expansion:** Creates a temporary Pandemic Unemployment Assistance program to qualify individuals not traditionally eligible for UC, such as self-employed and independent contractors, who are unable to work as a direct result of the emergency.
- **Federal funding for claimants:** Additional 13 weeks of UC for those who remain unemployed after regular UC expires and additional \$600 per week payment to UC recipients for up to four months.
- **Federal funding for states:** Funding to partially reimburse nonprofits and government agencies; full federal funding for the first week of benefits for states that waive the traditional one-week waiting period; and temporary, limited flexibility for states to hire temporary staff, rehire former staff, or take other steps to quickly process unemployment claims.
- **Short-time compensation programs:** Federal funding to incentivize and support state "short-time compensation" programs in which employers reduce employee hours instead of laying off workers and the employees with reduced hours receive a pro-rated unemployment benefit.
- **Expiration:** These emergency UC measures expire 12/31/2020.