

COVID-19 FOR ORTHODONTISTS

THE DEFINITIVE GUIDE

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Black Bison Group

BY SCOTT HANSEN

www.BlackBisonGroup.com

COVID-19 FOR ORTHODONTISTS

THE DEFINITIVE GUIDE



SINCE THE GREAT RECESSION, OUR BUSINESS SAVVY HAS NEVER BEEN TESTED SO MUCH AS DURING THE CURRENT COVID-19 PANDEMIC.

Schools are closing for the entire year, restaurants (the second largest employer in the United States) are effectively shut down, air travel has been restricted, global commerce is slowing, and our orthodontic practices are left to deal with the consequences.

Although this is surely a once in a generation event, and will wreak havoc on small businesses everywhere, it's important to keep a level-head. COVID-19 is out of our control. The economy is out of our control. Unemployment is out of our control.

...but we must focus on what is in our control.

If we don't, we are just going to lend credit to the fear and do nothing to help ourselves or our businesses navigate through these trying times.

When we step back and look at what's going on in the economy, it's clear that things are different today than they were three weeks ago.

THERE ARE THREE CHANGING CONSUMER TRENDS THAT ARE IMPORTANT TO CONSIDER AS WE MOVE FORWARD:

A QUARANTINED POPULATION



COVID-19 Event

As COVID-19 spreads quickly through the community and the percentage of people continue to be diagnosed, most of the U.S. population is participating in self-quarantined living.



Consumer Behavior Shift

Increased online purchases of products and services and a significant strain on the online supply chain.

RESTRICTED LOCAL TRAVEL



COVID-19 Event

Event Because of the contagious nature of COVID-19, the government has instructed people to lockdown and reduce any unnecessary exposure in the community.



Consumer Behavior Shift

As consumers shift their spending online, they are making fewer elective visits to purchase any elective products or services.

INCREASED FOCUS ON PROACTIVE AND HYGIENIC HEALTHCARE



COVID-19 Event

The CDC is encouraging hyper-hygienic behavior to reduce the spread of COVID-19.



Consumer Behavior Shift

Moving forward, consumers are going to be much more sensitive to hygienic practices from their service providers.

IN SHORT, PEOPLE WHO HAVE NEVER USED THE INTERNET AS A PRIMARY TOOL FOR EVERYDAY LIFE ARE CHANGING THEIR HABITS.

This guide is designed to help your orthodontic practice navigate the challenging COVID-19 crisis today and to help your practice adapt to the current rapid change in patient buying behavior.

Godspeed,
Scott Hansen
Principal - Black Bison Group

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RULES OF ENGAGEMENT FOR CRISIS MANAGEMENT



WHEN CRISIS STRIKES, THERE ARE TWO TYPES OF PRACTICE OWNERS.

The vast majority of owners start by waiting on the data, reading the news, and rationalizing the information. Rationalizers might think things like:

"This is not that big of a deal."

"It's likely to return to normal after a few weeks."

"I think things might rebound."

Rationalizers make moderate adjustments to their business and plan for a 10-20% decrease in business.

The problem with this rationalization is that as news, data, and business results get to you, the information gets incrementally worse and worse. As you sit watch the declining situation, by the time you feel action is needed...it's too late. Access to capital has dried up, promises have been made to staff, and the snowball is too far down the hill!

This approach has been coined the death spiral by one of the most successful venture firms of all time, Sequoia Capital.

Conversely, there are practice owners who view crisis as a legitimate threat to their business and respond decisively, responsibly, and with extreme caution.

There is no denying it now. Governing bodies across the country are going to make it tremendously difficult for many to continue operating their practices in the near future. In my hometown, Kansas City, we have a mandatory 30 day lock down starting on Tuesday. That means no non-critical in-office visits for more than a month...

And we are not the most unfortunate.

States like Oregon, Washington, Florida, and Illinois have longer lock downs that are going to send the economy (read: new patient demand) into a downward spiral. Now is not the time to "hope that it goes away."

“ Now is the time to be a wartime leader. Wartime leaders make decisions that are for the good of the practice, help sustain needed cash, and create a path of survival and victory.

That path of survival might look ugly, but ugly and alive is much more favorable than non-existent.

If you over prepare and over correct now, the costs are reasonably low compared to discovering incrementally that your practice has gone out of business.

So, in light of the recent events, I've put together seven action steps to help practices respond to the threat of the COVID-19 pandemic.

- 1) Over-communicate
- 2) Stress Test Your Practice
- 3) Pull Down Your Line of Credit
- 4) Proactively Reach Out to Liability Holders and Patients
- 5) Share Bad News with Employees and Lenders
- 6) Be a Wartime Leader
- 7) The Positive Side



Over-communicate

In times of turmoil, your team needs a leader. You need to be communicating frequently by way of email, Slack/Teams channels, all-hands Zoom meetings, Google Hangouts, or whatever method you choose.

Your team should never feel "in the dark."

Some of our best practices are providing daily information to the entire team, both positive and negative.

We are often tempted to hide away at home, scared for the future, and try to "figure it out." This is the wrong approach.

Your team needs you now more than ever - and you need your team now more than ever. Whether that is swiftly engineering virtual consultations or rescheduling/transitioning your patients to digital appointments, you need your team. In times of trial, your team will naturally get on board and help you find solutions.

When making decisions and giving updates to the team, you must be in front of the news cycle. Your team is watching the news too, and they need you to be a sense of calm and stability. Your team needs to see you dealing with this crisis and running toward it!



Stress Test Your Practice

The situation has changed dramatically in the last 96 hours. This is definitely not a situation where we project a loss of 10-20% on the year. Many practices are going to be down millions in 2020.

This is a sobering reality, but one which we must deal with immediately.

To properly stress-test your practice, you need to factor an immediate 10% reduction in accounts receivable. You need to be planning for a scenario in which some patients and insurance companies don't pay or delay payments.

In addition, you need to factor in the loss of future revenue from new patient starts.

Even with virtual consultations, we suggest factoring a 90% reduction in new patient volume in April and May, a 50% reduction in new patient volume from June-September, a 30% reduction in new patient volume from October-December, and a 10% reduction in new patient volume in 2021.

Admittedly, this sounds like a grave scenario, but millions of people have already lost their jobs and it is going to take time to understand the true economic impact of this virus. You need to determine how much runway really exists in your balance sheet if things get worse before they get better.

By stress-testing your practice, it will help inform crucial decisions over the next few months.



Pull Down Your Entire Line of Credit

Many practices have a line of credit available for at-will working capital, but only use a small percentage on a regular basis.

It's important to understand that in times of financial turmoil, like we are experiencing now, banks have the ability to limit your access to your line of credit. The ability to leverage your operating cash will begin might vanish as banks start getting spooked.

If you have access to working capital debt, pull 100% of it down now.

The incremental cost of borrowing the cash compared to the risk of access to that cash is well worth the trade-off. The cost of the interest paid on the debt will pale in comparison to the time that the cash will provide you in navigating the future of this crisis.



Proactively Reach Out to Liability Holders

Aside from critical healthcare providers and some technology companies, this crisis is negatively affecting everyone. In unprecedented times like these, it is critical that we keep an open line of communication to those whom we owe, or those who are critical to our businesses.

No matter how uncomfortable or unpleasant the conversations, make sure that everyone who holds a liability for your practice knows your bad news.

By proactively contacting important suppliers and liability holders now, you will gain the advantage of more favorable commitments from your lenders by way of delayed and/or interest/penalty free payments.

You have to do everything in your power to preserve cash.

Don't be the last person to contact a lender and negotiate for forgiveness. Over time, your lenders will become more strict with terms as they start to experience greater losses.

At a bare minimum, be sure to contact your landlord/property management company and key vendors/suppliers.

This is not the time that liability holders have cash or bandwidth to litigate over accounts receivable, so don't let them try to scare you into making decisions that sacrifice your operating cash.

Rest assured that everyone wants to maintain their relationship with high-quality businesses like yours. Negotiate and ask for forgiveness with confidence. Assure the lender/vendor that looser payment terms will increase your brand loyalty in the future.



Share Bad News with Employees and Lenders

One of the most challenging aspects of navigating a crisis is managing the expectations of our teams and our lenders.

Although we need to create a sense of stability and calmness with our patients, it is critical that we share challenging news with our teams and our lenders.

Instead of holing up in our offices and reacting, we need to be proactively transparent with the reality of the situation.

We need to tell our teams and our lenders what's actually happening.

When we invite others into our real struggle, we shift the burden of dealing with this crisis from “me” to “us.”

We are not dealing with this crisis alone; it’s affecting almost everyone.

When partners and lenders have access to the latest information (although negative), we allow others to help us solve our problems instead of trying to deal with it on our own. By inviting others into the problem will be accessing far more brain power to formulate solutions. In addition to the immediate practical reason for the transparent flow of information, we will be building long-term trust and confidence with our employees and our partners.

The benefit of sharing negative news and giving ourselves as much runway as possible is that as news gets incrementally worse and worse, it’s likely that at some point, our planning and draconian assumptions about the future will be more dramatic than reality.

When that happens, you will have maximum flexibility to start to rebuild.



Be a Wartime Leader

Your practice needs you to be a different kind of leader. Many practice owners want to wait on better news, and to wait on better data. The reality is that, in time like this, perfection is the enemy of good, and good is going to be good enough to get you through this current situation.



Hesitation will create many more problems than decisiveness. The worst thing you can do is to hesitate.

Although it's easy to say, the reality is that many of the decisions that you make now might be extraordinarily costly. However, if you wait on information and drag your feet while waiting to make the perfect decision, you are likely to be in a situation where you have fewer available options and your practice will be in a far more desperate place.



The Positive Side

We refuse to put lipstick on a pig. This is likely a once-in-a-lifetime challenge for practice owners.

But there is a positive side to heeding the advice above. As our practices emerge on the back side of this crisis, assuming that we made decisions decisively, managed our cash effectively, and created leaner processes, we will have significantly strengthened the core of our practices.

People who do this will create stronger businesses in the future. There is going to be tremendous opportunity for strong businesses on the backside of this pending recession.

REVENUE GENERATION



AS YOU THINK ABOUT STAFFING YOUR OFFICE, MAKE SURE THAT YOUR EXPENSES ARE SKEWED TOWARD GENERATING REVENUE.

Answer Your Phones

Your phone is the lifeblood of your practice. Don't shut down the ability for new patients to call you. After studying thousands of calls, we know that every incoming call to the practice is worth about \$188. Every missed call is \$188 down the drain.

If you have a VOIP provider, quickly learn how to download the app and answer calls from your cell phone or computer.

If you have a landline, have one staff member staff the phones throughout all open hours at the office.

Respond to Email/Texts/Chat

New patients contact us by way of email, text, and chat, too! Don't neglect any of your communication channels, even if that means you have a team member responding from home.

Call Your Non-Scheduled New/Recall Patients

This downtime is the perfect opportunity to call all of your patients who are the source of potential revenue. I recommend pulling reports of any patient who does not have a future appointment scheduled and who fits in the following categories - active recall, exam no-show, exam show no-start.

You should pull a comprehensive report encompassing all of these patients over the last five years. For most practices, this list will be hundreds of patients and you should expect a greater than 5% schedule rate.

Any team member can make these calls with the following script:

*Make sure to start the conversation with empathy and showing concern for the family.

"Hello, this is [name] calling from Dr. [name]'s office. May I speak with [name] please?"

"Hello, [name]. How is the family doing with the new turn of events? Is everyone doing ok?"

"Dr. [name] asked me to reach for your convenience because he/she noticed that we do not have a future appointment setup for [patient name]. With the current events, we know that summer is going to be crazy busy for us after this dies down and wanted to go ahead and get you scheduled for an appointment to save you slot. Do you have a moment to get that scheduled now?"

Make it fun and offer a \$5 bonus for all scheduled appointments!

Special bonus ends in 14 days



If you are in a tight cash position, be sure that you are not wasting team member hours on non-productive activities. If you are going to be spending resources on staffing, you should expect to see a direct return.

REVENUE PRESERVATION



ORTHODONTIC PRACTICES ARE IN THE FORTUNATE POSITION TO HAVE MONTHLY RECURRING REVENUE TO SUSTAIN THE PRACTICE THROUGH CHALLENGING TIMES.

However, with a cascade of layoffs in the hospitality industry, expert economists are expecting new applications for U.S. unemployment benefits to reach a record high of 1.5 million by March 26, 2020. This is coming off of a week that saw the highest week-over-week rise in jobless claims since 2012.

This writing is not intended to alarm, but is intended to inform.

As primarily elective care providers, we are likely to be on the short list of monthly household payments that get delayed or canceled. This is an especially high risk when we are not "seeing" patients for their normal monthly visits. In some patients' minds, "No appointments = No progress = No payment."

In addition, as we experienced during the 2008 Financial Crisis, Insurance is likely to delay payments to our practices. This will likely present an especially difficult cash management challenge for many practices.

So, understanding that delayed Insurance payments are largely out of our control, what can we do to ensure that we preserve as much of our monthly recurring patient revenue as possible?

To defeat the patients' perception of no progress, we need to be proactively reaching out to patients to offer them digital appointments. Digital appointments give the doctor an opportunity to determine which patients

have critical need of appointments to progress treatment, and which patients can wait to be seen. In the meantime, the practice is creating the perception of progress and is helping to build value in the relationships with the patients/families.

If you decide to conduct virtual appointments, there are a few important details.

- Make sure you have a texting platform to support the incoming messages. We recommend Rhinogram for the longterm because it is both HIPAA compliant and because it syncs with many practice management platforms.
- Send an email out to patients discussing the short-term transition to virtual appointments and explain that progress is being made between visits.

“Hello from [practice name],

We hope that you and your families are happy and healthy and that you are finding joy in the time together.

We are closely monitoring the recent developments and continue to prioritize patient safety over all else. Fortunately, in most cases, technology allows us to continue with treatment as normal. We use advanced aligner and braces systems that work routinely between your normally scheduled visits.

One of the primary reasons we see patients more frequently is to check their progress and make sure that everything is going according to their treatment plan. And now, during this period of social distancing, we can finally fully leverage technology, in the form of digital appointments, for many of your regularly scheduled visits. If any treatment is needed in-person, we are happy to accommodate one patient at a time in the office. The digital appointments will allow you to stay home but still receive the personalized care you have come to expect.

Our primary goal is to keep all patients progressing through treatment and

maintain a semblance of normal. This can be accomplished with digital appointments.

If you have an appointment scheduled between [date] and [date], we are requesting that, on the date of your appointment, you text the patient's name and photos of the patient's teeth to [number]. Dr. [name] will review the photos and make sure that everything is progressing as expected. If there is a need for an in-office visit, we can also schedule the appointment over text.

The photos that we need can easily be captured on a cell phone camera with two kitchen spoons. Please mimic the pictures below.

[insert photo examples]

We are excited to continue to serve our patients with incredible technology and continue progressing toward each patient's future of a beautiful smile.

Sincerely, Dr. [name]"

As long as it is still permissible, for all patients in critical need, schedule them to come into the office one at a time and have one staff member with you to ensure a sanitized work environment and assist you in the procedures.

CASH MANAGEMENT



AS BUSINESS OWNERS, WE MUST CONSIDER THAT DESPITE OUR BEST EFFORTS, THERE ARE REAL CASHFLOW IMPLICATIONS OF DELAYED INSURANCE PAYMENTS, DELAYED OR CANCELED PATIENT PAYMENTS AND A REDUCED VOLUME OF NEW PATIENT CONTRACTS.

In addition to focusing on generating the maximum possible new revenue, this is time to be wise about business expenses and preserving cash. We do not know how long this crisis is going to last, therefore it is crucial that we make business decisions that allow for maximum financial flexibility over the coming months. It is our belief that it is unwise and irresponsible for business owners to allow their operation to become insolvent, sacrificing the well-being (and possibly existence) of the organization. We are responsible to our team and help put food on their tables. If we are fall victim to inaction, we might jeopardies our ability to continue producing all income for the entire team.

Although this is not an exhaustive list, and each situation is different, practice owners should consider the following means of preserving cash.

- Contact all debt holders and requesting interest only payments for the next 90 days
- Contact property manager/landlord to inform/discuss delayed or reduced lease terms
- Contact product providers to inform/discuss delayed payment terms
- Lay off or furlough non-essential practice positions (make sure that important marketing and sales systems remain intact)
- Rotate staff hours for phone coverage and "skeleton crew" coverage between essential employees

Replenishing Working Capital

Aside from preserving cash, there are other creative ways that practices might be able to increase their working capital.

For eligible employers in California, Connecticut, Delaware, the District of Columbia, Florida, Georgia, Indiana, Maine, Massachusetts, Montana, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, Rhode Island, Utah, and Washington, the Small Business Administration has approved an economic injury disaster loan program offering low interest working capital loans of up to \$2 million to help businesses overcome the temporary loss in revenue associate with COVID-19.

Application and information relating to emergency loan program can be found here: <https://disasterloan.sba.gov/ela/>

VIRTUAL CONSULTATIONS



AS PATIENTS CHANGE THEIR BUYING BEHAVIOR, IT IS BECOMING INCREASINGLY IMPORTANT TO IMPLEMENT ONLINE VIRTUAL CONSULTATIONS.

Especially now, patients will feel cared-for and comfortable with seeing the doctor via video chat.

Because many practices are scrambling to implement virtual consultations, we thought it would be useful to detail the process and tools needed to get started.

*The greatest danger to implementing virtual consultations is to mystify the process. This is a simple process and you can get this spun up in a matter of days. The more complicated you make it from the start, the slower and less effective the implementation.



Acquire Needed Tools

Because the HIPAA restriction on online communication have been temporarily lifted for healthcare providers administering tele-health, you might be able to jimmy-rig cheaper and faster solutions than what is being proposed, such as simple facetime on your iPhone or the cheaper version of similar software (like Zoom). However, we are going to cover a comprehensive list of long-term software solutions.



CALENDLY

Calendly is an online scheduling platform that allows patients to book their own appointments in specifically assigned available time slots. [Calendly.com](https://calendly.com)



GENERIC ONLINE CALENDAR (GOOGLE, ICAL, ETC.)

You can integrate Calendly with your online calendar (not practice management software). When a patient books an appointment, it will automatically send you an email notification and add them to your online calendar. [Calendar.Google.com](https://calendar.google.com)



ZOOM FOR HEALTHCARE

Zoom is an intuitive platform that allows you to hold a video conference with your new patient. You can integrate this with Calendly to automatically send the patient a link to a custom Zoom meeting for their appointment. With Zoom, you can complete the virtual consultation from your phone or computer. [Zoom.us/Healthcare](https://zoom.us/Healthcare)



DOCUSIGN

It's important that you get contracts signed immediately, the same way you would do a same-day start. Docusign allows you to send a contract to the patient for them to complete digitally. Make sure that you have DocuSign sign a BAA to ensure long-term HIPAA compliance for the practice. Docusign says explicitly that they are happy to sign a BAA. [Docusign.com](https://docusign.com)



Create Virtual Consultation Content on Your Website

Highlight your virtual consultation on your home page and create a webpage specifically dedicated to the marketing of your virtual consultation. Consider adding a virtual consultation button to your menu bar as a call-to-action.

Feel free to copy/paste this website verbiage directly:

At [practice name] we value your time and your health. That's why we offer an intimate online virtual consultation with our doctor(s) to help identify any needs for orthodontic care, cover the treatment details, and help you easily start your orthodontic journey.

All you need is 30 minutes, two kitchen spoons, and a phone or computer and you can get started with your orthodontic care from the convenience of your own home.

["Schedule a Virtual Exam" Call-to-action button] *this should link to your Calendly virtual exam scheduling

Alternatively, if you would like to call our practice to schedule your exam, please reach us at [number].

["Call Now to Schedule" Call-to-action button]



Reconfigure Google and Social Media Ads to Highlight Virtual Consultation

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Complete the Virtual Consultation

*prior to the virtual consultation, call the patient to collect and verify any applicable insurance.

- Start by building the relationship - just chat with the patient to learn about the family.
- Ask the patient to grab two kitchen spoons to help you with seeing their teeth. Pull up your practice management software and complete as much of your normal exam as possible. Remember that whatever you can fill in all of the gaps at their first physical appointment.
- When the exam is finished, tell the patient some variation of... "This is right in our wheelhouse and I would love to go ahead and get you moving on treatment. With the current events, we know that summer is going to be crazy busy for us after this dies down and wanted to go ahead and get you scheduled for an appointment to save you slot. Alternatively, we allow one patient at a time into the office for a digital scan for aligners, if you would like to get started immediately."
- "The cost for the treatment is [\$XXX], [insert insurance information here], and we only require a [\$XXX] payment to secure your appointment and your monthly payments will be [\$XXX] for 24 months.
- "Assuming that you are ready to get scheduled, I am setup to take a payment over the chat and can send you all of the paperwork digitally to sign."
- "For this first payment I can take a credit card and when you setup the payment plan in the office you can do ACH or CC payments. Whichever is easiest for you"
- Schedule the appointment and add enough scheduled time to make sure you can get x-rays and fill-in any needed details.



Enter the credit card information into your virtual terminal and send the financial contract and HIPAA disclosure via docuSign.



Cash has always been king, but this is especially true today. We should consider offering a reduced down payment and a significant discount for patients paying in full.

IMPORTANT LEGISLATION



AS OF THURSDAY, MARCH 19, 2020

The United States Senate passed sweeping legislation on March 18th by a vote of 90-8 in an effort to combat the negative economic effects of COVID-19. The bill has been passed and has been signed into law by President Trump.

Here's what you need to know:

Free COVID-19 Testing

The bill (H.R. 6201) provides all insured and uninsured patients access to corona virus testing at no cost to the patient.

Unemployment Support

The Families First Coronavirus Response Act provides states additional funding and flexibility to provide unemployment benefits to workers who are furloughed, laid off, or have exhausted their assigned paid leave.

Emergency Paid Leave Program

For businesses with fewer than 500 employees, employers will be required to grant employees 80 hours of additional paid sick leave (in addition to the already provided sick leave) at the employee's normal rate - or 2/3 of the employee's normal rate to care for a child out of school or ill family member. Small businesses with fewer than 50 employees would be reimbursed for the additional 14 days of paid sick leave. If an employee has been on the job for at least 30 days, their job is protected for up to 12 weeks of leave for similar circumstances.

*It's important to note that healthcare providers (orthodontics seems to qualify) are exempt and other businesses with fewer than 50 employees may apply for a waiver from the Department of Labor to be exempt from the paid sick leave provision. This should be considered for cash management. The reimbursements for the extended paid sick leave will be granted by way of tax credit thus creating an additional cashflow crunch for smaller businesses.

OSHA Mandate

OSHA will issue requirements to all employers in the healthcare sector to develop a comprehensive exposure control plan to protect workers from COVID-19.

H.R. 6201, Families First Coronavirus Response Act Summary

<https://appropriations.house.gov/sites/democrats.appropriations.house.gov/files/Families%20First%20summary.pdf>

STATE-BY-STATE RESOURCES



Alabama

- [State of Emergency](#)

Alaska

- [Declaration of Public Health Disaster Emergency](#)

Arizona

- [Declaration of Emergency](#)
- [Public Health Emergency](#)
- [Highlighted Infectious Diseases for Arizona](#)

Arkansas

- [Declaration of Emergency](#)

California

- [Declaration of Emergency](#)
- [Shelter-in-Place Order - Alameda](#)
- [Shelter-in-Place Order - Contra Costa](#)
- [Shelter-in-Place Order - Marin](#)
- [Shelter-in-Place Order - Santa Clara](#)
- [Shelter-in-Place Order - Santa Cruz](#)
- [Shelter-in-Place Order San Francisco](#)
- [Shelter-in-Place Order - San Mateo](#)
- [Shelter-in-Place Order - Fresno](#)
- [State of California Shelter in Place Order](#)
- [California Department of Public Health - Guidance Documents](#)
- [Employment Development Department - Coronavirus Resources](#)

California (continued)

- [Coronavirus Disease- FAQs on Laws Enforced](#)
- [Coronavirus Resources for Employers and Workers](#)
- [Marketplace SEP](#)

Colorado

- [Declaration of Emergency](#)
- [Colorado Coronavirus Efforts Under State of Emergency](#)
- [Governor Provides Update on State's Response to Corona Virus](#)
- [Colorado Health Emergency Leave with Pay Rules](#)
- [Resources for Healthcare Providers](#)
- [Colorado Department of Labor and Employment - Resources](#)
- [Paid Sick Leave](#)

Connecticut

- [Civil Preparedness Emergency](#)
- [Public Health Emergency](#)
- [Marketplace SEP](#)
- [State of Connecticut Shelter in Place Order](#)

Delaware

- [Declaration of Emergency](#)
- [Delaware Division of Unemployment Insurance - FAQs](#)

Florida

- [Declaration of Emergency](#)
- [Section 1135 Waiver](#)

Georgia

- [Public Health Emergency](#)

Hawaii

- [Declaration of Emergency](#)

Idaho

- [Declaration of Emergency](#)

Illinois

- [Declaration of Emergency](#)
- [Disaster Proclamation](#)
- [Illinois Medicare-Medicaid Plan Flexibilities Related to Coronavirus](#)
- [Illinois Department of Public Health - Health Care Providers](#)
- [Shelter-in-Place Order - Village of Oak Park](#)
- [Illinois Shelter in Place Order](#)
- [Employee Monitoring Tool](#)
- [Unemployment Benefits](#)
- [Emergency Unemployment Insurance Rules](#)
- [Webinar Slides on Environmental Cleaning, Disinfection, and Monitoring](#)

Indiana

- [Public Health Emergency](#)

Iowa

- [Proclamation of Disaster Emergency](#)

Kansas

- [Emergency Declaration](#)
- [Kansas Department of Health and Environment Resource Center](#)
- [Response Resources](#)

Kentucky

- [Emergency Declaration](#)
- [Paid Sick Leave](#)

Louisiana

- [Public Health Emergency](#)
- [Unemployment Insurance information](#)

Maine

- [Proclamation of Civil Emergency](#)

Maryland

- [Emergency Declaration](#)
- [Marketplace SEP](#)
- [Unemployment Insurance Information](#)
- [FAQs About Coronavirus and Unemployment Insurance](#)

Massachusetts

- [Declaration of Emergency](#)
- [Marketplace SEP](#)
- [Telehealth Order](#)
- [Interim Medical Board Policy - Telemedicine](#)
- [Coronavirus Guidance and Directives](#)

Michigan

- [Emergency Declaration](#)
- [Michigan Medicare-Medicaid Plan Flexibilities Related to Coronavirus](#)
- [Coronavirus - Information for Health Care Professionals](#)

Minnesota

- [Peacetime Emergency](#)
- [Worker Protections](#)

Mississippi

- [Mississippi Department of Employment Security - Coronavirus Response](#)

Missouri

- [Declaration of Emergency](#)
- [Unemployment Benefits](#)
- [Stay at Home Order - Kansas City, MO](#)
- [Governor's Order](#)
- [Health Care Professionals Resources](#)

Montana

- [Emergency Declaration](#)
- [Law & Rule That Would Help With Eligibility in COVID-19 Situations](#)

Nebraska

- [Emergency Declaration](#)

Nevada

- [Emergency Declaration](#)
- [Marketplace SEP](#)

New Hampshire

- [Emergency Declaration](#)

New Jersey

- [Executive Order No. 103](#)
- [Executive Order No. 107](#)
- [What Employees Should Know](#)

New Mexico

- [Public Health Emergency](#)

New York

- [Declaration of Emergency](#)
- [Marketplace SEP](#)
- [Paid Sick Leave](#)
- [New York State 100% Reduction in In-Person Workforce](#)
- [New York "Pause" Plan](#)

North Carolina

- [Declaration of Emergency](#)
- [Section 1135 Wavier](#)

North Dakota

- [Declaration of Emergency](#)

Ohio

- [Declaration of Emergency](#)
- [Self-Monitor and Practice Social Distancing](#)
- [Coronavirus and Unemployment Insurance Benefits](#)

Oklahoma

- [Declaration Emergency](#)

Oregon

- [Sick Days: What the Law Says for Workers and Employers](#)
- [Emergency Declaration](#)
- [Coronavirus Supplemental Resource Guide for Employees](#)
- [Business Layoffs, Closures, and Unemployment Insurance Benefits](#)
- [Scenarios & Benefits Available](#)

Pennsylvania

- [Disaster Proclamation](#)
- [Declaration of Emergency](#)
- [Order of the Governor Regarding the Closure of All Businesses That Are Not Life Sustaining](#)

Rhode Island

- [Declaration of Emergency](#)
- [Workplace Fact Sheet](#)
- [Governor Declares State of Emergency & Information About Unemployment Insurance](#)
- [Marketplace SEP](#)

South Carolina

- [South Carolina Medicare-Medicaid Plan Flexibilities Related to Coronavirus](#)

South Dakota

- [Declaration of Emergency](#)
- [South Dakota Department of Labor & Regulation - Offices Closed until March 23](#)
- [South Dakota Department of Labor & Regulation - Reemployment Assistance Eligibility](#)

Tennessee

- [Declaration of Emergency](#)

Texas

- [Declaration of Emergency](#)

Washington

- [Emergency Declaration](#)
- [Marketplace SEP](#)
- [Inslee Announces Support for Workers and Businesses Impacted by Coronavirus](#)
- [Section 1135 Waiver](#)
- [Proclamation 20-08 by the Governor](#)
- [Healthcare Provider Resources](#)
- [COVID-19 Response & Emergency Rules for Unemployment Insurance](#)
- [Washington State Employment Security Department - Workers and Businesses Affected by Coronavirus](#)
- [Coronavirus Scenarios and Benefits Chart](#)
- [Resource List for Businesses & Workers Impacted by Coronavirus](#)
- [WA HB 2965 - State's Response to Coronavirus](#)

Washington D.C.

- [Declaration of Public Emergency](#)
- [Declaration of Health Emergency](#)
- [Prohibition on Mass Gatherings During Public Health Emergency](#)
- [Washington D.C. Health Notices](#)
- [Marketplace SEP](#)

West Virginia

- [Preparedness Proclamation](#)
- [West Virginia Insurance Bulletin](#)

Wisconsin

- [Public Health Emergency](#)
- [Information for the Public Including Unemployment and Employment and Training](#)
- [Information for Partners Regarding Unemployment Insurance](#)

Wyoming

- [Emergency Declaration](#)

Utah

- [Emergency Declaration](#)

Vermont

- [Emergency Declaration](#)

Virginia

- [Emergency Declaration](#)

ADDITIONAL RESOURCES



Guidance on Preparing Workplaces for COVID-19

<https://www.osha.gov/Publications/OSHA3990.pdf>

CDC Guidelines on Protecting Yourself

<https://www.cdc.gov/coronavirus/2019-ncov/prepare/prevention.html>

CDC Guidelines on Preventing the Spread of COVID-19 If You Are Sick

<https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html>

General CDC Recommendations Page

<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

15 Days to Slow the Spread - The President's Coronavirus Guidelines

https://www.whitehouse.gov/wp-content/uploads/2020/03/03.16.20_coronavirus-guidance_8.5x11_315PM.pdf



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ABOUT THE AUTHOR



Scott Hansen has led some of the fastest growing businesses in the US, both in the B2B and B2C spaces with successful exits to growth-focused private equity funds.

Not only does he have a successful track record of selling to highly target customers in the orthodontic and associated medical space, he also is an expert at selling high-value services to business owners. After rebranding and leading his family's orthodontic practice to consecutive Inc 5000 awards, Scott founded ProfessionalChats which bootstrapped its profitable growth from 1-150 employees before exiting to Updata Partners.



Black Bison Group

Black Bison Group stands alone as the premier practice growth consulting firm based on our experience in rapidly growing multiple orthodontic businesses, including private practices, with subsequent exits to well-respected private equity firms. Not only do we understand the necessary components of designing a rapidly growing private practice, but we also have experience in implementing time-tested, sustainable, actionable systems which produce a larger volume of interested, highly-targeted patients. In addition to digital and traditional marketing expertise, our team understands how to successfully implement processes that produce higher case acceptance.

Contact Us

www.BlackBisonGroup.com
S.Hansen@BlackBisonGroup.com
(816) 550-6866