

September 8, 2020

The Honorable Kevin Cramer  
U.S. Senate  
400 Russell Senate Office Building  
Washington, D.C. 20510

The Honorable Bob Menendez  
U.S. Senate  
528 Hart Senate Office Building  
Washington, D.C. 20510

The Honorable Thom Tillis  
U.S. Senate  
113 Dirksen Senate Office Building  
Washington, D.C. 20510

The Honorable Kyrsten Sinema  
U.S. Senate  
317 Hart Senate Office Building  
Washington, D.C. 20510

Dear Senators Cramer, Menendez, Tillis, and Sinema:

On behalf of our 163,000 dentist members, the American Dental Association (ADA) would like to thank you for sponsoring the Paycheck Protection Small Business Forgiveness Act (S. 4117) in response to the COVID-19 crisis.

As you know, this bill would streamline the process for forgiving Paycheck Protection Program (PPP) loans of less than \$150,000 upon the borrower's completion of a simple, one-page forgiveness document.

The approximately 4.2 million PPP loans of \$150,000 and under accounted for 85 percent of total PPP recipients. Expediting the loan forgiveness process for these hard-hit businesses could save small businesses and lenders many hours of paperwork and nearly \$2 billion nationwide.

Providing a straight forward and efficient forgiveness process will allow dental practices to focus on remaining open, ensuring a safe environment for patients and staff, and maintaining our nation's oral health. After closing completely or limiting their practices to emergency-only dental care during the pandemic, dentists – the majority of whom are small business owners – have reopened their practices. Their time and resources would be better focused on keeping their practices safely up and running, not on processing onerous paperwork.

The ADA strongly supports the Paycheck Protection Small Business Forgiveness Act and your efforts to lessen the burden that small businesses have shouldered due to the COVID-19 pandemic. Thank you for sponsoring this bill and for your leadership on this issue. If you have any questions, please contact Ms. Megan Mortimer at 202-898-2402 or [mortimerm@ada.org](mailto:mortimerm@ada.org).

September 8, 2020  
Page 2

Sincerely,

Chad P. Gehani, D.D.S.  
President

Kathleen T. O'Loughlin, D.M.D., M.P.H.  
Executive Director

CPG:KTO:rm