

Small business resource guide to

COVID-19



USF SafetyFlorida
Consultation Program

INTRODUCTION

The University of South Florida (USF) SafetyFlorida Consultation Program has developed a small business resource guide to provide business owners and employees with information regarding the novel Coronavirus (COVID-19), signs and symptoms to be cognizant of, sources of information, workplace best practices, and a risk assessment plan to aid in the identification of risk levels in workplace settings. Additional guidance may be needed as COVID-19 conditions continuously change, and as new information about the virus becomes available.

This guidance is not a standard or regulation, and it creates no new legal obligations. The recommendations are advisory in nature, informational in content, and are intended to assist employers in providing a safe and healthful workplace. Material contained in this publication is in the public domain and may be reproduced, fully or partially, without permission. Source credit is requested but not required.

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SMALL BUSINESS RESOURCE GUIDE TO COVID-19

USF SafetyFlorida
Consultation Program

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WHAT IS CORONAVIRUS (COVID-19)

What is Coronavirus (COVID-19)

Coronavirus (COVID-19) is a respiratory disease caused by Severe Acute Respiratory Syndrome (SARS) Coronavirus-2 Virus. The virus first originated in Wuhan City, Hubei Province, China and has spread to many other countries around the world, including the United States.

According to the U.S. Centers for Disease Control and Prevention (CDC), Chinese authorities identified the novel coronavirus, which has resulted in confirmed human infections. Infected people have spread the virus to healthcare workers and other critical infrastructure workers.

The COVID-19 pandemic has severely impacted all aspects of daily life, including travel, trade, tourism, food supplies, and financial markets. Although we cannot predict the outcomes of this pandemic, we can plan ahead to reduce the impact that the outbreak will have on businesses, workers, customers, and the public. It is imperative for all employers to implement a safety and health plan that includes specific exposure risks, sources of exposure, routes of transmission, and other unique characteristics of COVID-19. Failure to plan ahead can lead to challenges for employees who are not equipped with sufficient resources, and who might not be adequately trained for jobs they may have to perform under pandemic conditions.



SIGNS, SYMPTOMS & TESTING

Signs, Symptoms and Testing

The most common symptoms of COVID-19 include fever, tiredness, and dry cough. Some people may experience aches and pains, nasal congestion, runny nose, sore throat, new loss of taste or smell, muscle pain or diarrhea. These symptoms are usually mild and begin gradually. More severe conditions include shortness of breath. Some people become infected but remain asymptomatic – (they do not develop any symptoms and do not feel unwell.) Most people

(about 80%) recover from the virus without needing special treatment.

Did you know? About 1 out of every 6 people who gets COVID-19 become seriously ill and develops difficulty breathing. Some people may experience muscle aches and pains, nasal congestion, runny nose, sore throat, fever, cough, chills, new loss of taste or smell, or diarrhea.



CORONAVIRUS 2019-nCoV

SYMPTOMS



FEVER



COUGH



SHORTNESS OF BREATH



SORE THROAT

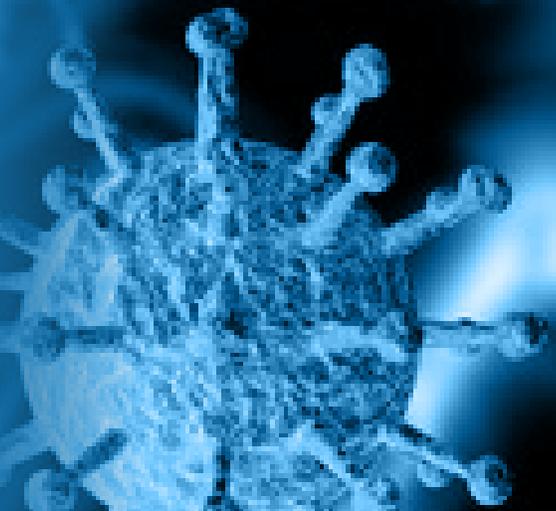


HEADACHE

Emergency warning signs include*:

- Trouble breathing
- Persistent pain or pressure in chest
- New confusion or inability to arouse
- Bluish lips or face
- Inability to wake or stay awake

*This list is not all inclusive. Please consult your medical provider for any other symptoms that are severe or concerning.



*Note: If you think you have been exposed to COVID-19 and develop symptoms, call your healthcare provider immediately for medical advice.

Who should be tested?

Not everyone needs to be tested. Testing will be offered at the discretion of the state and local health departments and/or individual clinicians. Those exhibiting signs and symptoms compatible with COVID-19 should be tested. Most people with confirmed COVID-19 have developed a fever and/or symptom of acute respiratory illness (e.g., cough, difficulty breathing).

Priorities for testing may include:

- Hospitalized patients who have signs and symptoms compatible with COVID-19 in order to inform decisions related to infection control.
- Other symptomatic individuals such as, older adults and individuals with chronic medical conditions and/or an immunocompromised state that may put them at higher risk for poor outcomes (e.g., diabetes, heart disease, receiving immunosuppressive medications, chronic lung disease, chronic kidney disease).
- Any persons including healthcare personnel, who within 14 days of symptom onset had close contact with a suspect or laboratory-confirmed COVID-19 patient, or who have a history of travel from affected geographic areas within 14 days of their symptom onset.

How to get tested

If you have symptoms of COVID-19 and want to get tested, call your state or local health department or a medical provider.

What to do post testing

If you test positive for COVID-19: If you are sick with COVID-19, you should take steps to help prevent the disease from spreading to people in your home and community. Those steps consist of staying home except to get medical care, separating yourself from other people and pets in your home (self-quarantine), monitoring your symptoms, calling ahead before visiting your doctor, wearing a cloth covering or N95 mask over your nose and mouth, covering your coughs and sneezes, cleaning your hands often, avoid sharing personal household items, and cleaning all high-touch surfaces daily.

If you test negative for COVID-19: You probably were not infected at the time of testing. However, that does not mean you will not get sick. It is possible that you were very early in your infection at the time of testing and that you could test positive later, or you could be exposed later and then develop illness. In other words, a negative test result does not rule out getting sick later.



AT RISK POPULATION

Who is considered high-risk?

Little is known about risk factors for disease. However, based on most recent clinical expertise, older adults and people with serious underlying medical conditions are at greater risk for severe illness when exposed to COVID-19.

- People aged 65 years and older
- People who live in a nursing home or long-term care facility
- Other high-risk conditions could include:
 - People with chronic lung disease or moderate to severe asthma
 - People who have serious heart conditions
 - People who are immunocompromised including cancer treatment

- People of any age with severe obesity (body mass index [BMI] >40) or certain underlying medical conditions, particularly if not well controlled, such as those with diabetes, renal failure, or liver disease might also be at risk

People who are pregnant should be monitored since they are known to be at risk for severe viral illness; however, to-date data on COVID-19 has not shown increased risk to expectant mothers.

Many conditions can cause a person to be immunocompromised, including cancer treatment, bone marrow or organ transplantation, immune deficiencies, poorly controlled HIV or AIDS, and prolonged use of corticosteroids and other immune weakening medications.



STRATEGIES FOR EMPLOYERS

Not feeling well, stay home

If you are sick, to keep from spreading respiratory illness to others, you should:

1. Stay home when you are sick.
2. Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
3. Clean and disinfect frequently touched objects and surfaces.

Social distancing guidelines

Take these steps to monitor your health and practice social distancing:

1. Take your temperature with a thermometer two times a day and monitor for fever. Also watch for cough or trouble breathing.
2. Stay home and avoid contact with others. Do not go to work or school for this 14-day period. Discuss your work situation with your employer before returning to work.
3. Do not take public transportation, taxis, or ride-shares during the time you are practicing social distancing.
4. Avoid crowded places (such as shopping centers and movie theaters) and limit your activities in public.
5. Keep your distance from others (about 6 feet or 2 meters).

Routine cleaning/inspection

When Cleaning:

1. Wear disposable gloves and gowns for all tasks in the cleaning process, including handling trash.
2. Additional personal protective equipment (PPE) might be required based on the cleaning/disinfectant products being used and whether there is a risk of splash.
3. Gloves and gowns should be removed carefully to avoid contamination of the wearer and the surrounding area.

4. Wash your hands often with soap and water for 20 seconds.
5. Always wash immediately after removing gloves and after contact with an ill person.
6. Hand sanitizer: If soap and water are not available and hands are not visibly dirty, an alcohol-based hand sanitizer that contains at least 60% alcohol may be used. However, if hands are visibly dirty, always wash hands with soap and water.
7. Practice routine cleaning of frequently touched surfaces with soap and water. High touch surfaces include tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, sinks, etc.

Many products recommend

1. Keeping the surface wet for several minutes to ensure germs are killed.
2. Precautions such as wearing gloves and making sure you have good ventilation during use of the product.
3. Most EPA-registered household disinfectants labeled with the EPA logo should be effective.



Stay at home



Clean surfaces



Social distancing



Use disinfectant

TRAVEL NOTICES

Things to consider before travel:

Is COVID-19 spreading in the area where you're going?

If COVID-19 is spreading at your destination, but not where you live, you may be more likely to get infected if you travel there than if you stay home. If you have questions about your destination, you should check your destination's local health department website for more information.

Will you or your travel companion(s) be in close contact with others during your trip?

Your risk of exposure to respiratory viruses like coronavirus may increase in crowded settings, particularly closed-in settings with little air circulation. This may include settings such as conferences, public events (like concerts and sporting events), religious gatherings, public spaces (like movie theatres and shopping malls), and public transportation (like buses, metro, trains).

Do you live with someone who is older or has a serious, chronic medical condition?

If you get sick with COVID-19 upon your return from travel, your household contacts may be at risk of infection. Household contacts who are older adults or persons of any age with severe chronic medical conditions are at higher risk for severe illness from COVID-19.

Is COVID-19 spreading where I live when I return from travel?

Consider the risk of passing COVID-19 to others during travel, particularly if you will be in close contact with people who are older adults or those currently managing severe chronic health conditions. These people are at higher risk of getting very sick. If your symptoms are mild or if you do not have a fever, you may not realize you are infectious.



SMALL BUSINESS RESOURCES

[Occupational Safety & Health Administration \(OSHA\)](#)

The Occupational Safety and Health Administration is an agency of the United States Department of Labor. Congress established the agency under the Occupational Safety and Health Act of 1970. OSHA's mission is to assure safe and healthy working conditions for working men and women by setting and enforcing standards and by providing training, outreach, education and assistance.

OSHA has a webpage dedicated to providing information for workers and employers about the evolving coronavirus pandemic. The information includes links to interim guidance and other resources for preventing exposures to, and infection with, the novel coronavirus.

For more information, visit www.osha.gov/covid-19.

Contact phone number: +1-800-321-6742



[The Centers for Disease Control and Prevention \(CDC\)](#)

The Centers for Disease Control and Prevention is the leading national public health institute of the United States. It is a United States federal agency, under the Department of Health and Human Services, headquartered in Atlanta, Georgia.

CDC works 24/7 to protect America from health, safety and security threats, both foreign and in the U.S. Whether diseases start at home or abroad, are chronic or acute,

curable or preventable, human error or deliberate attack, CDC fights disease and supports communities and citizens to do the same.

The CDC is responding to the Coronavirus, and has a dedicated webpage with up-to-date information.

For hearing impaired person, the CDC has published several videos in American sign language (ASL) with captions. Videos are available with prevention tips geared to the at-risk population and what to look out for.

For more information on the COVID-19 outbreak, visit www.cdc.gov/coronavirus/2019-ncov

Contact phone number: +1-800-232-4636



**CENTERS FOR DISEASE
CONTROL AND PREVENTION**

[World Health Organization \(WHO\)](#)

The World Health Organization is a specialized agency of the United Nations responsible for public health recommendations and guidance in Public Health matters internationally, with more than 7,000 workers in 150 country offices and a main office based in Geneva, Switzerland.

The WHO is a resource that may be used to view the pandemic on a global scale, and to obtain up-to-date information on the COVID-19 pandemic. Some of the resources that you can find on the WHO website are Frequently Asked Questions about COVID-19, travel advice at this time, situation reports, media resources, as well as research and development for the virus.

Contact phone number: +1-202-974-3000



World Health Organization

Florida Department of Health (FDOH)

The Florida Department of Health (FDOH) is responsible for protecting the public health and safety of the residents and visitors of the state of Florida. It is a cabinet-level agency of the state government, headed by a state surgeon general who reports to the governor. The department includes 67 County Health Departments, 22 Children Medical Service offices, and 12 Medical Quality Assurance offices. FDOH is headquartered in Tallahassee, Florida.

The Florida Department of Health provides a wealth of information and resources that can be useful for small businesses employers, employees, and their families. The following are a list of the resources that can be accessed on the FDOH website:

Hearing impaired: FDOH has resources for deaf and hard of hearing persons via Facebook livestream, where interpreters will provide interpretations for free.

Community Health Centers: Direct access to Florida's Community Health Centers that delivers comprehensive health care services to all patients regardless of their ability to pay. FDOH provides employers with resources to assist their employees who may be infected with over 600 plus locations within the state.

Outreach Materials: There are links to outreach materials in English, Spanish, and Haitian Creole. These materials include infographics on assisted living facilities and prevention measures, ways to manage symptoms at home, a kid handwashing graphic, general preventions tips, and guidance for businesses, employees, and others.

24/7 Call Center: FDOH has a 24/7 call center to answer questions as it relates to COVID-19, with updates on situations as they unfold, specifically for Florida's residents and small business community.

Contact phone number: 1-866-779-6121



[U.S. Small Business Administration \(SBA\)](#)

The United States Small Business Administration (SBA) was established in 1953 to aid small business owners and entrepreneurs in the pursuit of the American dream. The SBA helps to provide counseling, capital, and contracting expertise for small businesses within the nation.

At the current time, the SBA has some resources for small businesses who were affected by the COVID-19 global outbreak and pandemic. The following is the website for the Small Business Administration <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>. Here you can find a plethora of information to assist small business owners to include:

Coronavirus Funding Options – This is to help small businesses who are facing economic disruption due to COVID-19 and contains a link for relief options available for small businesses.

Guidance for Businesses & Employers – This section contains other guidance options and resources based on the latest updates from the CDC, to help prevent workplace exposure to employees.

Local Assistance – SBA works with local partners to counsel, mentor, and train small business owners. You can locate options for support based on your geographical location, using the SBA's assistance directory on their page to find an office near you.

SBA Debt Relief Efforts – The SBA is providing a financial reprieve to small businesses during the COVID-19 pandemic.

SBA Products & Resources – Here you can find additional resources for access to capital, as the SBA provides small loans for continuity of businesses operations, as well as other program offerings.

Government Contracting – The SBA works with small businesses by assisting them with contract options provided by the federal government.

Contact phone number: +1-800-827-5722



[USF SafetyFlorida Consultation Program](#)

USF SafetyFlorida is the state's official small business safety and health consultation program funded by the Occupational Safety and Health Administration (OSHA) and the Florida Division of Workers' Compensation (FDWC). The not-for-profit program is operated out of the University of South Florida's College of Public Health and provides free and confidential workplace safety consultations to private sector businesses.

Our services include helping employers recognize hazards in the workplace, assisting employers in developing or maintaining effective safety and health management programs including pandemic assistance, suggesting general approaches or options for solving a safety or health problem, identifying resources available if an employer needs further assistance, providing employers with a written report summarizing findings, and providing safety and health training. We realize this is an unprecedented time for everyone. Our program is available to assist, and we are committed to keeping you and your workers safe by limiting risk of exposure to COVID-19.

Employers who are interested in receiving a free and confidential consultation may contact USF SafetyFlorida Consultation Program toll-free at 1-866-273-1105 or visit www.usfsafetyflorida.com.

Contact phone number: +1-866-273-1105

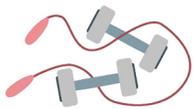


TIPS FOR MANAGING STRESS AND ANXIETY

Tips for managing stress and anxiety with COVID-19

At this time of uncertainty, many Americans are getting stressed and anxious about what the future holds. As a small business employer, the health and safety of your employees are of the utmost importance, as a good business cannot function without employees who are mentally and physically healthy.

One way to ensure workers are safe and healthy is to help them find outlets to reduce their stress and anxiety while at work or at home. Here are 10 helpful tips that employees can use to reduce stress and anxiety:



1. **Exercise** – given that most people are stuck at home, exercising at the gym may be a hard thing to do, as gyms are currently closed. However, something as simple as getting up from the desk or a quick stretch break can help with long days.



2. **Reduce** the amount of time spent watching, reading, or listening to news articles including social media outlets. The constant reminder of COVID-19 can be upsetting.



3. **Keep your routine** as close to normal as possible. Getting plenty of rest, connecting with those you trust to discuss your concerns and feelings, eating well balanced meals, and making time to unwind are excellent ways of maintaining normalcy.



4. **Lighting candles & aromatherapy** can help to reduce stress and anxiety. Some examples of scents that people have found soothing are: lavender, rose, bergamot, neroli, sandalwood, geranium, orange blossom and chamomile. Essential oils are also wonderful substitutes.



5. **Reduce caffeine intake**, as high doses can increase anxiety and the likelihood of anxiety attacks.



6. **Journaling** can be cathartic and can aid in relieving stress and anxiety.



7. **Deep breathing activities** help the relaxation response, for more effective breathing, focus on breathing deeply through the nose to fully expand the lungs, then exhale slowly.



8. **Listening to soothing music or ambient noise** can help lower blood pressure and induce the relaxation response.



9. **Know the Facts** – This is a stressful time for everyone. Steady doses of rumors and articles about the pandemic can lead to increased anxiety. Be sure to use trustworthy news sources to understand your risks and to help reduce stress. Refer to Small Business Resources on page 7 for information from reputable sources.



10. **Mental Health** – Make sure to take care of your mental health as it is very important. If with the use of coping tools, you are still finding it hard to relax and are not at ease, consult a mental health professional, refer to your primary care physician (PCP), or contact your local crisis hotline. Free 24/7 support is also available by texting HOME to 741741 to connect with a Crisis Counselor.

Myths about COVID-19

1. Exposing yourself to the sun or temperatures greater than 25°C/77°F does not prevent COVID-19
2. You can recover from COVID-19, catching it does not mean you have it for life
3. Being able to hold your breath for 10 seconds or more without coughing or feeling discomfort does not mean you are free from COVID-19 or any other lung disease
4. Drinking alcohol frequently or excessively does not prevent COVID-19
5. COVID-19 can be transmitted in areas with hot and humid climates
6. Likewise, cold weather and snow cannot kill or prevent COVID-19
7. Taking a hot bath does not prevent COVID-19, instead frequently washing your hands will help to remove harmful bacteria and viruses that may be on your hands
8. COVID-19 cannot be transmitted by mosquito bite
9. Hand dryers are not effective in killing the virus
10. UV lamps cannot kill the virus, and should not be used to sterilize hands or other areas of the skin
11. Thermal scanners cannot detect whether or not a person is infected, just whether or not the person may have a fever
12. Spraying alcohol or chlorine all over your body cannot kill the virus and can cause irritation to mucosal membranes (i.e. nose, mouth, and eyes)
13. Vaccines against pneumonia do not provide protection against COVID-19
14. Regular rinsing of your nose with saline does not help protect from COVID-19 infection
15. Eating garlic does not prevent COVID-19 infection
16. COVID-19 does not only affect the elderly population. The novel virus can affect people of various ages. Those with underlying health conditions are however more susceptible to contract the virus
17. Antibiotics are not effective against COVID-19 as antibiotics are for bacterial infections and COVID-19 is a virus
18. There is no known medication currently available that will help to prevent or treat the virus



Source: To better assist the public, the WHO organization has developed some myth busters on COVID-19 (www.who.int/, 2020).

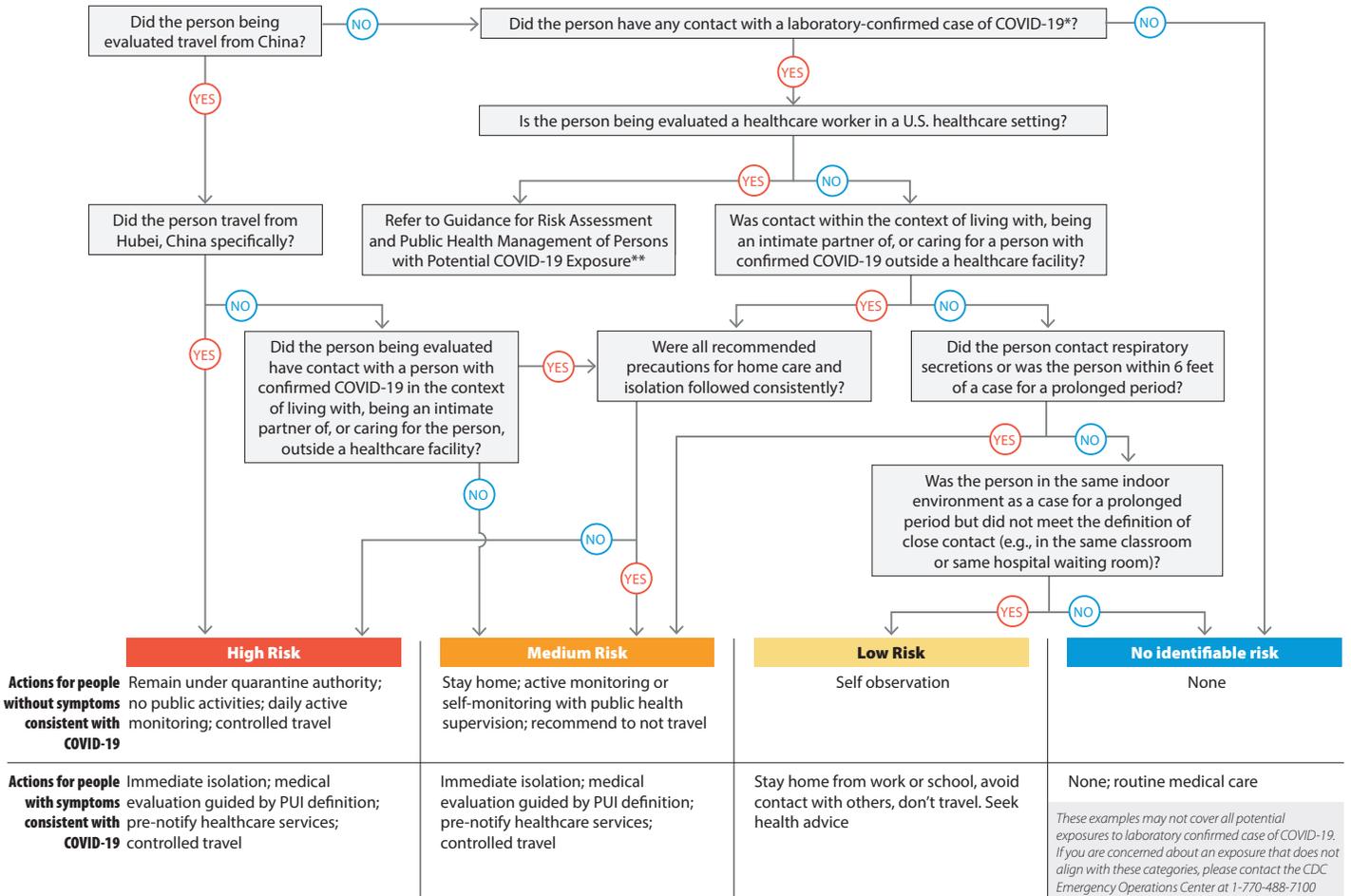
CORONAVIRUS (COVID-19) RISK ASSESSMENT



Coronavirus Disease 2019 (COVID-19) Risk Assessment and Public Health Management Decision Making *Each question refers to within the past 14 days*



U.S. Department of Health and Human Services
Centers for Disease Control and Prevention



*Or a case diagnosed clinically with COVID-19 infection outside of the United States who did not have laboratory testing
 **Healthcare provider (HCP) guidance outlines risk categories to determine work exclusion and monitoring procedures. After identifying risk category in the HCP guidance, use the categories outlined here to determine quarantine requirements.

COVID-19 SCREENING CHECKLIST



PLANNING AHEAD

- Create and implement an active screening plan. Be sure to include the following:**
 - o Post signage at the entrance advising on COVID-19 control steps
 - o Location and staffing of the screening table should ideally be placed outside the entrance
 - o Make alcohol-based hand sanitizer available at the screening table
 - o Provide appropriate PPE for staff conducting screenings, i.e. – mask, gloves, etc.
 - o Appropriate script for screening including process for non-compliant visitors, vendors and staff
 - o Provide clear rules to allow or prohibit entry
 - o Provide handout to visitors explaining the changes
 - o Review and revise workplace violence programs
 - o Keep physiological stress of a pandemic on visitors, vendors and staff top of mind

SCREENING QUESTIONS TO CONSIDER

- Greet everyone entering into the building in a friendly and calm manner.**
 - o Good morning/afternoon! As you know, COVID-19 continues to evolve rapidly. Given these circumstances, we are conducting active screening for potential risks of COVID-19 with everyone entering into the building to ensure the safety and well-being of all.”
- 1. Do you have any of the following symptoms: fever/feverish, new or existing cough and/or difficulty breathing, loss of taste or smell, and any other flu-like symptoms?
 - Yes
 - No
- 2. Have you traveled domestically or internationally within the last 14 days to a high-risk area?
 - Yes
 - No

3. Have you been in close contact with a confirmed or probable COVID-19 case?
- Yes
 - No
4. Have you had close contact with a person with acute respiratory illness who has been outside the United States in the last 14 days?
- Yes
 - No

HOW TO RESPOND

- Visitors that pass screening (answered NO to all questions) will be allowed to enter the building and instructed by staff on the appropriate use of personal protective equipment (PPE) to ensure safe visitation or working conditions.
 - Be sure to maintain a 6-foot distance from others in the building
 - Please use the hand sanitizer before you go
- If the individual answers YES to any of the screening questions, or refuses to answer, then they have failed the screening and cannot enter the building.
 - For visitors, vendors and staff: "I'm sorry but based on these answers, I'm not able to let you enter the building today. Please contact your [local health department](#).
 - If they become upset, please contact a senior staff person or local authorities immediately to handle the situation.

USF SafetyFlorida provides free and confidential safety and health consultations statewide to Florida's small and medium-sized businesses. Companies can request a consultation at www.usfsafetyflorida.com/Consultation-Request-Form or by calling (866) 273-1105. We can assist you with developing and implementing an effective safety and health program, and much more.

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