**Guidance for Businesses and Employers**

[**The President's Coronavirus Guidelines for America - 15 Days to Slow the Spread**](https://www.whitehouse.gov/wp-content/uploads/2020/03/03.16.20_coronavirus-guidance_8.5x11_315PM.pdf)

The Centers for Disease Control and Prevention (CDC) offers the most up-to-date information on COVID-19. This interim guidance is based on what is currently known [about the coronavirus disease 2019 (COVID-19)](https://www.cdc.gov/coronavirus/2019-ncov/index.html). For updates from CDC, please see the following:

* [Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 (COVID-19)](https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/guidance-business-response.html)
* [Preventing Stigma Related to COVID-19](https://www.cdc.gov/coronavirus/2019-ncov/about/related-stigma.html)
* [Share Facts about COVID-19](https://www.cdc.gov/coronavirus/2019-ncov/about/share-facts.html)
* [CDC Coronavirus Disease 2019 (COVID-19) Web page](https://www.cdc.gov/coronavirus/2019-ncov/index.html)
* [Information on Coronavirus Disease 2019 (COVID-19) Prevention, Symptoms and FAQ](https://www.cdc.gov/coronavirus/2019-ncov/about/index.html)

The following interim guidance may help prevent workplace exposures to acute respiratory illnesses, including COVID-19, in non-healthcare settings. The guidance also provides planning considerations if there are more widespread, community outbreaks of COVID-19.

To prevent stigma and discrimination in the workplace, use the guidance described below and on the [CDC’s Guidance for Businesses and Employers](https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/guidance-business-response.html) web page.

Below are recommended strategies for employers to use now. In-depth guidance is available on the [CDC’s Guidance for Businesses and Employers](https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/guidance-business-response.html) web page:

* Actively encourage sick employees to stay home
* Separate sick employees
* Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees
* Perform routine environmental cleaning
* Advise employees before traveling to take certain steps
  + Check the [CDC’s Traveler’s Health Notices](http://www.cdc.gov/travel) for the latest guidance and recommendations for each country to which you will travel. Specific travel information for travelers going to and returning from designated countries with risk of community spread of Coronavirus, and information for aircrew, can be found on the [CDC website](https://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html).
* Additional Measures in Response to Currently Occurring Sporadic Importations of the COVID-19:
  + Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to CDC guidance for [how to conduct a risk assessment](https://www.cdc.gov/coronavirus/2019-ncov/php/risk-assessment.html) of their potential exposure.
  + If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA). Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for [how to conduct a risk assessment](https://www.cdc.gov/coronavirus/2019-ncov/php/risk-assessment.html) of their potential exposure.

Common Issues Small Businesses May Encounter:

* **Capital Access** – Incidents can strain a small business's financial capacity to make payroll, maintain inventory and respond to market fluctuations (both sudden drops and surges in demand). Businesses should prepare by exploring and testing their capital access options so they have what they need when they need it.  See [SBA’s capital access resources](https://www.sba.gov/funding-programs/loans).
* **Workforce Capacity** – Incidents have just as much impact on your workers as they do your clientele. It’s critical to ensure they have the ability to fulfill their duties while protected.
* **Inventory and Supply Chain Shortfalls** – While the possibility could be remote, it is a prudent preparedness measure to ensure you have either adequate supplies of inventory for a sustained period and/or diversify your distributor sources in the event one supplier cannot meet an order request.
* **Facility Remediation/Clean-up Costs** – Depending on the incident, there may be a need to enhance the protection of customers and staff by increasing the frequency and intensity by which your business conducts cleaning of surfaces frequently touched by occupants and visitors. Check your maintenance contracts and supplies of cleaning materials to ensure they can meet increases in demand.
* **Insurance Coverage Issues** – Many businesses have business interruption insurance; Now is the time to contact your insurance agent to review your policy to understand precisely what you are and are not covered for in the event of an extended incident.
* **Changing Market Demand** – Depending on the incident, there may be access controls or movement restrictions established which can impede your customers from reaching your business. Additionally, there may be public concerns about public exposure to an incident and they may decide *not to* go to your business out of concern of exposing themselves to greater risk. [SBA’s Resources Partners and District Offices](https://www.sba.gov/local-assistance) have trained experts who can help you craft a plan specific to your situation to help navigate any rapid changes in demand.
* **Marketing** – It’s critical to communicate openly with your customers about the status of your operations, what protective measures you’ve implemented, and how they (as customers) will be protected when they visit your business. Promotions may also help incentivize customers who may be reluctant to patronize your business.
* **Plan** – As a business, bring your staff together and prepare a plan for what you will do if the incident worsens or improves. It’s also helpful to conduct a tabletop exercise to simulate potential scenarios and how your business management and staff might respond to the hypothetical scenario in the exercise. For examples of tabletop exercises, visit FEMA’s website at: <https://www.fema.gov/emergency-planning-exercises>