



FAQ – The CARES Act

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CMS

Can you apply for CARES and CMS advancement at the same time?	Yes, they are unrelated.
What was the website for advanced Medicare payments?	You should go directly to the website of your particular MAC. That is where the Request Form will be located.
What is your recommendation for the amount requested on the CMS Advance Payments application? Average last three months' payments?	I would read the application on your MAC's website. If they don't give specific direction on this (which CMS did not), then I would likely look at my last twelve months of Medicare payments and then would look at whichever time frame is more advantageous to you. Be it the 12-month average, most recent 3 months, 6 months, etc. In the end, CMS will recoup the money, so it doesn't appear that they are too concerned about which time frame you use. This is truly an initiative to provide short term liquidity to healthcare providers who are in need of it.
For the CMS payback over 210 days, does that mean they will not recoup 100% of claims starting 120 days out until the advance has been satisfied?	CMS will start recouping the claims, starting at 120 days from receiving the advance. So, they will recoup until their advance is paid off. Depending on your volume and procedure mix, that could be quicker or longer than 3 months.
For the CMS AAP, does this include sequestration or not?	We do not believe so.
Is the CMS advance payment based on last 3 month's payments and is it for original Medicare only or does it include Medicare Advantage plans?	CMS did not provide specific dates. They directed everyone to go to their MAC website for the Request Form. Some will have specific direction, but many don't. They just refer to historical payments. In such cases, I would recommend



	(cont.) running a trailing twelve-month period to get the average monthly Medicare payment for the past 12 months, 6 months and 3 months, and use the one that is most favorable to you. Medicare will eventually recoup all the money, so they don't seem particularly bothered with which approach you utilize. Also, it does not cover Medicare Advantage Plans, just Medicare A and B.
To estimate the amount of what the 3-month CMS Accelerated and Advanced Payment may be, do you know if that amount is based on just what Medicare paid or based on the full allowable? Also, would the estimate be on straight Medicare or include Medicare Advantage?	They directed everyone to go to their MAC website for the Request Form. Some will have specific direction, but many don't. They just refer to historical payments. In such cases, I would recommend running a trailing twelve-month period to get the average monthly Medicare payment for the past 12 months, 6 months and 3 months, and use the one that is most favorable to you. They may indicate if they want the allowable number. Medicare will eventually recoup all the money, so they don't seem particularly bothered with which approach you utilize. Also, it does not cover Medicare Advantage Plans, just Medicare A and B.

Employees & Payroll

What if majority of staff has been temporarily unemployed due to shut down of ASC. Would we still be able to apply for loan as we currently only have a handful of employees on payroll?	Yes, as the loan is based on average payroll costs for the 12 months prior to obtaining the loan. The issue with having a reduced payroll comes into effect when looking at the loan forgiveness rules. The closer your payroll and headcount are during the 8 weeks after you obtained the loan to what it was prior to the loan, the more will be forgiven.
How long do the FTEs have to be remain employed after 06/2020?	It doesn't provide for any time period after June 30th for the loan forgiveness reduction period. The most important time period is the 8 weeks from when you actually obtain the loan. That is when you need to spend the amount of the loan.
If you have asked your employees to apply for unemployment how would this work?	It doesn't affect your loan amount. That is driven by your average payroll costs over the past 12 months. It could impact the amount of loan that is forgiven as that is based on what you spent in the 8 weeks after you obtained the loan. And headcount is very important to ensure that your loan forgiveness amount is not reduced. That said, you have until June 30th to get that number to a good place relative to where you were prior.
Is there a specific formula to determine FTE's, or is it determined by how our specific facility defines FTE?	The SBA utilizes the broadest approach. It includes full time employees, part time employees or "any other basis employees."



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<p>Our ASC subleases its employees from another company, and so the ASC does not have any payroll record for those employees. How does the ASC apply for the PPP loan without any payroll record?</p>	<p>The SBA allows leased employees to be counted for your headcount number. There is no issue with this. I would ask the leasing company for the supporting documentation, and also ask the lender how they would like to receive this information.</p>
<p>Are there any specific reasons why you should not just rehire everyone back? Even if they're not needed yet due to reduced patient volume caused by elimination of elective procedures.</p>	<p>That is the ultimate goal of the SBA and the government and why they are putting this into place. That said, some may want to manage their cash flow due to concerns that it might take longer than a couple of months to get back to regular volumes and cash flow.</p>
<p>Do NACIS SBA size restrictions apply to qualify (looking at revenue caps)?</p>	<p>No, The CARES Act is strictly based on headcount. Under 500 employees, which includes full time, part time, independent contractors, etc.</p>
<p>Do NACIS revenue restrictions apply for 7(a) loan qualification?</p>	<p>No, it is strictly headcount for this Act. Under 500.</p>
<p>Thank you for this presentation. A quick question. How would a sole proprietor physician without payroll costs qualify for a loan and forgiveness?</p>	<p>Yes, the physician would be able to use up to \$100,000 for his own payroll costs, plus other expenses such as healthcare benefits and premiums, retirement benefits, etc.</p>
<p>We have had a reduction in surgical volume since 08.01.19 secondary to a loss of physician groups. Being fluid, we have reduced FTE count since that time. So, to understand loan amount do we aggregate data from 2019 or can we just go with 2020 Payroll headcount?</p>	<p>To obtain your Loan Amount, you need to take the average monthly "payroll and payroll related" costs, and then you take that average monthly number and multiply by 2.5. You would be better off by using this larger payroll number rather than a smaller 2020 number as your Loan Amount would be higher. When looking at Loan Forgiveness amounts, you might spend less than the total Loan Amount since payroll has decreased. And you can use 1/1/20 to 2/29/20 headcount since that number is lower to ensure that your Loan Forgiveness Amount doesn't reduce at all.</p>
<p>If the ASC is for profit but owned by a not for profit hospital, do we have to consider employees under the not for profit hospital group as the under 500 employee formula?</p>	<p>The SBA Affiliate Rules will likely apply here, which could make you ineligible. It is possible if you are owned by a division or separate entity, that you could avoid the affiliation. I would consult with your counsel on this topic as it is a hotly debated topic for health system/ASC JVs, and also for private equity firms. If you conclude that you aren't eligible, there are a couple of major tax provisions in this Act that can provide significant benefit.</p>
<p>As far as independent contractors, would outsourcing IT count?</p>	<p>Because Donna asked, I will say that, yes, I believe it counts. But, don't tell Bill what I said. We'll keep him in suspense. Our little secret :)</p>
<p>Are we certain we can include first \$100,000 or are they excluded entirely from the figure? We have heard they are excluded.</p>	<p>There is some confusion around this topic as the language was not well written. That said, we interpret it to be the first \$100,000, and we have gotten confirmation from many others who view it the same way. That said, we hope (cont.) to have a very clear picture of this when the applications are ready on April 3rd.</p>



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<p>What if we are still operating, how do we figure in actual payroll as we are not closed down and our payroll calculation will be figured high?</p>	<p>To obtain your Loan Amount, you need to take the average monthly "payroll and payroll related" costs over the past 12 months, and then you take that average monthly number and multiply by 2.5. This will get you to your loan amount. If your payroll has come down recently, and you keep it down, your loan amount doesn't change, but you could have less of the loan forgiven since your spend on eligible expenses was less than the loan.</p>
<p>We purchased a 2-year-old company (the assets, & employees) 1/1/20. How would payroll be calculated?</p>	<p>I believe that you would still use the past 12-month average payroll.</p>
<p>Is it a full 12-month lookback for the monthly payroll average or can it be less if the payroll has increased substantially in the last six months? Also, does the lookback begin from the application date or some other date?</p>	<p>It is strictly a previous 12 month look back, where you take the average monthly payroll and payroll related expenses. It would be the 12 months previous to the application date. That said, the SBA/Treasury announced that the applications could be available at lenders as early as Friday, April 3rd, so we will all have much more clarity when we see the actual application.</p>
<p>If ASC is operating at 50%, and because we are all elective cases, how many weeks will they look back up to from 6/30/20 to see if we have come back?</p>	<p>6/30/20 would be the last date used for the calculation of headcount as it relates to whether your loan forgiveness amount will be further reduced. You can use the average headcount during the 8-week period of your loan, or you can use the headcount as of 6/30/20, whichever is better/higher for you.</p>
<p>Due to the immediate decrease in hours for our employees, many of them have applied for unemployment. Can our ASC apply for a loan and pay our staff a reduced wage at the same time employees are receiving unemployment?</p>	<p>You can apply for the loan regardless of whether you have already laid off your staff. Your loan amount will be determined by your average monthly payroll costs over the past 12 months. However, the amount of your loan that will be forgiven will be based on your headcount during the 8-week period of your loan, or on 6/30/20, whichever is better for you.</p>
<p>If you have furloughed your employee and you want to apply for the new loan would you have to call them all back to work full time? Our problem would be we would be paying them to just sit here for 8 hours a day 5 days a week since we have stopped performing surgeries. Could you get the loan and just allow your employees to sit at home and the business pay their payroll?</p>	<p>Yes, that is an understandable concern. You could apply for the loan, obtain it, and then decide when it makes most sense to hire back your people, based on volume. The less you spend during the first 8 weeks of your loan, the less of your loan will be forgiven. That said, the loan that you would obtain is at a 0.5% interest rate, so it is close to free money.</p>
<p>What if you employees are laid off and then rehired?</p>	<p>You can apply for the loan regardless of whether you have already laid off your staff. The amount of your loan that will be forgiven will be based on your headcount during the 8-week period of your loan, or on 6/30/20, whichever is better for you. So, you can absolutely rehire your staff, or (cont.) rehire others, as that is truly what this bill is trying to incentivize.</p>



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What if the employee head count went up in 2020 compared to 2019? How does this affect the loan forgiveness calculation?	Then you can use the lower 2019 headcount for your forgiveness calculation. You can pick the 2/15/19 to 6/30/19 timeframe, the 1/1/20 to 2/29/20 timeframe, or 6/30/20. The lower the headcount, the better for purposes of this calculation.
What happens if staff apply for unemployment?	They will get enhanced unemployment benefits, and it doesn't impact your possible Loan Amount. That said, you can't rehire them while they are still on unemployment. But you are welcome to hire them or others back when you are ready.
Can you review again the impact of getting your employee numbers back up to 100% by June 30th and the impact on the forgivability of the loans?	Step one would be obtaining your Loan Amount by taking your average monthly payroll costs over the past 12 months and multiplying by 2.5. You then look to see what you spent on eligible expenses during the 8-week period from obtaining your loan. That determines how much of your loan would be forgiven. The headcount issue you refer to can potentially cause your loan forgiveness amount to be reduced. For example, if you had 50% of your headcount during the 8-week loan period, and at 6/30/20, then you would lose 50% of the loan forgiveness amount. Essentially it would add to your loan. You get to pick the number that is better for you. If you were at 50% headcount during the 8-week loan period, but at 100% on 6/30/20, then you would use the 6/30/20 date and would have none of your loan forgiveness amount reduced.
If we have been closed by order of the State Health Department, and have furloughed employees; would we have to rehire employees to apply? But then we are still unable perform surgery.	No, you can apply for the loan based on your average payroll expenses over the past 12 months. If you don't have employees during the 8 weeks from obtaining your loan, then a larger percentage of your loan will not be forgiven. That said, the amount that is not forgiven will convert to a non-recourse loan at 0.5%, so that isn't a bad outcome.
In the calculation of wages divided by 12 months times 2.5... what does 2.5 represent?	2.5 months.
If we have laid people off, does that mean we have to rehire the same exact people or just hire enough people to qualify for the dollar amount to be forgiven?	It is strictly a headcount test. The test does not factor in whether the people were previously employed or not.
If you use a professional employment organization, who has greater than 500 employees, and all your staff is leased....is there any work around to this?	I don't believe that this is a problem, but we would recommend that you call you PEO and ask them as they likely will have the answer readily available.
So, if your number of employees has not changed but they are paid less, your forgivable amount will not be reduced?	So long as you don't drop the pay of any of your employees who make under \$100,000 by 25% or greater, then you are fine. The pay during the 8-week period after



	(cont.) obtaining the loan is compared to the prior quarter pay scale for such employees.
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Loan Application

Is there a time constraint as to when u can apply for this loan?	Yes, June 30, 2020 is the deadline.
Where do we sign up for the CARES act loan?	You apply directly with the lenders, i.e., a bank, credit union, etc. Almost all of them are handling these loans.
What website and what forms are necessary to apply?	You should call your bank or credit union, or really any bank, credit union or lender as the application process is with them rather than the SBA. It was announced tonight that these applications should be ready as early as this Friday, April 3rd.
Would you recommend going through a local lender first versus applying directly with the SBA? Where can I find a list of SBA approved lenders?	Yes, all of these loans are being approved, processed and monitored directly by 7(a) lenders and not directly by the SBA. Given the magnitude of this Act, it seems that almost all lenders of any reasonable size will be approved as a lender under this Act.
Are there any other types of loans available to us that have not been discussed in this webinar? How about medical grants?	There is a \$100 billion component of this Act that is focused specifically on healthcare providers. It tends to focus on helping pay for buildouts of ICUs, and other COVID-19 related issues. But I would encourage you to explore those to see if any might apply. There is also a SBA (7b) loan that you could pursue that also has relaxed rules due to COVID-19. It doesn't have the forgivable component of The CARES Act but is worth looking at.
Where do we go to apply for the loan ? any financial institution or just the SBA?	For this loan, you should go directly to the lenders as these loans are being approved, processed and monitored directly by 7(a) lenders and not directly by the SBA. So, banks, credit unions or any other type of lender would work. Given the magnitude of this Act, it seems that almost all lenders of any reasonable size will be approved as a lender under this Act.
Is this a loan thru the bank or thru SBA and long form SBA application?	You will apply for this loan directly with a bank, credit union, or other type lender. The SBA is simply making a guarantee of all such loans, so the lenders and borrowers are protected.
Is it important that we do not apply for a SBA (7a) loan to get a Cares Act loan?	The CARES Act is actually a 7a loan. There is another SBA Disaster Recovery Loan that is a 7b loan. Initial views were that one would preclude the other, but that is not the case. That said, if you obtained a CARES Act loan, you would (cont.) need to apply for the 7b loan for "different' reasons" that you applied for The CARES Act loan.
When will final rules and instructions for the lending institutions be published?	Breaking news tonight, March 31st, was that the loan applications would be made available to the banks. The



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	(cont.) SBA/Treasury press release indicated that loans "could be approved in the same day." If so, I suspect that loans would be disbursed within 7-10 day
So, to make sure I understand, I had applied for the disaster loan online at the website sba.gov?	The CARES Act is actually a 7a loan. There is another SBA Disaster Recovery Loan that is a 7b loan. Initial views were that one would preclude the other, but that is not the case. That said, if you obtained a CARES Act loan, you would need to apply for the loan for "different" reasons.
If your ASC is 100% owned by a private equity firm, are you still able to access funding under the CARES act?	The SBA Affiliate Rules will likely apply here, which would make you ineligible if their portfolio companies combined exceeded the 500-employee number. I would consult with your PE firm on this as we have discussed this with many PE firms and most believe that it is still unclear as to whether their portfolio companies will be excluded.
Can you apply for the \$10,000 grant (that will be forgiven) through the EDIL and this CARES act?	Yes. I believe that you can apply for the emergency loan directly with sba.gov.
Do some banks have the ability to approve the SBA loan without submitting to the SBA?	All banks involved in this process have been given the authority by the SBA to approve, process and manage this loan process. The SBA is guaranteeing the loans.
Do these examples include lab companies as well or only ASC's	The concepts in this webinar apply to all businesses with under 500 employees.
Can you explain more about affiliations to hospital system? We are affiliated with a system and they own more than 50% Are we not eligible?	This can definitely be an issue for your ASC. I would discuss this with your counsel. The SBA Affiliate concept is based on taking "affiliated" companies and combining their headcount. Affiliates can be determined in many ways, but the most common is where an organization owns 50% or greater of multiple organizations.
If your ASC is 51% owned by a health development branch of a health system, would that exclude them from qualification? The health system has 3,000 employees, but the development portion doesn't have any employees.	This is a very good question and indicating that the development organization is your majority owner could definitely be an approach to eliminate going over the 500-employee number. With that said, we would recommend that you discuss with counsel.
If we are 51% owned as an ASC by a state entity (MUSC), what effect does this have on eligibility?	I am texting with him and joining their board call, so no need to respond.
When and how can we apply for the CARES act loan?	The application came out today, and banks should be in a position on Friday to start processing the applications.
From what I understand, and have been told, you already need to have an existing banking relationship in order to apply for the loan. Banks will not be taking 'new clients' for the loans.	That has not been our experience as we have seen many banks reaching out to other prospective clients. That said, there will absolutely be a backlog, so we would strongly recommend getting your application with all supporting documentation asap.
Is there a lender/broker you recommend who specializes in ASC forgivable loan?	I would recommend speaking with your current banking relationship and seeing if they are doing these loans. If so, that is probably the easiest approach.



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What if the owner has a prior bankruptcy including a SBA loan? Will they still qualify for CARES loan?	We believe that it can negatively impact the chances as the 2nd question on the application asks this specific question.
What forms are used to apply for the loan?	The application came out today, and banks should be in a position on Friday to start processing the applications. It can be found on the home.treasury.gov website.
If you apply SBA online, do you also need to contact a bank?	The CARES Act Loan requires for you to go directly to a bank or lender. The SBA is not processing any of these loans.
Do you know if PPP application is out in banks? Bank is telling us they have no information.	The application came out today, and banks should be in a position on Friday to start processing the applications. It can be found on the home.treasury.gov website.
If the SBA has 30 days to clarify, will our local bank have an application process in place for us to initiate now?	Today, Secretary Mnuchin indicated that applications will be available as early as Friday, April 3rd. Applications can be completed immediately.
Also, do we know what documentation is required to be submitted ? does it matter if an ASC is profitable or not ? if ASC is profitable and they kept the staff on board and paid them 100% of their payroll, would the loan be denied because the ASC is profitable and "can afford it"?	We have been told that the application could be as simple as a one-page document. That said, I would likely have ready your financial statements, payroll expenses, insurance premiums, sick/vacation, leave amounts, etc. And, profitability is irrelevant to this process. It is simply about your past 12-month average payroll expenses to obtain your Loan Amount, and it is then about spending the loan amount on eligible expenses during the first 8 weeks from obtaining your loan.
Any idea when payments will be available?	Breaking news tonight, March 31st, was that the loan applications would be made available to the banks. The SBA/Treasury press release indicated that loans "could be approved in the same day." If so, I suspect that loans would be disbursed within 7-10 days of approval. So, money should be flowing within the month of April.

Loan Forgiveness

Does the loan forgiveness program place any restrictions on future distributions to owners of the ASC?	No, none at all. Truly an unprecedented bill.
Your example addressed forgiveness of payroll, does rent etc. qualify for forgiveness?	Yes, payroll and payroll related expenses, plus rent/interest on mortgages, utilities, etc.
As long as you hire back immediately after you receive loan, or during 8 weeks after loan?	The loan forgiveness amount is determined by what you spend on your eligible expenses during the 8-week loan period.



Loan Period

<p>When is the usage period? May 1-june 30? most of our employees are currently on unemployment so we would use this for the payroll once hopefully we can resume elective procedures?</p>	<p>It is the 8 weeks after you actually obtain your loan.</p>
<p>I read that if you were in business between 2/15/19 and 06/30/19 you had to use those dates for average payroll and not Jan and Feb 2020? What if ASC growth has been so significant that Jan-Feb payroll is considerably higher than in mid-2019?</p>	<p>These are two different issues. For determining your Loan Amount, you must use the previous twelve months of your average payroll and payroll related expenses. The 2019 and early 2020 numbers are used to determine if you need to reduce your loan forgiveness amount, i.e., if you end up with half of the employee count during the period of having your loan as compared to either the 2019 or 2020 time frames you referenced, then you would have your loan forgiveness amount reduced. You get to pick either of those times, whichever is more advantageous to you. Or you can use June 30, 2020 if that works out better for you.</p>
<p>Is there a start date like the FFCRA which is implemented as of Apr 1st?</p>	<p>Basically, this is driven by the date you receive your loan. As of this evening, March 31, the SBA and Treasury indicated that banks will be able to receive applications as early as Friday, April 3rd, and that applications could be approved even that same day. So, you would use the twelve-month prior period to determine your payroll costs, and Loan Amount, and you would use the next 8 weeks after obtaining your loan, to determine the loan forgiveness amount.</p>
<p>It starts May 1 thru June 30. What if this is still going on in July? How will we pay employees then?</p>	<p>This is a very good question. Cash flow projections and planning are critical in these difficult times. It is tough to predict when volumes will go all the way back. Some people will continue paying in full during this time and hope that things get better. Some will try their best to manage cash flow while understanding the formula. Also, in the event that you take out a larger loan and don't spend all of it, that simply converts into a loan at 0.5% interest rate and payments are deferred 6 months. So, it becomes a very inexpensive, no recourse loan, which isn't the worst thing to have in this market.</p>
<p>We have to spend the money in 8 weeks for loan forgiveness, yet the calculation is made on June 30 which is well beyond the 8 weeks?</p>	<p>For this webinar, in our example, we used 5/1/20 as the date the loan was received. So, the 8 weeks ended on June 30th. That said, in this process, from the date you obtain the Loan Amount, you have 8 weeks to spend the amount that you borrowed in order to get 100% of the loan forgiven. You then look at your headcount during the time frame of (cont.) the 8-week loan period and divide it either by the average headcount from 2/15/19 to 6/30/19, or 1/1/20 to 2/29/20, or you can use the 6/30/20 headcount. You should use whichever number works out better for you.</p>



<p>2/15/2020 is a date I notice as a start timing. If the funds don't get approved or released till a month from now or approved for a month from now can you retro back your expensed to start at 2/15/2020 or would it be when the loan is approved as your expense start date?</p>	<p>Expenses as it relates to forgiving the loan are based strictly on the 8-week period from the time you obtained your loan.</p>
<p>I may have missed this, but where did the 8-week period in your example come from?</p>	<p>We used dates and numbers purely for illustrative purposes in the webinar. That said, the 8 weeks refers to the concept that you have 8 weeks from the date of obtaining the loan to spend money on the eligible expenses. This spend, in comparison to your loan amount, will determine how much of the loan will be forgiven.</p>
<p>Once the applications can be accepted by the banks, how long is the approval process? And how long for funding?</p>	<p>Secretary Mnuchin just announced that applications could be ready by April 3rd, and that applications could be approved even that same day. While that might be overly ambitious to expect, we do believe that applications will be out soon, that the approvals will be very fast, and that the loans will likely be disbursed within 7-10 days of the loan being approved.</p>
<p>Maybe I missed this answer. What is the time frame or date the CARES ACT loan needs to be evaluated for forgiveness and/or what loan amount remains?</p>	<p>Once your 8-week period expires, you are required to submit to the lender all the necessary documents to prove what you had spent over that 8-week period after obtaining the loan. We don't believe that there is a specific time required to provide that paperwork, but the lender must provide guidance regarding the forgiveness within 60 days of receiving the information.</p>

Loan Usage

<p>Can you pre-pay rents in order to gain credit for expense and therefore be credited toward forgiveness?</p>	<p>The Act has a Covered Rent term, which appears designed to try to prevent this from happening as it indicates that you need to have a lease and should pay according to the lease. Whether lease terms can be adjusted in the short term to increase rents might be possible. I would consult with your counsel to confirm the approach.</p>
<p>With reduced hours can staff be paid by the ASC and also receive reduced hour wages?</p>	<p>Yes, this Act doesn't control how you spend the money that you are loaned. The impact of spending less than you borrowed on the eligible expenses is that less of the loan will be forgiven.</p>
<p>Can rent/mortgage be pre-paid in order to "spend" the loan, therefore increasing our loan forgiveness amount?</p>	<p>The Act has a Covered Rent term, which appears designed to try to prevent this from happening as it indicates that you need to have a lease and should pay according to the lease. Whether lease terms can be adjusted in the short term to (cont.) increase rents might be possible. I would consult with your counsel to confirm the approach.</p>



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So, you mention payments to any "Independent Contractor". Does paying your Landlord qualify toward this as they are issued a 1099 to help increase the total amount eligible in the loan?	I don't believe that it will. Paying rent is specifically considered an "eligible expense" but is not mentioned in the "payroll cost" definition.
Some states have a mandatory quarantine which insurance companies recommended doing PFL for employees. When we are able to re-open and get employees back to work wouldn't it be in the best interest to have the loan start then to make sure we capture the correct number of employees and expenses with payroll?	That is a fair point, and I wish that I was making the policy, but in this instance, I am simply interpreting it :)
Does the Contract Labor expense calculated in the loan request include any 1099 vendors? Or only vendors that are directly correlated with employment of day to day activities?	Yes, we believe that independent contractors (up to \$100,000 for each contractor) can be included in the number. I would likely include all in my calculation, and if the lender or SBA doesn't believe it will be included, then they will inform you at the time of the application.
Besides payroll and utilities, what other overhead costs apply for the forgivable loan?	Payroll, insurance benefits/premiums, cost of independent contractors up to \$100,000, and rent/interest on mortgage payments.
1.How long can we keep paying employee? 2.Do they get 40 hours per week? What about those who came in for a few hours a day, do they get 40 hours for the week ?	You are able to keep all employees paid, and the goal of this Act is to encourage that you continue to employ and pay your people. If you have reduced headcount, it isn't a problem. Your Loan Amount is determined by your average payroll costs over the past 12 months, and your loan forgiveness amount is determined by whether you spent that amount on eligible expenses such as payroll, rent/interest on mortgages, utilities, etc.
What do we do when employee is covered for health insurance but family cost share? Are we to collect regular cost-share for the family?	You should continue doing what you were doing prior to the loan. Your healthcare benefits and all insurance premiums would be a part of "payroll costs" and the amount spent to forgive the loan in the 8 weeks after obtaining the loan.

Taxes

If as a couple we don't qualify, but pay our children through our business a small amount each year, should we file taxes for our children, and could they get relief checks?	If you claim them as dependents, they are not eligible. But if you don't, and they filed taxes in 2018 or 2019, then you are eligible.
Are deferred payroll taxes forgivable?	No.