



### **Fairview Mesaba Clinics Move to Online/Virtual Care**

Effective March 31st, Fairview Mesaba Clinics are moving to a “virtual first” model. The Nashwauk and Mt. Iron Fairview Mesaba clinics will be temporarily closed with in-person care being moved to the Fairview Mesaba Hibbing location. In addition, Fairview Range JobCare and Chiropractic services at Fairview Plaza will not be offered at this time. Patients with already-scheduled appointments will be contacted with more information about whether their appointment will take place in-person or via a virtual care option. Patients requiring in-person appointments will be seen at the Fairview Mesaba Clinic-Hibbing location.

Fairview Mesaba Clinic patients will continue to receive care through alternative options, including E-visits and secure messaging to their providers through MyChart; telephone visits; video visits; and [OnCare.org](#) – a 24/7 online clinic, in which patients meet virtually with a provider from their own homes. [Click here](#) to read the full blog post from Fairview. Also, [click here](#) to learn about procedures at Fairview Mesaba if you think you have been exposed to COVID-19.

### **Basics of the Paycheck Protection Program (PPP)**

The [Paycheck Protection Program](#) is a **loan** designed to provide a direct incentive for small businesses to **keep their workers on the payroll**. SBA will **fully forgive** PPP loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities. Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels. Forgiveness will be reduced if full-time headcount declines or if salaries and wages decrease.

The PPP is **not yet live**, and PPP loan applications are expected to open on April 3<sup>rd</sup> or April 6<sup>th</sup>. The Paycheck Protection Program will be available through June 30, 2020. Loan payments will be deferred 6 months, and no collateral/personal guarantees are required. There are no fees to originate the loan, and it has an interest rate of 0.5% for a term of 2 years. You should contact your [local lender](#) to see if they are participating in the Paycheck Protection Program.

The federal government is still working on developing the rules and regulations around this program. More information on how this program will interface with the SBA Economic Injury Disaster Loans (EIDL) and Unemployment Insurance is expected soon. We have received guidance that small businesses **can apply for and receive both the PPP and SBA EIDL grant/loan**. However, the forgivable portion of the PPP and the grant portion of the EIDL **cannot be used to pay for the same expenses**.

Regardless of whether you utilize the PPP, small businesses are encouraged to [apply](#) for the SBA EIDL as soon as possible to access **\$10,000 in grant funding** for payroll, rent, mortgage interest, or utilities. You do not need to accept the SBA Economic Injury Disaster Loan to receive and keep the grant funds. The application for the EIDL has been improved and streamlined in recent days. If you applied previously and are awaiting loan approval, the SBA will contact you to get you the \$10,000 in grant funding as they work through those loans.