

March 18, 2020

The Honorable Mitch McConnell
Majority Leader
U.S. Senate
Washington, DC 20510

The Honorable Charles Schumer
Democratic Leader
U.S. Senate
Washington, DC 20510

Dear Majority Leader McConnell and Democratic Leader Schumer:

The American Dental Association (ADA) applauds Congress's efforts to combat the many challenges faced during the COVID-19 crisis.

In order for dentistry to do its part to mitigate the spread of COVID-19, the ADA -- with 163,000 members -- has recommended that dentists nationwide postpone elective procedures for the next three weeks and only treat emergency dental care cases. Doing so will allow us to care for our patients in great need and alleviate the burden that dental emergency cases would place on hospital emergency departments.

Unfortunately, many dental practices simply do not have the reserves or cannot accommodate the dramatic reduction of cash flow that is required during this partial shutdown. While tax credits are helpful, they will only provide for partial reimbursement, and those would occur months later. With the uncertainty resulting from the outbreak, dental practices now more than ever need adequate cash flow to keep their businesses viable and address staffing issues.

As you look to enact additional legislative proposals to address COVID-19, we want to share our recommendations on what provisions might assist dental practices in the future, who are faced with almost certain economic harm as small businesses. Those recommendations include:

- Easing and expediting the process for businesses to apply for Economic Injury Disaster Loans through the Small Business Administration.
- Deferring all monthly payments on federal student loans for all health care professionals, including dentists, without penalty.
- Deferring or eliminating payroll tax matching and payments, as well as deferring quarterly income tax payments for small business owners.
- Providing additional tax cuts for small businesses, which could include expanding Section 199A to include all small businesses regardless of income.
- Applying all tele-health de-regulation to virtual check-ins for dental evaluations (tele-dentistry) and support payment for these services within both Medicaid as well as commercial plans.
- Waiving an Employer's Annual Federal Unemployment Tax for 2020 for small business employers with under 50 employees or freeze the current rate.

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- Requiring all business Interruption Insurance policies to cover national emergencies including those related to diseases such as COVID-19.
- Allowing for a onetime withdrawal without penalty from an individual's 401k.

As you consider the next legislative package, we urge you consider some of these suggestions to assist small business. Without help, we believe many dental practices will have to close.

If you have any questions, please have your staff contact Chris Tampio at 571-213-7756 or tampioc@ada.org. Many thanks for your consideration.

Sincerely,

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

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

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