



Frequently Asked Questions for Maryland Businesses Planning and Responding to the Coronavirus

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We encourage members of the business community to reach out with their questions by emailing Secretary.Commerce@maryland.gov. For more more resources, please visit BusinessExpress.Maryland.gov/Coronavirus



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What does a “State of Emergency” mean?

A state of emergency has been declared in order to allow Maryland to coordinate and request emergency resources and support in response to the COVID-19 (Coronavirus). A state of emergency allows the Governor to access certain resources in order to increase the State’s response. A state of emergency is a good indicator that residents should remain alert and follow officials’ orders and news stations in order to be informed of the situation.

Will stores and businesses be open during a State of Emergency?

This state of emergency itself does not require employers to close. The Maryland Emergency Management Agency asks that all employers consider employee safety at all times and review their teleworking, leave, and continuity of operations plans and policies. Businesses are encouraged to practice [social distancing](#), teleworking, [disinfecting](#), and other health protocols to keep workers safe during the outbreak. You can find more guidance from the CDC [here](#). Please also review Governor Hogan’s [latest executive order](#) to determine closures.

What happens if I or someone I know gets sick at work? Is there guidance about managing sick workers?

If you test positive, you should [self-isolate](#) at home. You can be with others after:

- At least 10 days since symptoms first appeared; **and**
- At least 24 hours with no fever without fever-reducing medication; **and**
- Other symptoms of COVID-19 are improving.

Continue to practice good hygiene, including frequent and thorough hand washing, disinfecting “high-touch” surfaces, and frequently washing clothing and bedding. Avoid contact with other members of the household and pets. Practice physical distancing within the home and wear a mask around other people. Also, please answer the call or text from MD COVID or (240) 466-4488 to help Maryland contact tracers slow the spread of COVID-19.



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Employers are encouraged NOT to require documentation from health care providers for employees who were sick, due to the increased number of people seeking health care and the possibility of exposing or re-exposing healthy people who are only seeking return to work notes.

People who have been in close contact with someone who has COVID-19—excluding people who have had COVID-19 within the past 3 months—should quarantine and stay home as much as possible for 14 days. In most instances, people without symptoms can end quarantine after day 10 without testing or after day 7 after receiving a negative test result. If quarantine is ended before the full 14 days, people should continue to monitor for symptoms and practice other preventive behaviors (e.g., face covering use, social distancing) through day 14.

For more information on what to do if someone may be sick or exposed to someone with COVID-19, please see the MDH [FAQs about Isolation and Quarantine](#). The CDC has also released [Interim Guidance for Businesses and Employers Responding to COVID-19](#).

Can I require my employees to be vaccinated or can my employer require me to be vaccinated?

The State of Maryland does not have a COVID-19 vaccination mandate. We strongly urge all Marylanders to consider getting vaccinated, as clinically indicated. A private employer may require a COVID-19 vaccination, depending on the terms and conditions of an employee's employment status. A private employer may be able to mandate vaccination but that will be highly dependent on internal policies, procedures, and the status of the person's employment. Please stay most up to date at covidlink.maryland.gov.

My employer is very short staffed due to many people being out sick. If I am only mildly sick, can I work with a mask?

People who are ill with COVID-19 should not be at work. It is likely that many businesses will experience staff shortages as more people become ill. However, being sick at work exposes both your co-workers and the public to even more risk.



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My employer/a local business is not following proper safety protocols. What can I do?

Citizens and businesses are encouraged to heed current public health recommendations; however, please be advised that these are guidelines, not regulations or standards that are enforceable by MOSH at this time. OSHA updated the guidelines in January but has not yet made a decision regarding whether or not they will issue an emergency temporary standard. It is recommended that employers in each workplace develop and implement infectious disease safety strategies currently recommended by the Centers for Disease Control, to include:

- Implement business/worksites specific social distancing (including worker and customer interactions) and wear masks.
- Post educational posters for employees.
- When a business is operating, encourage sick employees to stay home or if they feel sick while at work to go home.
- Promote frequent and thorough handwashing with adequate supplies of soap and running water, and when not readily available, alcohol based hand rubs of at least 60 percent alcohol.
- Encourage respiratory etiquette, including covering coughs and sneezes.
- Discourage the sharing of utensils, desks, phones, and work tools.
- Maintain regular housekeeping/disinfection practices.

The updated OSHA guidance is available here: <https://www.osha.gov/coronavirus/safework>. This guidance is advisory in nature and informational in content. However, every employer is required to provide handwashing facilities with tepid water, soap, and paper towels under OSHA regulations. The [Occupational Safety and Health Administration](#) (OSHA) and the [Centers for Disease Control](#) (CDC) have detailed resources related to what you can do to protect yourself from COVID-19. CDC has also released guidance on implementing safety practices for critical workers who may have had exposure to a COVID-19 case. [Read more here](#).

What about my business license or permit that is about to expire?

The governor's order authorizing the suspension of license and permitting expirations [will sunset on June 30, 2021](#). Timeframe suspensions made before this order will remain in effect until June 30, though agencies may terminate them earlier. Agencies are explicitly authorized to conduct virtual hearings and meetings. We recommend contacting the appropriate agency to determine how and when you can renew your license or permit.

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When are taxes due in 2021?

The [Maryland Comptroller has extended](#) the state income tax filing deadline by three months until July 15, 2021. No interest or penalties will be assessed if returns are filed and taxes owed are paid by the new deadline. The extension, which applies to individual, pass-through, fiduciary and corporate income tax returns, including first and second quarter estimated payments, is due to recent and pending legislation at the state and federal levels that impact 2020 tax filings and provide economic relief for taxpayers harmed by the COVID-19 pandemic.

For businesses struggling to make business-related tax payments due to COVID-19 closures and restrictions they should email taxpayerrelief@marylandtaxes.gov.

Why did my employer tax rate increase?

Governor Hogan signed an [Executive Order](#) that prevents Maryland's contributory employers from having their experience rating negatively impacted because they had to lay off or furlough employees due to the economic consequences of the pandemic.

However, based on the balance of the Trust Fund, Maryland employers will be taxed under Table F in 2021. Due to the change in the applicable Tax Table, all employers will still see an increase in their tax rate for the calendar year 2021. Maintaining the 2020 benefit ratio for employers in 2021 will ultimately reduce employers' tax rates from what they would have been without the Executive Order.

The Department of Labor issued the final tax rate notice to all employers on March 1, as well as sent several email blasts to employers. The tax rate notice contains two calculations: (1) one with the Executive Order; (2) the other without the Executive Order. Employers will receive the lower of the two rates. Employers can apply for payment plans through their BEACON portal. The tax rate with the Executive Order is 3.10%. The tax rate without the Executive Order would have been more than double that at 7.90%.



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Employers with questions about the Executive Order should read the [Frequently Asked Questions](#). Employers may also contact the Employer Call Center by calling 410-949-0033 or utilize the Division of Unemployment Insurance's [Inquiry Form](#).

As a business, how can I help protect my employees?

The U.S. Department of Labor has developed some [guidelines](#) for how companies can prepare their workplace for COVID-19. In addition, the Occupational Safety and Health Administration (OSHA) has launched a [COVID-19 website](#) with information specifically for workers and employers. There is also information on issues relating to wages and hours worked under the Fair Labor Standards Act available [here](#).

All those permitted to operate **must comply** with local orders, the Maryland Department of Health directives, [social distancing guidance](#) and [effective cleaning and disinfection](#) per the CDC, and any orders issued by local health officers. You can find more guidance from the CDC by [clicking here](#) and [here](#). Additionally, any business, organization, establishment, or facility may require individuals over the age of two to wear face coverings. If coverings are required, these facilities should post signage at each entrance for customers and staff. **Best practices for keeping your employees safe and reopening your business can be found at <https://open.maryland.gov/backtobusiness/>.**

Additionally, the Maryland Emergency Management Agency (MEMA) has activated its Virtual Business Operation Center (VBOC) to address inquiries from the private sector. It can be accessed by [clicking here](#). Businesses that are interested in increasing engagement surrounding emergency operations can learn more through MEMA's [Private Sector Integration Program](#).

How do I apply for unemployment?

How do I apply for unemployment insurance?

To submit an application for unemployment insurance benefits, please visit the BEACON 2.0 claimant portal located at beacon.labor.maryland.gov. To learn about the several federal and state unemployment insurance programs that are available for Marylanders during the

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COVID-19 pandemic, please visit the Maryland Department of Labor's website at MDunemployment.com.

How do I report unemployment fraud?

With the record number of unemployment insurance claims filed during the COVID-19 pandemic, Maryland, and states across the entire country, have seen an increase in activity by bad actors and fraudsters using illegally obtained data to file fraudulent unemployment insurance claims.

If you believe that your information has been used to fraudulently file an unemployment insurance claim, please contact the Division of Unemployment Insurance's [Benefit Payment Control Unit](#) by completing a "[Request for Investigation of Unemployment Insurance Fraud](#)" form and e-mailing it to ui.fraud@maryland.gov.

If you received a 1099-G tax form, but did not apply for unemployment insurance benefits in Maryland in 2020, then please complete this [Affidavit form](#) and submit it along with picture ID to the Benefit Payment Control Unit by emailing dlui1099-labor@maryland.gov.

If you are an employer and believe a fraudulent claim has been charged to your account, please file a benefit charge protest through [your employer BEACON 2.0 portal](#).

If you believe you have been a victim of identity theft, please read the [Maryland State Police's Identity Theft Protection Quick Guide](#). For more information about identity theft, please visit the [Commissioner of Financial Regulation identity theft page](#).

How can my business help during the outbreak? Are there volunteer opportunities?

Below you will find the Maryland Emergency Management Agency's Service Guidelines for Companies looking to assist. Please forward your request to the appropriate contact to ensure it is seen by the best MEMA representative.

- For **government entities** requesting resources (capabilities, personnel, and equipment): contact your [local emergency management office](#).
- For **local and statewide charities or community organizations** requesting resources: contact [your local health department](#) or [local emergency management office](#).

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- For **vendors** wishing to sell wishing to do business with the State, The State of Maryland will post all announcements for new business opportunities on [eMMA \(electronic Maryland Marketplace Advantage\)](#). If you have not already done so, please register your business on the website. If you have already registered, please continue to monitor eMMA for any announcements or updates.
- For **corporations wishing to donate** email psector@maryland.gov.
- For **individuals wishing to donate** visit the [Office of Governor Larry Hogan Maryland Unites](#).
- For **medical, public-health, clergy, and other specialized volunteers** interested in serving with the Maryland Responds Medical Reserve Corps: register [here](#).
- For **anything that does not fit** the categories above, including media inquiries: email pio.mema@maryland.gov.

My business is impacted by the outbreak. Where can I find financial assistance to help?

If you are looking for financial assistance, we encourage you to continue exploring state, county, and federal funding options listed on our [website](#). We are updating it as more programs are announced throughout the state.

For additional information on federal programs such as the Paycheck Protection Program (PPP) and SBA EIDL program, [click here](#).

Is the Maryland COVID-19 grant taxable?

The [RELIEF Act of 2021](#) exempts COVID-related loan and grant payments issued by the State of Maryland from being taxable by the state. This is applicable to previous and future Maryland COVID grants and loans. However, they may be taxable at the federal level. The Internal Revenue Service has not issued any guidance deeming non-federal government COVID-related loans and grants to be exempted at the federal level. Please direct all questions concerning this to ombudsman@marylandtaxes.gov.



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Can I apply for both state and federal loans/funding programs?

If you have applied for state assistance, you will not be disqualified if you apply for other assistance through federal or local means. Though please be advised, if you have already applied for federal assistance, you should verify federal program eligibility terms through the [U.S. Small Business Administration](#).

What does it mean to have a business in Good Standing?

In order to maintain Good Standing status, it is important that you file required annual reports and maintain compliance with any applicable Maryland laws. Failing to do so means your entity may be “Not in Good Standing,” which eventually leads to forfeiture. A forfeited entity may not legally conduct business in the state. The most common reasons that a business is not in good standing are failing to file a required report or tax return, failing to pay a monetary penalty, a check or other form of payment that was dishonored, and others. [Read more](#).

What resources are available to tenants and landlords concerned about utility shut off?

Learn more about the energy assistance options available in Maryland [online here](#). Residents should then contact their [Local Home Energy Program Office](#), where dedicated specialists will guide them through the energy assistance application and answer questions. Customers are encouraged to apply for Energy Assistance [via myDHR](#).

Are Maryland’s Welcome Centers open to the public?

Maryland Welcome Centers are open throughout the state. However, hours and days of operation vary. More information can be found by calling 877-333-4455 or going to [visitmaryland.org](#). You can also email questions to info@visitmaryland.org. Phones are being monitored during normal business hours, and emails will be responded to within 24 hours, if possible.

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Are Maryland's State Parks open to the public?

Most Maryland state parks are open although some areas where people may congregate remain closed to the public. Information specific to Maryland's state parks can be found by visiting the Maryland Park Service [website](#).

If I live in Maryland, do I need to quarantine if I leave and return to the state?

A travel advisory remains in place, but quarantine requirements are lifted for Marylanders who do travel outside of the state. Marylanders are still strongly encouraged to limit travel and obtain a negative COVID-19 test result upon return to the state. Read [the governor's order](#).

Symptomatic travelers must self-isolate upon arrival; asymptomatic individuals awaiting test results should self-quarantine. Individuals are encouraged to get a second COVID-19 test within 72 hours of arrival in Maryland because of the novel coronavirus' incubation period.

What's the best way to get tested?

During this time of anticipated large demand on the health care delivery system, you are asked to avoid unscheduled visits to your health care provider. It is important to call ahead. People who are mildly ill should not go to emergency departments. Mildly ill people should stay home and contact their provider by phone for guidance. For more questions about getting tested, [click here](#).

Where can I go for the latest vaccine related information?

Please visit <http://covidvax.maryland.gov/>



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Where can I find the latest information on COVID-19?

Please visit the Maryland Department of Health who is providing updates as they become available: <https://coronavirus.maryland.gov/>

Where can I find the latest updates from Governor Larry Hogan on the state's response to the outbreak?

Please visit the Office of Governor Larry Hogan online:
<https://governor.maryland.gov/coronavirus/>