

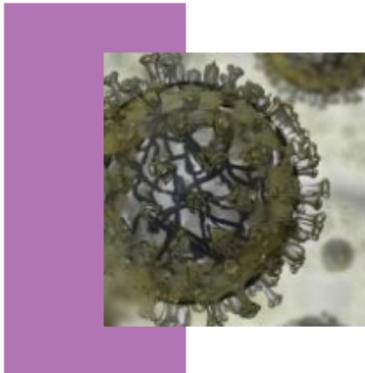


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Jessica Rose-Malm
Senior Health Policy Manager
Child Care Aware® of America



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**Coronavirus and
COVID-19**

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What is Coronavirus?

- Common type of virus, but new strain
- Currently no vaccine
- Spreads mainly from person to person:
 - Close contact (with 6 feet)
 - Coughing and sneezing
 - Surfaces



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Signs and Symptoms of COVID-19

COVID-19	FLU	ALLERGIES
fever	sudden fever	sneezing
dry cough	cough	cough
difficulty breathing	headache	red, watery, or itchy eyes
fatigue	muscle & joint pain	runny or stuffy nose
	sore throat	
	runny or stuffy nose	

Some common signs, such as fever, may not occur with COVID-19. Always seek medical attention if you have any symptoms.



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COVID-19 Disease Progression



- Symptoms 2-14 days after exposure
- Mild illness: 2 weeks
- Severe illness: 3-6 weeks
- Condition can become severe quickly



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Vulnerable Populations



People over age 60



People who smoke



People with chronic conditions:

- Heart disease
- Lung disease
- Diabetes



People with compromised immune systems



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Protecting Health in Child Care Programs



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Hygiene

- *Caring for Our Children* 3.2.2 Hand Hygiene
 - Soap and water
 - At least 20 seconds
 - On arrival, before and after meals and snacks, after bathroom breaks and outdoor play
- Cough and sneeze etiquette
- Limit physical contact
- Avoid touching faces
- Limit food sharing



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Cleaning, Sanitizing & Disinfecting



- *Caring for Our Children 3.3.0*
Cleaning, Sanitizing & Disinfecting
- Focus on:
 - Door handles
 - Sinks and faucets
 - Toilets
 - Tables
 - Toys
- Use effective cleaning materials
- Ventilation: open windows or use air conditioning



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Exclusion Policies



- Children and staff should stay home if they are sick or if someone in their household is sick with:
 - Cough
 - Fever
 - Shortness of breath



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Daily Health Checks



- Make it a routine
- Communicate with families
- Check for symptoms



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Social Distancing in Child Care

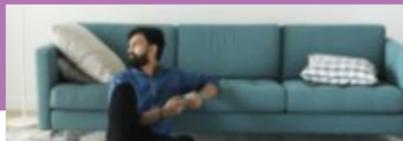
- Stagger arrivals and departures
- Greet children at the door
- Cancel outside visitors
- Ask families to keep their children home if they can



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Social Distancing in Daily Life

- Preventing spread in the community
- Avoid social gatherings and public spaces
- Limit contact with others



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Use the Healthcare System Appropriately

- Mild symptoms: stay home and rest
- Concerned? Call your doctor
- Questions about testing? Call your doctor, COVID-19 hotline, or health department



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When to seek medical attention

- Shortness of breath or trouble breathing
- Persistent chest pain or pressure
- Confusion
- Bluish lips or face

*Call the emergency department ahead of time

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Supporting Children's Emotional Wellbeing During a Crisis

- Understand that reactions may vary
- Sensitive and responsive caregiver
- Social distancing doesn't mean social isolation
- Provide age-appropriate information
- Reassurance, Routines, Regulation
- Keep busy
- Increase self-efficacy
- Seek professional help if children show signs of trauma that do not resolve
- Emphasize strengths, hope, positivity



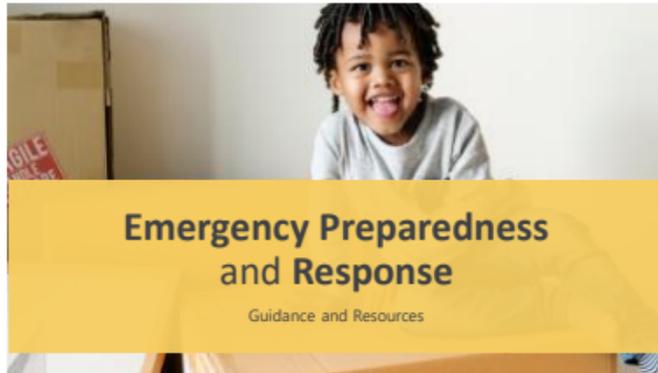
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Take care of yourself

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Julie Looper Coats
 Director, Emergency Preparedness
 and Response
 Child Care Aware® of America



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Questions for my agency or program

Should we close?

What would it mean for your organization or program to close its doors for a few days? What about a few weeks?

What would happen to those you serve?

What considerations would you need to make for your building or location?



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CDC Guidance for Child Care Programs



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All child care programs



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No community spread

- Prepare
- Require sick children and staff to stay home
- Establish procedures for someone who becomes sick at child care
- Assess group gatherings and events – consider postponing non-critical gatherings and events
- Develop information sharing systems
- Monitor for absenteeism
- Intensify cleaning and disinfection
- Teach and reinforce healthy hygiene

Monitor changes in community spread

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Minimal to Moderate or Substantial Community Spread

Minimal to Moderate Spread

- Coordinate with local health officials
- Implement multiple social distancing strategies for gatherings, classrooms, and movement through the building
- Consider ways to accommodate needs of children, families and staff at high risk

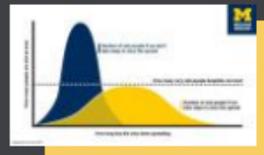
Substantial Spread

- Coordinate with local health officials
- Implement multiple social distancing strategies for gatherings, classrooms, and movement through the building **WITH EXTENDED PROGRAM DISMISSALS**
- Consider ways to accommodate needs of children, families and staff at high risk

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If your school district or state is closing K-12 schools.

Child Care Aware® of America recommends that all child care programs should also close, with the exception of programs serving essential and emergency personnel (to be defined by the state or locality).



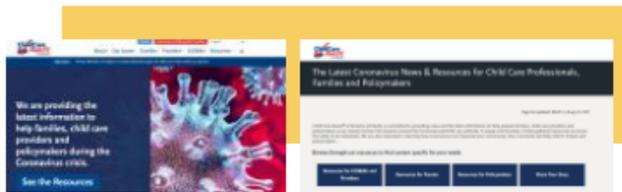
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Child Care Aware® of America Online Resources



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COVID-19 Resource Hub

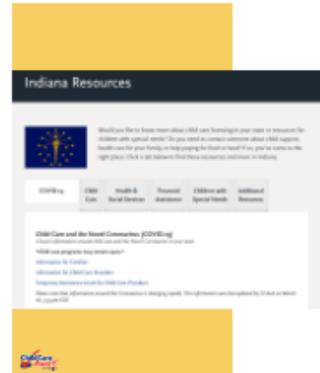


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State by State Map



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State Example

Where to look in your community.



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Seven horizontal lines for notes.

Staying informed

- Use reliable, up-to-date information
 - [CDC COVID-19](#)
- Relationships with healthcare and public health partners
 - [Health Department Directory for State & Territories, Cities & Counties, and Tribes](#)



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Seven horizontal lines for notes.



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Seven horizontal lines for notes.

American Academy of Pediatrics

www.aap.org

World Health Organization

www.who.int

Child Trends

www.childtrends.org

<https://info.childcareaware.org/coronavirus-updates>

www.childcareprepare.org

The Business Side of the Coronavirus

Tom Copeland, JD
Trainer, Author, Advocate, and Consultant for 35 years on the business of child care
tomcopeland@live.com
651-280-5991
www.tomcopelandblog.com

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Difficult Times

- This is an extremely stressful time for child care programs
- The financial impact will be significant for many
- There is currently no federal or state government programs that are designed to directly benefit child care programs
- Hopefully, that may change
- Eventually, the virus will pass
- Until then, what can child care programs do to minimize the financial impact?



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Insurance – Loss of Business Income

- If you lose income because of C-19, what insurance will help?
- Your homeowners or business liability insurance will not cover you
- Check your business property insurance to see if you are covered
- Some business property insurance policies will cover
 - Guide One – up to \$10,000 (<https://www.guideone.com/>)
 - West Bend Mutual – up to \$50,000 (<https://www.theilverlining.com/>)
- Contact your business liability insurance agent or an independent insurance agent to seek coverage

Limitations of Insurance

- The two insurance companies listed will only provide coverage if **both** of these two conditions are met:
 - Someone in your program contracts the virus
 - A government agency forces you to shut down your program
- With an upper limit of \$50,000 with one company, this may not be enough to adequately cover your child care center
- It's not likely that other insurance companies will step in to offer coverage for C-19 anytime soon

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When a Child Care Program Shuts Down

- Look at your contract to see what it says about shutting down
- If it doesn't say parents must pay if you shut down because of a public health emergency, you can't charge parents
- Your state subsidy program may allow you to charge subsidy parents for some days after shutting down
- You can change your contract now if parents sign off on the change
 - If parents won't sign, you face the

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Sample Change in Contract

The ABC child care program may be forced to close down temporarily because of a public health emergency, such as the coronavirus. This may happen because we are forced to shut down by a government agency, or because we believe it is in the best interest of our families and staff that we do so.

If this happens and parents have paid in advance, we will A: refund the money. B: not refund the money. C: apply the money to care once we reopen.

For parents who have not paid in advance, we will A: charge our normal rate. B: charge half our normal rate. C: Offer a 25% discount. D: not charge parents during the shutdown.

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When a Parent Keeps Their Child From Your Program

- Whether you can charge parents in this situation depends on what your contract says
- Is the parent terminating care, and if so, what notice must they give you?
- Get clarification from parents if they are terminating or temporarily not bringing their child
 - Ask, "Are you leaving temporarily or permanently?" Set your own policy about temporary absences
- You can choose to enforce your existing policy of parents paying, or you can suspend



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Sample Change in Contract

We will be keeping our child care program open as long as possible.

As long as we are open, if you decide to keep your child away from our program during this national emergency, we will A: charge you our normal rate. B: charge you half our normal rate. C: offer a 25% discount of our normal rate. D: not charge you. E: other. If you have concerns about this new policy, please talk with us.

- Your program may allow some parents to pay later, or allow some parents not to pay while other parents do pay.
- Must get parents to sign any change in your payment policy

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Can You Refuse Care to a Child?

- Before refusing to care for a child who you believe is sick or you are concerned might get sick, consult your contract and policies
- Federal law allows you to deny care to a child as long as it doesn't violate federal anti-discrimination laws (race, sex, religion, national origin, disability, ethnic background)
 - Your state may also include sexual orientation, marital status, and more
 - So, you can refuse care using stricter rules than you currently have, if you change your policies
- If a parent has paid in advance, you must refund for days you are unwilling to

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Contract & Policy - Sick Days Issues

- You can establish your own sick day policies to deal with C-19
- Federal law does not require you to offer paid sick days to staff
 - Check with your state department of labor about state sick day laws
- Review your contract and policy to see what it says about staff or parents taking sick time off
 - Will you allow paid sick time off if the child or staff isn't sick, but a family member is?
 - If not, you may want to make this clear now
 - You can create paid or unpaid sick day policies
 - You can change your policies at any time

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Can You Exclude a Child to Care for Another?

- Can your program kick out one child to make room for a child of an emergency worker/health care worker?
- Yes. It's not illegal discrimination
- Follow your contract procedures for termination
- You can ask parents to voluntarily keep their child at home
- You can set whatever policy you want by giving the excluded family special treatment

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Making Changes in Your Contract or Policies

- Any change to your written contract must be in writing and signed by the parent to be enforceable
- Any change to your policies (if they are not physically part of your contract) do not need to be signed by the parent
 - But, if they involve payment, they must be signed by the parent
- If the parent won't sign your new contract, you can negotiate a different rule if you want
- You can have different contract terms for



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Subsidy Parents

- How to handle loss of subsidy parents?
- Your contract should always say that subsidy parents are fully responsible for their bill, even if the subsidy program won't pay
 - It will be difficult to collect directly from subsidy parents
- Contact your state subsidy program to see what their policy will be if you or parents are quarantined
- Otherwise, you can set your own rule as long as it is applied consistently to all parents
 - If you are not sure about changing your policy to subsidy parents, ask your subsidy

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Unemployment

- Family child care providers who are self employed and are shut down or choose to shut down cannot claim unemployment insurance
 - Incorporated family child care providers may be eligible for benefits
- Staff laid off by their child care program may be eligible for unemployment insurance benefits – check with your state department of labor
- Staff may be entitled to paid sick days if they miss work because they or their family member is sick or contagious – check with your state department of labor – California does offer some

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What Next?

- This is an extremely stressful time for child care programs, your staff, your families and the families in your care
- Watch for any future federal or state action to address these issues
- I wish there was more financial support available to child care programs
- The only way the child care field can be more financially viable, even in the best of times, is more federal and state governmental support
 - That requires a more concerted effort

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Resources

- Child Care Law Center
 - <https://www.childcarelaw.org/2020/03/questions-and-answers-about-the-impact-of-the-coronavirus-on-family-child-care-in-california/>
- Example of a parent letter
 - <http://tomcopelandblog.com/sample-parent-letter-on-coronavirus>

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Contact Us

Jessica Rose-Malm, MA
HealthPolicy@usa.childcareaware.org

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Preparedness@usa.childcareaware.org

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