COVID-19
What You Need to Know as a Clinic Owner, Associate Or Employee

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Understanding the Ever-Changing Climate

• COVID-19 affecting Countries all around the world, increasing cases, increasing deaths
The State of Chiropractic Care Across Canada

Provinces and Territories ceasing non-essential chiropractic services include:

- Alberta – March 20\textsuperscript{th}
- Ontario – March 22\textsuperscript{nd}
- Manitoba – March 23\textsuperscript{rd}
- Saskatchewan – March 23\textsuperscript{rd}
- Quebec – March 23\textsuperscript{rd}
- New Brunswick – March 19\textsuperscript{th}
- British Columbia – March 23\textsuperscript{rd}
- Nova Scotia – March 22\textsuperscript{nd}
- PEI – March 27\textsuperscript{th}
- Newfoundland – March 22\textsuperscript{nd}
- Yukon – March 23\textsuperscript{rd}
- Nunavut – March 20\textsuperscript{th}
- Northwest Territories – March 18\textsuperscript{th}

Alberta College and Association of Chiropractors, 2020; College of Chiropractors of Ontario, 2020; Manitoba Chiropractors Association, 2020; Chiropractors’ Association of Saskatchewan, 2020; Association des chiropraticiens du Quebec, 2020; New Brunswick Chiropractors Association, 2020; National Post, 2020
Role of Owner (Employer) or Sole Proprietor:

* Planning for shut-downs:
  - Vacation time, Personal Time Off (PTO), Temporary Layoffs
  - Communicate during Temporary Layoff
* In urgent care situations (No shut-down):
  - Facilitating social distancing in workplace, shifts
  - Preventing employees and or patients who are sick from coming in
  - Reduction in hours of work
Emergency Preparedness Plan

Role of an Associate (Independent Contractor/Employee) or Employee:

• Stay informed!
• Report any exposure risks
• Report if you are sick, possibility of self-isolation for 14 days or more
• Practice social distancing, proper hand hygiene, and disinfection techniques within the workplace
Wage Subsidy Plans:

The Canada Emergency Wage Subsidy (75%)

- Main qualification is drop in gross revenue - 15% of their revenue in March 2020 and 30% for the following months
- Option of looking at year over year OR average in revenue in January and February 2020
- Option of calculating revenue based on accrual or cash method
- Program provides up to 75% of each employee’s remuneration capped at $58,700 per annum and $847 per employee per week.
- 12-week program will be implemented retroactively and run from March 15 – June 6, 2020.
- Available through CRA Business portal “soon”. 6 weeks to see first payment.
Government Support for Owners and Sole Proprietors (Cont’d)

Wage Subsidy Plans:

**Temporary Wage Subsidy (10%)**

- Applies to Canadian private organizations, non for profits, charities

- 10% of wages **March 18, 2020 to June 19, 2020**, up to $1,375 for each eligible employee and to a maximum of $25,000 total per employer

- The new 75% wage subsidy program does not replace 10% wage subsidy. If you apply to both, it will reduce your payout for the 75% wage subsidy
Canada Emergency Business Account

- A loan up to $40,000, in the form of line of credit
- To qualify, organizations will need to demonstrate they paid between $50,000 to $1 million in total payroll in 2019
- A quarter of this loan (up to $10,000) is eligible for complete forgiveness
Government Support for Owners and Sole Proprietors (Cont’d)

Business Credit Availability Program (BCAP)
• BDC and EDC are providing loan programs, cutting down interest rates

Flexibility for Business Filing Taxes
• Allowing filing deferral until August 31, 2020
• defer all GST/HST payments until June

Work-sharing Programs (Admin staff)
• Extended agreements from 38 weeks to 76 weeks
Government Support Available to **ALL**

**Canada Emergency Response Benefit (CERB):**

- Applies to *who are or expect to be* without employment or self-employment income for at least 14 consecutive days in a four-week period because of COVID-19
- All approved individuals will receive $2,000 per month (taxable income)
- Apply for every 4-week period, up to a maximum of 16 weeks (4 periods in total)
- Applications are now available, very simple
- Employers need to submit ROEs for employees to get payment
- EI applications related to COVID-19 transferred to CERB
For more support on topics discussed today, contact us:

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