



## NCCAOM Covid-19 Emergency-Response Efforts: What Acupuncturists Need to Know

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Dear NCCAOM Diplomates,

As Covid-19 continues to disrupt elective healthcare delivery and small businesses, the NCCAOM is working to keep Diplomates updated on the actions the federal government is taking to provide relief to small business owners and healthcare practitioners.

### Covid-19 Emergency Financial-Relief Legislation

Congress is fast-tracking several packages to provide relief and to stimulate the economy. One such effort that the President just signed into law on March 18 is the [\*Families First Coronavirus Response Act\*](#), enables eligible individuals to receive paid leave and food assistance, expanded unemployment insurance, and increased funding to state Medicaid programs. This package also ensures that individuals affected by Covid-19 receive coverage for Covid-19 testing.

### Covid-19 Stimulus Legislation

The Senate is developing legislation that would provide more flexibility and support to small business, financial assistance to individuals, and assistance to airlines. This package could also provide more flexible options for small business loans (see below).

### Small Business Loan Opportunities

[\*The U.S. Small Business Administration's \(SBA\) Economic Injury Disaster Loan Program\*](#) provides small businesses with working capital loans of up to \$2 million to help provide economic support during these temporary times of lost revenue. Recipients can use these loans to pay fixed debts, payroll, accounts payable and other bills that they cannot pay because of Covid-19's impact. The loan 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.

Acupuncture-practice owners in states that have [\*declared emergencies due to Covid-19\*](#) may be eligible for these loans. The SBA also offers long-term repayment plans of up to 30 years. The SBA determines terms for these loans on a case-by-case basis.

Congress is considering legislation that would expedite the application process for these loans.



Learn more about current offerings and criteria from the [SBA Disaster Loan Assistance webpage](#). The SBA Disaster Assistance Customer Service Center (1-800-659-2955 or [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)) can offer additional guidance and answer specific questions.

The NCCAOM will continue to monitor these initiatives and convey opportunities and resources to Diplomates as quickly as possible. Send your questions to [advocacy@thenaccaom.org](mailto:advocacy@thenaccaom.org).

Stay tuned for our further announcements as the COVID-19 situation is constantly changing. If you have any questions, call (888) 381-1140 or email [covid19alerts@thenaccaom.org](mailto:covid19alerts@thenaccaom.org). Please visit the [NCCAOM COVID-19 Hub](#) for the latest updates.

Sincerely,

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