



Health and Safety FAQs

for SMALL BUSINESS

Fall/Winter
2020

Topics Include

Information and Guidance

Risk

Indoor Ventilation

Customer Compliance

Cleaning and Disinfecting

About the Connecticut Small Business Development Center (CTSBDC)

The [Connecticut Small Business Development Center \(CTSBDC\)](#) provides business advising to small business owners and entrepreneurs to start, grow and thrive in Connecticut.

Our professional staff of 18 Business Advisors offers no-cost confidential and expert business advising to small business owners and entrepreneurs to overcome challenges and reach their goals.

From the entrepreneur looking for help developing their business plan, to the experienced business owner who is perhaps looking to pivot their business at this time, CTSBDC Business Advisors have the expertise you can count on.

Our business advising includes not only an assessment of your business plan, but access to resources to grow your business: Tools such as geographic-based demographics, consumer spending data, market research, financial projections, industry reports and more. Through our connections with various traditional and non-traditional lending institutions, we help business owners get access to capital when it is needed most.

We understand that small businesses may be facing unprecedented challenges at this time and we are here to help.

If interested in speaking with a Business Advisor, [click here to get started](#).

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Cover image source: CDC Communications Resources

Please note: The Connecticut SBDC is providing this material solely as helpful information that reflects an evaluation of material available at the time of publication and does not constitute legal or professional advice. The material offers numerous links to enable users to go directly to government and expert health and safety sources.

Contents

MANAGING HEALTH AND SAFETY IN YOUR BUSINESS.....	4
BUSINESS OPERATIONS	6
Information & Guidance	6
Seasonal Changes	6
Personal Behavior	8
Risk	10
Personal Protective Equipment (PPE)	10
Indoor Ventilation	11
Certification to Reopen	12
MANAGEMENT	12
Communication	12
Customer Compliance	12
Enforcement	14
Business Advice	14
Posters	14
CLEANING AND DISINFECTING	15
EMPLOYEE SUPERVISION	16
Employee Training	16
Symptom Testing	17
COVID-19 Testing	17
Contact Tracing.....	18
Employee Compliance.....	18



MANAGING HEALTH AND SAFETY IN YOUR BUSINESS

While business strategy is influenced by the robustness of the economy coupled with local industry and market trends, health and safety considerations have been critical components of business management. However, the threat of COVID-19 has added additional complexity, elevating the role of health and safety in overall business strategy. Small businesses must consider the management of health and safety issues from multiple lenses including business operations, management, cleaning and disinfecting, and employee supervision.

With so much information available, it is often hard to know where to start. The Connecticut Small Business Development Center has compiled a list of Frequently Asked Questions to help small business owners navigate key health and safety issues facing their business.



Business Operations

1. [With so much information available, what is the best guidance to follow?](#)
2. [How do I prepare my business for the change of seasons into fall and winter?](#)
3. [What are the best practices for Personal Behavior to reduce transmission risk?](#)
4. [How do I determine the potential risks and contact points for my industry?](#)
5. [Where do I access Personal Protective Equipment \(PPE\)? How much PPE do I keep on hand?](#)
6. [How do I increase or improve ventilation for my building?](#)
7. [How do I certify my business to reopen in Connecticut?](#)



Management

8. [What is the best way to communicate my rules and requirements to my customers?](#)
9. [How do I address a customer who isn't following the guidelines?](#)
10. [What should I do if a customer says they can't wear a mask due to health conditions?](#)
11. [How do I respond to negative customer reviews of my business?](#)
12. [Who is enforcing health and safety guidelines in Connecticut?](#)
13. [My business is struggling. Where can I get business advice to help me during this time?](#)
14. [What posters am I required to display for my employees in response to COVID?](#)



MANAGING HEALTH AND SAFETY IN YOUR BUSINESS (cont.)



Cleaning and Disinfecting

15. [What are the guidelines for cleaning and disinfecting surfaces?](#)
16. [How do I know which cleaning products are effective?](#)



Employee Supervision

17. [What information should I include in employee trainings?](#)
18. [Are there existing training resources available?](#)
19. [When, where, and how often do I test employees for COVID-19?](#)
20. [What should I do when an employee tests positive for COVID-19?](#)
21. [What is Contact Tracing?](#)
22. [Do I have to shut down my business if an employee tests positive?](#)
23. [How do I deal with employees who aren't following guidelines outside of work hours?](#)
24. [How do I accommodate employees who can't wear masks?](#)



BUSINESS OPERATIONS

Information & Guidance

1. With so much information on the internet about COVID-19 spread, what is the best guidance to follow?

- The Connecticut Coronavirus website at portal.ct.gov/coronavirus provides comprehensive updated guidance on COVID-19 for both individuals and businesses.
- The Connecticut Department of Economic Development provides sector rules and a certification for reopening at <https://portal.ct.gov/Coronavirus/Covid-19-Knowledge-Base/Latest-Guidance>.
- For additional guidance for your business, we recommend industry-focused resources from:
 - ❖ [OSHA \(Occupational Safety and Health Administration\) - https://www.osha.gov/SLTC/covid-19/](https://www.osha.gov/SLTC/covid-19/)
 - ❖ [AIHA \(American Industrial Hygiene Association\) Back to Work Safely page - https://www.backtoworksafely.org/](https://www.backtoworksafely.org/) and
 - ❖ [ASHRAE \(American Society of Heating, Refrigerating and Air-Conditioning Engineers\) - https://www.ashrae.org/technical-resources/resources](https://www.ashrae.org/technical-resources/resources)

[Back to Questions](#)

Seasonal Changes

2. How do I prepare my business for the change of seasons into fall and winter?

There are many environmental factors why indoor activity can increase the risk of exposure to the coronavirus that causes COVID-19, possibly leading to illness and spreading the disease. It may be because individuals are in closer proximity to each other, and for longer periods; indoor conditions may affect an individual's ability to resist infection; and with restricted fresh air and people indoors over a sustained period, more virus may be aerosolized and may accumulate in the air.

So what can businesses do to increase health and safety indoors?

- Strictly abide by Connecticut reopening guidance on restricted occupancy numbers, mask use, space utilization to encourage social distancing, partition additions, appropriate cleaning and disinfecting. Note that six feet is a minimum space between people - more distance is better!

- Because people without symptoms who don't know they carry the virus can spread the virus to others, expand policies to allow time for more employee breaks to wash hands frequently and encourage outdoor breaks during the day.
- Establish and document your cleaning protocol for before, during and after occupancy.
- Before opening be sure building systems, especially ventilation and water systems, are serviced and run. The American Society of Heating, Refrigerating and Air-Conditioning Engineers (ASHRAE) offers detailed guidance specifically designed to reduce transmission of the virus
<https://www.ashrae.org/technical-resources/building-readiness#ecip>.
- Once your business opens, be sure ventilation operates the best it can with health considerations. THE priority is to increase outdoor air component as much as is reasonable and rigorously maintain the systems. For building spaces without central systems, consider if opening windows on a schedule during the day to let in fresh air is feasible and allow for judicious use of portable heaters if needed.
- If you lease your space, contact the owner and/or property manager about the building systems.
- Look into policies that act to keep people out of your business space when they are sick or at a high likelihood to be contagious with the virus. Establish a screening procedure for employees and others who will access your business including customers, colleagues, contractors, and service personnel.
[The Centers for Disease Control and Prevention \(CDC\) provides a screening tool - https://www.cdc.gov/screening/index.html](https://www.cdc.gov/screening/index.html).
- Consider making health and safety a differentiator in your business model.
 - ❖ Do as much as you can to reduce the risk of becoming ill for all occupants.
 - ❖ Be transparent about your health and safety actions and let everyone know what you are doing for them to be as safe as possible in your business. This may partially counter the general reluctance people have about indoor environments outside their homes.
 - ❖ Let customers know how you have reduced health risk from exposure to the virus at your business through posters, email and direct mail, social posts, and advertisements.

[Back to Questions](#)

Personal Behavior

3. What are the best practices for Personal Behavior to reduce transmission risk?

The following guidelines are cited from the Centers for Disease Control (CDC)

<https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html>

- Wash your hands often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.
- It's especially important to wash:
 - ❖ Before eating or preparing food
 - ❖ Before touching your face
 - ❖ After using the restroom
 - ❖ After leaving a public place
 - ❖ After blowing your nose, coughing, or sneezing
 - ❖ After handling your mask
 - ❖ After changing a diaper
 - ❖ After caring for someone sick
 - ❖ After touching animals or pets
- If soap and water are not readily available, use a hand sanitizer that contains at least 60% alcohol. Cover all surfaces of your hands and rub them together until they feel dry.
- Avoid touching your eyes, nose, and mouth with unwashed hands.

Avoid close contact

- Inside your home: Avoid close contact with people who are sick.
 - ❖ If possible, maintain 6 feet between the person who is sick and other household members.
- Outside your home: Put 6 feet of distance between yourself and people who don't live in your household.
 - ❖ Remember that some people without symptoms may be able to spread the virus.
 - ❖ Stay at least 6 feet (about 2 arms' length) from other people.
 - ❖ Keeping distance from others is especially important for people who are at higher risk of getting very sick.

Cover your mouth and nose with a mask when around others

- You could spread COVID-19 to others even if you do not feel sick.
- The mask is meant to protect other people in case you are infected.
- Everyone should wear a mask in public settings and when around people who don't live in your household, especially when other social distancing measures are difficult to maintain.
 - ❖ Masks should not be placed on young children under age 2, anyone who has trouble breathing, or is unconscious, incapacitated or otherwise unable to remove the mask without assistance.
- Do NOT use a mask meant for a healthcare worker. Currently, surgical masks and N95 respirators are critical supplies that should be reserved for healthcare workers and other first responders.
- Continue to keep about 6 feet between yourself and others. The mask is not a substitute for social distancing.

Cover coughs and sneezes

- Always cover your mouth and nose with a tissue when you cough or sneeze or use the inside of your elbow and do not spit.
- Throw used tissues in the trash.
- Immediately wash your hands with soap and water for at least 20 seconds. If soap and water are not readily available, clean your hands with a hand sanitizer that contains at least 60% alcohol.
- Clean AND disinfect frequently touched surfaces daily. This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks.
- If surfaces are dirty, clean them. Use detergent or soap and water prior to disinfection.
- Then, use a household disinfectant. Most common **EPA-registered household disinfectants** will work. You can find this information at: <http://www.epa.gov/pesticide-registration/list-n-disinfectants-use-against-sars-cov-2-covid-19>

Monitor Your Health Daily

- Be alert for symptoms. Watch for fever, cough, shortness of breath, or other symptoms of COVID-19.
 - ❖ This is especially important if you are running essential errands, going into the office or workplace, and in settings where it may be difficult to keep a physical distance of 6 feet.
- Take your temperature if symptoms develop.

- ❖ Don't take your temperature within 30 minutes of exercising or after taking medications that could lower your temperature, like acetaminophen.
- Follow CDC guidance if symptoms develop at <https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html>

[Back to Questions](#)

Risk

4. How do I determine the potential risks and contact points for my industry?

- Stay updated about the level of transmission of COVID-19 through the Connecticut Coronavirus website at <https://portal.ct.gov/coronavirus>.
- The Connecticut DECD provides sector rules and certification for reopening at <https://portal.ct.gov/Coronavirus/Covid-19-Knowledge-Base/Latest-Guidance>.
- The AIHA sponsors the Back to Work Safely website; www.backtoworksafely.org, which provides detailed guides by sector.
- OSHA provides a detailed guide on [preparing workplaces for COVID-19](https://www.osha.gov/Publications/OSHA3990.pdf). <https://www.osha.gov/Publications/OSHA3990.pdf>
- Compliance Assistance Specialists in OSHA's regional and area offices provide outreach to many small businesses free of cost.
 - ❖ They can provide general information about OSHA's compliance assistance resources and how to comply with OSHA standards.
- The Connecticut Department of Labor's Division of Occupational Safety and Health (CONN-OSHA) offers consultations at no charge in a variety of areas including health and safety. <https://www.ctdol.state.ct.us/osha/consulti.htm>

[Back to Questions](#)

Personal Protective Equipment (PPE)

5. Where do I access PPE? How much PPE do I keep on hand?

- Determine for your industry (see above question) the potential transmission contact points among employees and between customers and employees.
- Purchase sufficient PPE to protect employees and customers for at least two weeks of regular business operations.
- Visit the Connecticut Coronavirus website at portal.ct.gov/coronavirus for a list of companies that provide PPE within Connecticut.

[Back to Questions](#)

Indoor Ventilation

6. How do I increase or improve ventilation for my building?

The American Society of Heating, Refrigerating and Air-Conditioning Engineers (ASHRAE) developed detailed guidance specifically designed to reduce transmission of the virus. <https://www.ashrae.org/technical-resources/resources>

Where possible, consider ways to increase the flow of fresh air into your space, such as:

- Open windows, if indicated, add screens, carefully use interior fans to move air out of the room so air flows in. Be aware temperature and humidity may limit how much air you can bring in through open windows so not to create a too warm and humid a space. In the cooler weather consider a judicious use of portable heaters if needed.
- For rooms where you can't open windows but central systems ventilate and condition (heat and/or cool) air, open outdoor air dampers as much as possible. You may need a professional HVAC technician for this.
- Install MERV (Minimum Efficiency Reporting Value)13/14 high-efficiency air filters where you can so small virus particles are filtered out of the air. If your system can't accommodate this high filtration, use as high MERV rated filters that will work in your system. Maintenance is critical. Be sure filters fit correctly and follow manufacturer's recommended schedules to change filters. ASHRAE provides explanation for the MERV rating.
- If the three bulleted actions above are not possible, consider adding a portable high-efficiency particulate air/HEPA air purifier to the room. Be sure it is sized correctly for the room. It is not helpful to use an air purifier that has an ionization component. This feature may add cost unnecessarily, can irritate breathing and is not a healthy addition to the space. The EPA provides useful guidance on how to determine the best type of purifier for your needs. <https://www.epa.gov/coronavirus/air-cleaners-hvac-filters-and-coronavirus-covid-19>
- If indicated for your business sector, consider if expert advice on adding ultraviolet technology (UV) would be helpful. ASHRAE has guidance on the uses of UV. <https://www.ashrae.org/file%20library/about/position%20documents/filtration-and-air-cleaning-pd.pdf>
- If you rent space, be sure to talk to your landlord about making improvements and operating ventilation systems. Additional guidance can be found at: <https://www.cdc.gov/coronavirus/2019-ncov/community/office-buildings.html>

[Back to Questions](#)

Certification to Reopen

7. How do I certify my business to reopen in Connecticut?

- Visit the Connecticut Coronavirus website - Business Reopening and Recovery Center - at <https://business.ct.gov/recovery>.
- Be sure to let your customers know you have self-certified by posting the badge and signage which is provided to you by the State of Connecticut after you self-certify.

[Back to Questions](#)

MANAGEMENT

Communication

8. What is the best way to communicate my rules and requirements to my customers?

- Consider humorous ways to express your rules and requirements, however, make sure your customers understand that you are taking guidelines seriously in order to assure their safety and the safety of your employees. Also, empower and support your employees so that they act consistently in regards to communicating and enforcing the rules.

[Back to Questions](#)

Customer Compliance

9. How do I address a customer who isn't following the guidelines?

- Politely ask the non-compliant customer(s) to either adhere to the rules or leave the premises. Show support for your employees and customers who follow the guidelines, thus keeping your business environment safe and in operations for the long term.
- Provide clear poster signage stating your business policy on the requirements for admittance which will back up your staff should he/she need to refuse customer admittance.
- Consider that non-essential businesses have the right to refuse service to customers who don't wear masks.

[Back to Questions](#)

10. What should I do if customers state that they can't wear masks due to other health conditions?

First some brief background: Connecticut's guidance provides the rationale for you to establish a "no mask, no entry" policy. State requirements on face masks and social distancing require mask wearing in public places inside and out where social distancing is difficult. You could refuse admittance at your business to anyone (employees and customers) who does not wear a mask. Possibly all spaces inside and out are "public" spaces except for individual walled offices.

Connecticut encourages individuals who are unable to wear masks due to other health conditions to refrain from going into public for their safety and the safety of others, and access web based delivery services, or other community based social services programs in Connecticut for assistance. A directory of Connecticut's community based social services programs can be found at <https://www.211ct.org/>.

So what can you do?

- Develop a policy and provide your staff with instructions on how you would like to accommodate individuals not wearing a mask due to medical reasons:
 - ❖ Is there a separate area where individuals without masks could self-serve their need?
 - ❖ Can items be selected through remote channels and delivered?
 - ❖ Is curbside pick-up possible?
 - ❖ Do you have clear signage to post about your policy to aid staff in enforcing the policy?
 - ❖ Would printed cards to give to patrons that explain your policy and cite Connecticut requirements help support your staff in enforcing your policy?
 - ❖ How can you let your customers know the procedures before coming into your business? Examples could include advertising, email correspondence with customers, web and social posts.
- Train your staff on politely explaining the policy to customers and on actions to take for situations where a person refuses, including denying admittance.
- Have disposable masks available to give patrons when needed.

11. How do I respond to negative customer reviews of my business?

A best practice for business at all times is to acknowledge the negative review and provide a customized response. Always be courteous and professional. People understand that mistakes sometimes happen, however people do not like to be ignored when they express a concern.

[Back to Questions](#)

Enforcement

12. Who is enforcing the guidelines in Connecticut?

- Local Departments of Public Health and the Police Department are monitoring and enforcing Connecticut guidelines with the goal of educating, supporting, and keeping all citizens safe.
- Anonymous complaints of businesses not following the Reopen CT Guidelines can also be made by customers, employees, or the general public at the Connecticut Coronavirus website at <https://portal.ct.gov/coronavirus>
- The Governor has issued Executive Orders allowing State and Local Departments of Public Health, Department of Economic and Community Development and municipal authorities to issue fines for violations of COVID-19 protective measures. <https://portal.ct.gov/Office-of-the-Governor/News/Press-Releases/2020/09-2020/Governor-Lamont-Coronavirus-Update-September-15>

[Back to Questions](#)

Business Advice

13. My business is struggling. Where can I get business advice to help me during this time?

- The Connecticut Small Business Development Center provides business advising services on a variety of topics impacting small business including health and safety, access to capital, marketing, and business operations management. Visit www.ctsbdc.com to register for no-cost advising services.
- Visit the Connecticut Coronavirus website at portal.ct.gov/coronavirus.
- Updated General Business and Industry Specific rules are located on the Connecticut Department of Economic and Community Development website at <https://portal.ct.gov/Coronavirus/Covid-19-Knowledge-Base/Latest-Guidance>.

[Back to Questions](#)

Posters

14. What posters am I required to display for my employees in response to COVID?

The posters covering Employee Rights and Employer Paid Leave Requirements under the Families First Coronavirus Act are required and can be downloaded from the CTSBDC website as well as other helpful posters. <https://ctsbdc.com/covid19-recoveryresources/posters/>

[Back to Questions](#)



CLEANING AND DISINFECTING

15. What are the guidelines for cleaning and disinfecting surfaces?

- Make a plan to determine what needs to be cleaned and how best to maintain it as clean. Include **how** you will clean specific areas, **what** cleansers and materials, and **how often** you will clean. Disinfectant cloths that can be swiped across a surface work well for some areas needing frequent cleaning, while liquid agents that need to sit for a few moments may be required for other surfaces. The plan should designate who will be tasked for what cleaning - **a staff custodian? A contractor? An employee using the space?**
- Determine which surfaces are high touch vs. low touch in your place of business. Plans may suggest cleaning high touch surfaces at least twice per day, but specific industry guidance and the characteristics of your business may indicate more often. The overall uses of your space will indicate how often low touch surfaces should be cleaned. Space utilized by different people will require more frequent cleaning, i.e., a retail clothing store may decide to clean areas between customers.
- Depending on product used, many disinfectants need longer contact times (time to stay on the surface to be cleaned). Use EPA approved disinfectants and apply them according to directions - <https://www.epa.gov/pesticide-registration/list-n-disinfectants-coronavirus-covid-19>.
- Clean and disinfect regularly, especially bathrooms and high touch areas.
- Implement and maintain a checklist with the time that each workstation must be cleaned.
- If considering surface UV disinfection, refer to AIHA guidance to protect staff. https://aiha-assets.sfo2.digitaloceanspaces.com/AIHA/resources/Public-Resources/UVC-RadiationInfographic_V6.pdf
- The CDC provides guidance on how to clean different surfaces at <https://www.cdc.gov/coronavirus/2019-ncov/community/disinfecting-building-facility.html>.

16. How do I know which cleaning products are most effective?

- The EPA has a list of cleaners and disinfectants that are effective and can be found at <https://www.epa.gov/pesticide-registration/list-n-disinfectants-use-against-sars-cov-2-covid-19>.
- The EPA also provides an infographic on 6 steps for safe and effective disinfectant use. <https://www.epa.gov/sites/production/files/2020-04/documents/disinfectants-onepager.pdf>

[Back to Questions](#)



EMPLOYEE SUPERVISION

Employee Training

17. What information should be included in employee training?

- All small businesses should provide policies and procedures that include employee codes of conduct, communications policy, non-discrimination policy, compensation and benefits policy, and a hiring and separation policy. These policies and procedures help employees understand company preferences and expectations and can protect the company from litigation.
- Develop formal policies and procedures related to health and safety standards for your business as well. This includes: hygiene; use of PPE; social distancing; sanitation procedures; logging of shifts, and call-out policies if an employee becomes symptomatic.
- Utilize a “Safety and Health Committee,” if you have one, to facilitate staff input to your plan and training materials. This brings a helpful and important perspective and increases compliance with health and safety actions. If you employ fewer than 25 employees and do not have an established Committee, it is important to engage employee representatives in your health and safety planning.
- Employees should be trained on these policies and sign a document acknowledging that they have been trained.

18. Are there existing guidelines available?

- You can reference the Connecticut Small Business Reopening Guide at <https://portal.ct.gov/DECD/Content/Coronavirus-Business-Recovery/Small-Business-Reopening-Resource-Guide/Employee-Training-Support> for additional guidance. This requires that all employees be fully informed of health and safety actions.

[Back to Questions](#)

Symptom Testing

19. When, where, and how often do I test employees for COVID-19? How much will it cost?

- The Connecticut Coronavirus website provides detailed guidance on when, where, and cost of COVID-19 testing in Connecticut. <https://portal.ct.gov/Coronavirus/Covid-19-Knowledge-Base/COVID-19-Testing>.
- Employers may consider conducting daily in-person or virtual health checks (e.g., symptom and/or temperature screening) to identify employees with signs or symptoms consistent with COVID-19 before they enter a facility, in accordance with [CDC's General Business FAQs](#). It is important that businesses encourage staff to stay home when ill.
- The CDC does NOT recommend that employers use antibody tests to determine which employees can work. Antibody tests check a blood sample for past infection with SARS-CoV-2, the virus that causes COVID-19. CDC does not yet know if people who recover from COVID-19 can get infected again.
- Viral tests check a respiratory sample (such as swabs of the inside of the nose) for current infection with SARS-CoV-2. The CDC has published strategies for consideration of incorporating viral testing for SARS-CoV-2 into a workplace COVID-19 preparedness, response, and control plan. <https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/testing-non-healthcare-workplaces.html>.
- Recommended test methods may change and availability may vary. Regularly check the Connecticut and the CDC websites for current information.

[Back to Questions](#)

COVID-19 Testing

20. What should I do when an employee tests positive for COVID-19?

- Express sympathy and concern
- Identify the co-workers that the employee has been in close contact with during the previous two-week period.
- Maintain confidentiality and inform those who were in contact with the sick person without revealing the identity of the sick person. Document contact.
- Issue a business-wide communication asking all employees to self-monitor for symptoms and provide steps you are taking to protect them. The message should include the requirement that employees with any symptoms stay home and encourage that they contact their health provider and seek COVID-19 testing. <https://www.cdc.gov/coronavirus/2019-ncov/community/general-business-faq.html>

[Back to Questions](#)

Contact Tracing

21. What is Contact Tracing?

Contact tracing is important to keep the virus from spreading in Connecticut and to keep businesses open and safe for all. There is a possibility that someone coming into our business unknowingly brings the virus with them. Contact tracing allows public health officials to “contact” individuals who may have been exposed to the virus, so if they carry the virus, they can be treated if necessary and prevent exposing others. The Connecticut Department of Public Health and Local Health Departments are using this important tool to contain the spread of COVID-19. Connecticut’s Coronavirus website <https://portal.ct.gov/coronavirus> provides information on Connecticut’s contact tracing system.

22. Do I have to shut down my business if an employee tests positive?

Not all scenarios require you to shut down your business. You can still keep your business running if you follow the above stated guidelines. [Connecticut’s Coronavirus Business Recovery site](#) has more information.

Employee Compliance

23. How do I manage employees who aren't following guidelines outside of work hours?

- EEOC (Equal Employment Opportunity Commission) guidelines provide that employers may ask employees about recent travel (even if personal) to specific locations to determine if they are following quarantine guidelines before returning to work and in determining if it is safe for them to return to work.
- Employers should be mindful of the need to implement such requests in a non-discriminatory manner.

24. How do I accommodate employees who can't wear masks?

Connecticut’s Safe Workplaces rules state *“that employees shall be required to wear a facemask or cloth face covering that covers his or her mouth and nose while in the workplace, except to the extent an employee is using break time to eat or drink. Employers shall issue such facemasks or cloth face coverings to their employees. In the event an employer is unable to provide facemasks or cloth face coverings to employees because of shortages or supply chain difficulties, employers must provide the materials and [CDC tutorial about how to create a cloth face covering](#), or compensate employees for the reasonable and necessary costs employees expend on such materials to make their own masks or cloth face covering. Employees that cannot wear a mask must provide medical documentation to their employer.”*