



## Guiding Questions for PT Business Owners Through the Covid-19 Pandemic

This document is meant to help the physical therapist in business as they proceed with decision making and consider the myriad of options that they currently face, while trying to maintain the business, deal with patient and employment issues, and understand financial considerations. There are no answers provided here, simply topics to consider. Please look to the [PPS website](#) for helpful information, depending on what stage of the pandemic your community and business are facing. You may also use our FAQ page to relay specific questions to PPS that you may have by clicking [here](#).

### Where to Begin

- Are you as the owner comfortable leading your team and making all decisions during the Covid-19 pandemic? For example, do you have young kids at home and are unable to be onsite? Should you consider appointing another leader to take some of the duties off of you as an owner?
- Are you able to delegate responsibilities to staff for certain aspects of the decision making, planning, and/or implementation?

### Communication to Patients:

- Do you have the ability to contact your patients by sending out an email, posting on Facebook, and/or posting on your website to let them know the steps you are taking to keep the clinic clean and them safe? Have you posted the same information in your clinic?
- Do you want to alter your cancellation and no-show policy to ensure people are comfortable not coming in if they feel sick or afraid?

### Educating your team:

- How are you communicating with your staff (email, meetings, in person) and at what frequency?
- What resources are you using obtain information to define your protocols? CDC? Local Health Department? PPS and APTA?
- Have you talked to and evaluated your staff for their personal concerns?
- If you plan to stay open and a staff member is uncomfortable with the situation, how are you handling it? Can you move the employee to a different location and have them still be able to work or should you let them choose to stay home?
- Can any of your employees work remotely? Do you have a plan for this should your clinic's physical location close?

- Do you have a protocol to handle the following employee situations: illness, exposure without symptoms, and/or illness with exposure and positive testing?
- If an employee becomes ill, do you have a plan to cover that person's job duties? Are employees cross-trained?

**Things to consider about keeping your patients healthy:**

- Are you providing patients with information regarding the precautions and cleaning procedures you are instituting? How is this information delivered?
- Have you examined your office thoroughly to ensure avoidance of cross contamination between patients/staff through frequently touched items?
- Do you need to expand your treatment time to limit or prevent patient contact with multiple people in the clinic and/or from providers to other patients?
- Do you need to alter the schedule to reduce the number of people in the clinic at one time?
- Do you need to re-arrange your waiting room and treatment areas to maintain 6 feet of separation?
- As the pandemic progresses in your community, are you prepared to make changes in policies about cleaning, employees staying home, and enhanced social distancing?
- By remaining open, are you putting patients, staff, and yourself at unnecessary risk of infection? Or are you providing an essential service and keeping your patients from accessing health care workers and emergency departments needed to triage infected persons? Are there middle ground options available to minimize risk while still serving patients who need your services, such as social distancing, isolated appointments, separate treating areas, and/or limited staff contact?

**Salary Expense Considerations:**

- Have you reviewed your state and federal rules regarding layoffs and unemployment?
- Do you need to rewrite or amend your policies and procedures to address temporary lay-offs and reduced hours worked?
- Is it better to reduce work hours for all employees, or lay some off? Have you asked your employees their thoughts on this, or asked if any want to or are willing to stay home at this time?
- What's a furlough versus a lay-off? Is one preferred over the other?
- Do you need to call your health insurance provider to determine if you can keep your employees on their health insurance?
- If you offer COBRA, and the lay-off is temporary, are your employees eligible?
- Can you support your employees in other ways during unemployment through continuing benefits such as health insurance and PTO accrual? Will this affect them if they are receiving unemployment?
- Do you need to consider FMLA for some employees versus a layoff?
- Who qualifies for FMLA?

- Have you checked your state policy versus federal policy on FMLA?
- Do you anticipate your business might qualify for federal assistance to continue to pay employees?

**Other Models to consider:**

- Are home visits an option? If you choose to do home visits, are you concerned about the risk of potentially exposing sheltered patients to the coronavirus by your exposure?
- Have you considered telehealth as an option to continue treating your patients?
- Are e-visits an option for your practice?

**Other Financial Considerations**

- Do you know the financial point when it makes more sense to stay open versus closing?
- Do you know what the visit number or income projection is that you must maintain before you need to lay-off staff?
- Which staff members do you need to keep for essential operations if your treatment model changes to telehealth?
- Should you utilize money from your line of credit?
- Have you looked into where you can get financial assistance to make payroll and pay the lease, such as the SBA, new government programs, or your bank?
- Should you consider talking to your landlord to decrease or delay rent if you are mandated to close or decide to close?