

Recommended Business Practices During COVID-19

LEARNING OBJECTIVES

This chapter discusses recommended business practices during COVID-19 and the five key business practices fitness organizations and professionals can use to pivot and reestablish their business.

After reading this content, you should be able to demonstrate the following objectives.

- **Discuss** the SWOT business analysis as it relates to fitness organizations and/or professionals.
- **Explain** different client acquisition and retention strategies, including the SAVE principle.
- **Discuss** the importance of COVID-19 screening forms and waivers for fitness organizations and/or professionals.
- **Explain** the difference between general and professional liability insurance and how it applies to coverage of fitness organizations and/or professionals during the COVID-19 pandemic.
- **Describe** methods of providing accurate client education related to COVID-19 and the fitness industry.

Introduction

The COVID-19 pandemic has had a major impact on the fitness industry, resulting in loss of revenue and jobs and the closure of businesses, creating a disconnect between fitness organizations, professionals, and clients. This chapter discusses five recommended business practices that may be helpful for fitness organizations and independent professionals to follow during the COVID-19 pandemic. The SWOT business analysis, the SAVE principle, screening forms and waivers, general and professional liability insurance and client education regarding the fitness industry, COVID-19, and the importance of health and fitness will all be discussed as each relates to fitness businesses and professionals re-establishing their businesses.

The SWOT Business Analysis

Widespread changes to the fitness industry may force facility owners and fitness professionals to revise their current business plan, which may include providing different services to accommodate state and local COVID-19 restrictions. For example, traditional services such as indoor group fitness classes may not be possible, and outdoor services may be the only alternative. One way that fitness organizations and professionals can reassess their business plan is through the **SWOT business analysis**, which analyzes strengths, weaknesses, opportunities, and threats (Skinner et al., 2012; van Wijngaarden et al., 2012) (**Figure 6-1**). The SWOT analysis is a common assessment conducted by organizations and professionals annually or when changes occur to the business, and often flushes out important details that may have been overlooked during routine checks and balances of a business (Teoli, Sanvictores & An, 2020).

The SWOT analysis can be adapted to any type of business, and it may be particularly relevant to the fitness industry during challenging times. A SWOT analysis for a fitness organization or professional would contain the following components (**Figure 6-1**).

SWOT business analysis

A common assessment of strengths, weaknesses, opportunities, and threats conducted by organizations or professionals annually or when changes occur to the business.

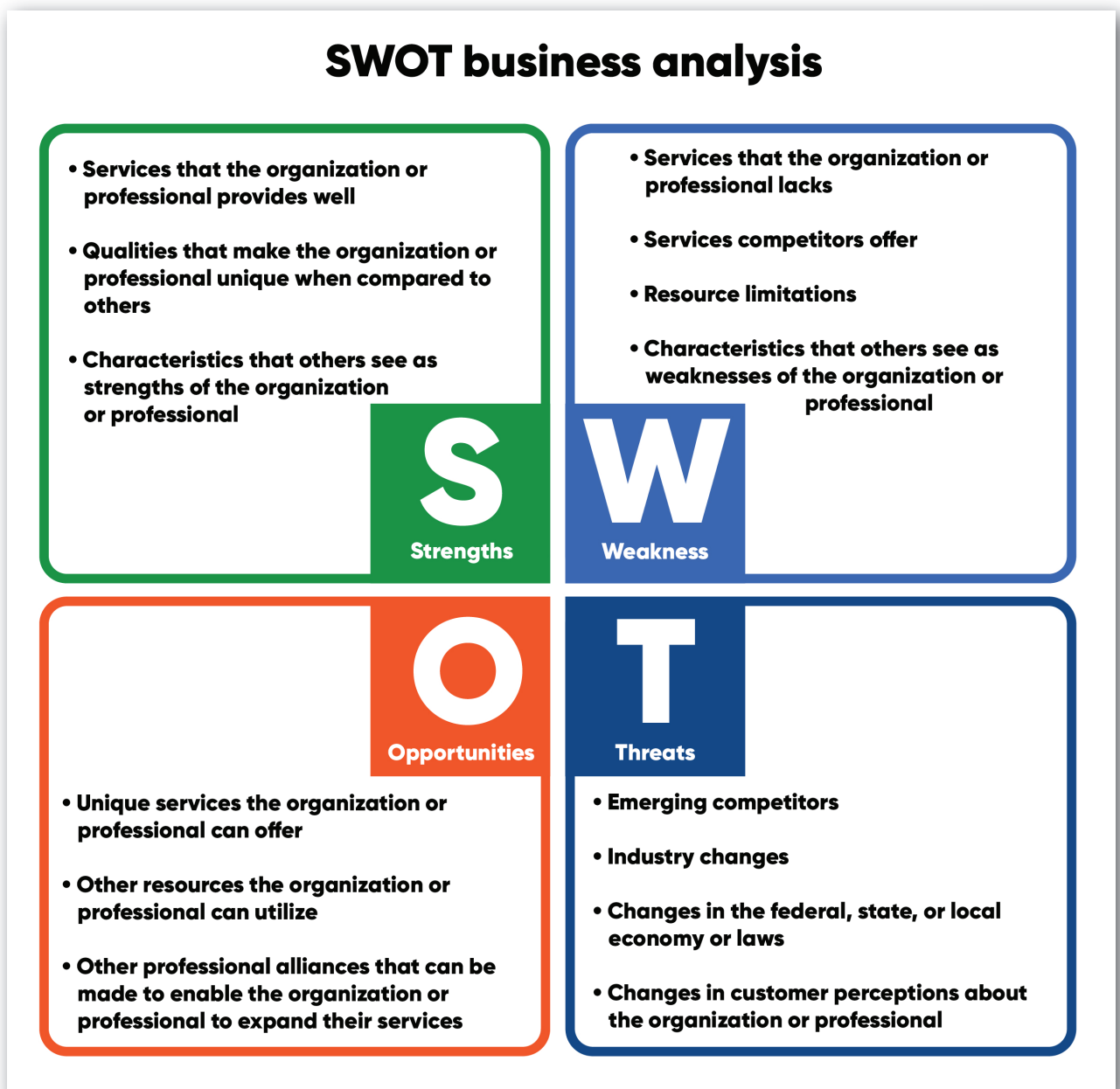


Figure 6-1: Components of a SWOT business analysis

Strengths represent services that the fitness organization or professional does well or unique qualities that make them different than competitors. Weaknesses may include services or resources that the organization or professional lacks when compared to others. Opportunities may include unique new services that can be offered or new professional alliances that can be made to expand such services. Threats may include emerging competitors, changes in the industry or economy, and changes in customer perceptions (Teoli et al., 2020).

Fitness organizations and professionals can create any type of categorical questions within the SWOT framework to better represent their business plan. **Figures 6-2** and **6-3** provide examples of a general SWOT analysis for a fitness organization and an independent fitness professional located in a state or region that can offer only alternative services (e.g., outdoors) due to COVID-19 restrictions.

SWOT business analysis for a fitness organization



Figure 6-2: Sample SWOT analysis for a fitness organization

SWOT business analysis for an independent fitness professional

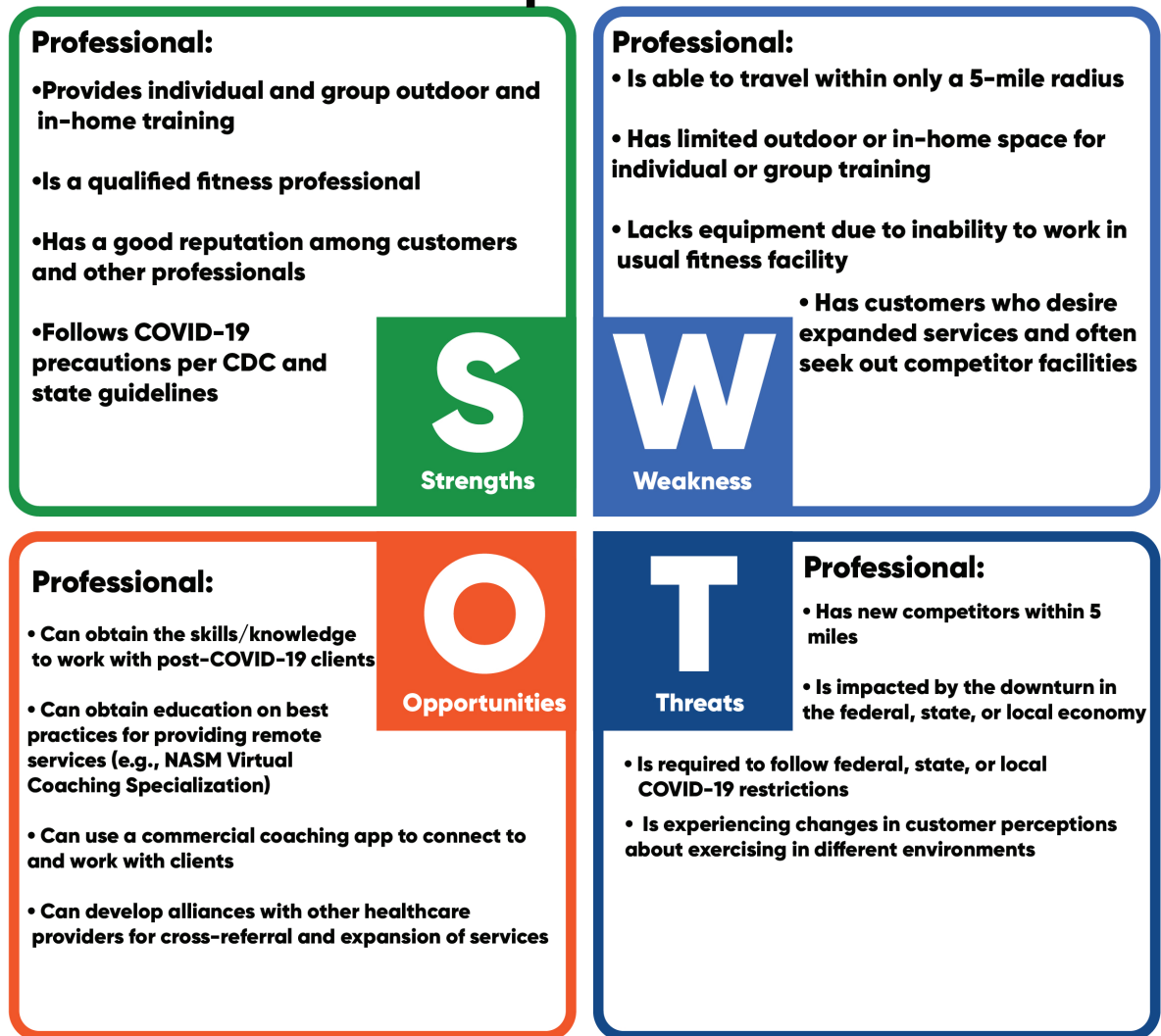


Figure 6-3: Sample SWOT analysis for an independent fitness professional

SOMETHING TO CONSIDER

Training the Post-COVID-19 Client

With the widespread nature of the disease, many fitness professionals may soon work with a post-COVID-19 client. The business plan strategies in the prior section highlight working with these individuals as a potential business opportunity for organizations or professionals. This may be something for professionals to consider, given how these individuals will need exercise to help them restore their health and fitness (Andrenelli et al., 2020; Ceravolo et al., 2020; de Sire et al., 2020; Dominski & Brandt, 2020).

Strategies for Client Acquisition and Retention

SAVE principle

A principle for client acquisition and retention based on four pillars: specialization, alliances, virtual presence, and education.

For fitness organizations and professionals, it has been challenging to acquire new clients and retain existing ones during the COVID-19 pandemic. Currently, most fitness facilities and professionals must provide alternative services, which may create a disconnect between the professional and client. Fitness organizations and professionals must pivot and adjust, which may require addressing potential business strategies flushed out during the SWOT analysis. One potential solution is reshaping the business strategy through an integrated approach, such as the **SAVE principle**, which stands for specialization, alliances, virtual presence, and education.

Specialization in Fitness

There is a growing trend among healthcare professionals to provide specialized services to attract clients, while also providing general services. For example, medical doctors or physical therapists may specialize in a specific branch of medicine such as orthopedics and then further subspecialize by focusing on a joint (e.g., knee joint) while also providing general orthopedic services to all patients. Based upon this, the medical doctor may build a reputation as a knee specialist attracting specific clients versus a generalist who treats all conditions. In a practical sense, most individuals desire to see a healthcare specialist since they are an expert in that one area versus a “jack of all trades, master of none.”

This strategy may be beneficial for fitness organizations or professionals, who may choose to specialize in one branch of fitness. Fitness specialization is a growing concept among professionals and may open the door to alliances with other healthcare professionals, which may result in more clients. For example, a fitness organization or professional may specialize in working with older adults with chronic medical conditions (e.g., diabetes). Both the organization and the professional can develop their business strategy around this specialized service, but also provide general fitness service. Another common example is for a fitness professional to specialize in corrective exercise to attract post-rehab or post-injury clients. However, such fitness professionals are also well-versed in general fitness training. Thus, marketing dollars spent on corrective exercise will get clients in the door, and the progressive knowledge of fitness training will keep the client for a longer duration.

Alliances

If the fitness organization or professional provides unique specialized services, then they can approach other healthcare professionals such as medical doctors, physical therapists, chiropractors, massage therapists, athletic trainers, occupational therapists, and acupuncturists to build a professional alliance or network (**Figure 6-4**). This is a great way to build a referral network, which can improve client acquisition and retention. Clients are most willing to go to a new healthcare provider recommended by someone they trust and if there is good collaboration and communication among professionals (Barnett et al., 2012; Dunlea & Lenert, 2015). For example, if a fitness professional has a client with a painful shoulder, they may refer them to a physical therapist in their network who specializes in shoulders. The client will more than likely see this professional based upon the positive recommendation. As a show of appreciation, the physical therapist would customarily refer the client back to the professional to resume fitness services, and they may also refer new clients to the fitness professional. In addition, referring a client out when necessary builds trust. All professionals in the alliance or networks should consider cross-referral, collaboration, and communication as professional courtesies that are reciprocal among everyone.



Figure 6-4: Healthcare professional alliance

Virtual Presence

The fitness organization and professional may be able to maximize emerging alliances by having a virtual presence for clients. Since the onset of the pandemic in early 2020, fitness organizations and professionals have been active through social media and virtual coaching. Due to the high volume of online activity, it might be hard for a fitness organization or professional to stand out among other online fitness options. As a result, creating or rebranding a virtual presence around a specific specialty may be a good strategy for acquiring new clients. As discussed in Chapter 4, technologies such as wearables and apps are available that can connect the fitness organization and professional with the client. These devices can also provide trackable data that can be integrated into a client's exercise programming (Cheatham et al., 2018).

Despite the use of new technology, the virtual presence via traditional websites and contemporary social media platforms (e.g., Facebook and Instagram) are still effective for individuals of all ages. The beauty of today's technology is that all these methods of connecting to people can be integrated in just a few clicks. For example, a fitness organization specializing in older adults with chronic medical conditions may create a website with a weekly blog for potential and existing clients. These blog posts can then be promoted as Facebook and Instagram posts, scheduled at the same time. This strategy may help the organization reach a greater audience in a shorter period, helping to build their virtual identity around the specialized services.

The fitness organization and professional can also create private chat groups in the different social media platforms to interact with clients and other professionals in their alliance (DiVall & Kirwin, 2012). Through these groups, posts can be made to recruit clients for virtual or live group fitness classes or individualized virtual coaching.

A common trend is offering an occasional free virtual class so potential clients can experience the service. The other scheduled group fitness or virtual coaching sessions have a participation fee. Many professionals are advertising through social media but hosting the virtual classes or meetings through other online platforms such as Zoom, Skype, Facebook Live, or Instagram Live (Parker et al., 2021).

Education

Fitness organizations should always strive to have qualified staff with the proper education and professional certifications. This also applies to independent fitness professionals. Gaining and maintaining proper education and certification is a standard and “best practice” in the fitness industry. Therefore, many fitness certifying organizations such as NASM require professionals to participate in continuing education to maintain their certification during a certain time-period (e.g., 2 years). Fitness organizations and professionals that choose to specialize likely have options to focus continuing education on the specialization. For example, NASM offers education credits for the Corrective Exercise Specialization, as well as additional standalone courses on corrective exercise. Based on a prior example, a fitness organization or professional that specializes in older adults with chronic medical conditions may seek additional education from the American College of Sports Medicine’s textbook titled ACSM’s *Exercise Management for Persons With Chronic Diseases and Disabilities* (Human Kinetics, 2016). In most cases, professionals should seek *continuous* education due to the rapidly changing research and trends related to fitness, health, and wellness.

SOMETHING TO CONSIDER

Is virtual coaching here to stay?

The suggested SAVE strategy for client acquisition and retention provides some brief suggestions for fitness organizations and professionals. Of particular interest is the efficacy of virtual coaching for fitness and healthcare. Several researchers have reported that virtual coaching is an effective service for the fitness industry and that other healthcare sectors such as rehabilitation should adopt such services (Baez et al., 2017; Nyenhuis et al., 2020; Tropea et al., 2019). Depending on the outcome of the COVID-19 pandemic, it appears that virtual coaching may be here to stay. This is supported by the annual survey on worldwide fitness trends conducted by the American College of Sports Medicine (ACSM), which ranks virtual/online training and wearable technology as the top two fitness trends of 2021 (Thompson, 2021). Interestingly, ACSM has ranked health and wellness coaching as one of the top 20 trends since 2010, and now it is virtual due to the COVID-19 pandemic (Thompson, 2019). The fitness professional is encouraged to check out NASM’s Virtual Coaching Specialization, which provides comprehensive coverage of this topic.

COVID-19 Screening and Liability Forms

Chapter 2 covered COVID-19-safety best practices for fitness organizations, including screening, prevention, disinfection, and documentation recommendations for organizations and professionals. An important part of the process is having the appropriate COVID-19 screening forms and waivers for employees and clients.

COVID-19-related forms need to provide accurate information to determine if it is safe for the person to interact with others. Questions on these forms should reflect the latest recommendations from the Centers for Disease Control and Prevention or World Health Organization (CDC, 2021; WHO, 2021). **Figure 6-5** provides a general example of a COVID-19 client screening form for both fitness organizations and fitness professionals. This form can be provided to clients electronically or in person. The screening form may be general, or it may have specific questions that apply to the organization or professional. Either way, the questions need to provide enough information to help the organization or professional determine if it is safe to interact with the person.

Effectively written questions may be able to identify a potential COVID-19 risk. **Figure 6-6** provides a general example of a COVID-19 participation waiver form for a fitness organization. This participation waiver form has questions similar to those of the COVID-19 screening form but goes a step further and discusses the potential risks involved with exercising in the facility around others and the potential risk of COVID-19 transmission. The form can also be written so that the participant needs to acknowledge that they will follow the state and local government and/or organization's COVID-19 guidelines. This may include wearing a face covering, social distancing, participating in routine screening procedures, or getting a COVID-19 test (Girum et al., 2020).

Depending on the country or state, the COVID-19 screening and participation waiver forms may offer a level of legal protection for the fitness organization and professional. Fitness organizations and professionals are encouraged to consult with a legal professional to develop appropriate COVID-19 forms beyond the general examples discussed in this chapter.

COVID-19 Client Screening Form		
COVID-19 Questions	Answers	
Have you experienced any of the following symptoms in the past 48 hours: <i>Fever or chills, cough, shortness of breath or difficulty breathing, fatigue, muscle or body aches, headache, new loss of taste or smell, sore throat, congestion or runny nose, nausea or vomiting, diarrhea</i>	YES	NO
Are you isolating or quarantining because you may have been exposed to a person with COVID-19 or are worried that you may be sick with COVID-19?	YES	NO
Have you had a positive COVID-19 test for active virus in the past 10 days, or are you awaiting results of a COVID-19 test?	YES	NO
Within the past 14 days, have you been in close contact with anyone that you know had COVID-19 or COVID-like symptoms? <i>Close contact is being within 6 feet of the person for 15 minutes or more over a 24-hour period OR having direct contact with fluids from a person with COVID-19 with or without wearing a mask (e.g., being coughed or sneezed on).</i>	YES	NO
Within the past 14 days, has a public health or medical professional told you to self-monitor, self-isolate, or self-quarantine because of concerns about COVID-19 infection?	YES	NO
Are you in a high-risk group for serious complications from COVID-19? <i>High-risk groups may include but are not limited to older adults, people who are immunocompromised or pregnant, people who smoke, and people diagnosed with obesity, type 2 diabetes, heart and lung disease, chronic kidney disease, Down syndrome, cancer, or sickle cell disease.</i>	YES	NO
If yes to the above question, please explain:		
Name (first, last): _____ Date: _____		
Signature: _____		

Figure 6-5: COVID-19 screening form

Sample COVID-19 Fitness Facility Participation Waiver

- I acknowledge the contagious nature of the Coronavirus/COVID-19 and that the CDC and many other public health authorities still recommend practicing social distancing.
- I further acknowledge that [fitness organization name] has put in place preventive measures to reduce the spread of the Coronavirus/COVID-19.
- I further acknowledge that [fitness organization name] cannot guarantee that I will not become infected with the Coronavirus/Covid-19. I understand that the risk of becoming exposed to and/or infected by the Coronavirus/COVID-19 may result from the actions, omissions, or negligence of myself and others, including, but not limited to, facility staff and other clients and their families.
- I voluntarily seek services provided by [fitness organization name] and acknowledge that I am increasing my risk to exposure to the Coronavirus/COVID-19. I acknowledge that I must comply with all set procedures to reduce the spread while attending my appointment.

I attest that:

- I am not experiencing any symptom of illness such as cough, shortness of breath or difficulty breathing, fever, chills, repeated shaking with chills, muscle pain, headache, sore throat, or new loss of taste or smell.
- I have not traveled internationally within the last 14 days.
- I have not traveled to a highly impacted area within the U.S. in the last 14 days.
- I do not believe I have been exposed to someone with a suspected and/or confirmed case of the Coronavirus/COVID-19.
- I have not been diagnosed with Coronavirus/Covid-19 and not yet cleared as noncontagious by state or local public health authorities.
- I am following all CDC-recommended guidelines as much as possible and limiting my exposure to the Coronavirus/COVID-19.

I hereby release and agree to hold [fitness organization name] harmless from, and waive on behalf of myself, my heirs, and any personal representatives any and all causes of action, claims, demands, damages, costs, expenses, and compensation for damage or loss to myself and/or property that may be caused by any act of the organization or failure to act, or that may otherwise arise in any way in connection with any services received from [fitness organization name]. I understand that this release discharges [fitness organization name] from any liability or claim that I, my heirs, or any personal representatives may have against the facility with respect to any bodily injury, illness, death, medical treatment, or property damage that may arise from, or in connection to, any services received from [fitness organization name]. This liability waiver and release extends to the facility together with all owners, partners, and employees.

Name (first, last): _____ Date: _____

Signature: _____

Figure 6-6: Sample COVID-19 fitness facility participation waiver

SOMETHING TO CONSIDER

Fitness Industry COVID-19 Testing and Vaccines

One emerging question floating around the fitness industry is: "In the future, will fitness organizations have to require mandatory COVID-19 testing and/or vaccines for employees and clients returning to an indoor facility?" Currently, healthcare organizations such as hospitals and dental offices require regular COVID-19 testing of employees, and some colleges and universities across the U.S. conduct regular testing on students. Also, certain states and countries are requiring a negative COVID-19 test and/or quarantine for a specific time (e.g., 10 days) for all travelers entering. To date, no such guidelines have been confirmed for the fitness industry. Since the information about COVID-19 changes rapidly, the fitness professional should stay current with this topic and others discussed in this course.

Liability Insurance

Another important standard in the fitness industry is having liability insurance. For fitness organizations, general liability or commercial liability insurance is recommended. **General liability insurance** protects the place of business and covers property damage and physical risks such as a slip and fall. The typical monetary coverage limitation for general liability insurance includes: \$1 million per claim/\$1–2 million aggregate limit (**Table 6-1**). Businesses will need to determine the optimal coverage to protect themselves, which may require a higher annual premium.

Professional liability insurance or “errors and omission insurance” protects against legal claims related to professional mistakes. For example, a client may have been injured during a training session and filed a lawsuit against the professional and business. Professional liability insurance can be for fitness organizations and independent professionals and protects against negligence and the following: personal injury (e.g., libel or slander), bodily injury, property damage to others, sexual misconduct, problems caused by temporary staff and independent contractors, and licensing board investigations. Other services covered may include legal defense costs, medical expenses, and loss of earnings due to attendance of legal proceedings. The typical annual monetary coverage limitation for professional liability insurance includes: \$1 million per claim/\$3 million aggregate limit. Thus, the insurance company will pay up to 1 million dollars for the services noted above per each claim and up to 3 million dollars total for the policy (**Table 6-1**). Most insurance carriers do provide higher limits and additional coverage such as consulting services, which will cost the professional a higher annual premium.

General liability insurance

A type of insurance that protects the place of business against legal claims related to property damage and physical risks such as a slip and fall.

Professional liability insurance

A type of insurance that protects the organization or professional against legal claims related to professional mistakes.

TABLE 6-1 Types of Insurance Coverage

Type of Insurance	Type of Coverage	Common policy limits
Professional liability	Professional services	\$1 million per claim/\$3 million aggregate limit
General liability	Place of business	\$1 million per claim/\$1–2 million aggregate limit

Reducing Legal Risks

Fitness organizations and professionals can protect themselves by having liability insurance, but they also need to follow best practices within industry standards to ensure client safety and

satisfaction. One of the easiest ways to remember these best practices is with the **FITTER principle** (**Table 6-2**). This principle provides ideas on how to reduce professional liability risk while working with clients.

TABLE 6-2 The FITTER Principle for Reducing Legal Risk

F	Focus on the client during the training session and provide a safe environment. Do not get distracted during their program.
I	Informed consent. Make sure you get the okay from clients before their training program begins.
T	Time between sessions. Leave a reasonable amount of time between training sessions so you can transition and focus.
T	Talk to your client about their programming schedule and include them in the decision-making process. Good communication and relationships with clients reduce the likelihood of lawsuits (Huntington & Kuhn, 2003).
E	Educate yourself. It is important to stay current with the latest research and trends in the industry. It is also important to keep your certifications current, including in first aid and CPR.
R	Record your session with proper notes and documentation.

FITTER principle

A principle of best practices to potentially reduce legal risk, with the letters standing for focused, informed, time, talk, educate, and record.

COVID-19 and Liability Insurance

The possibility of COVID-19 transmission among individuals exercising indoors or in proximity has been a major concern since the beginning of the pandemic. For fitness facilities, general liability coverage may cover some COVID-19-related claims depending on the type of adverse event that occurred. For example, an insurance policy may cover a small business that is accused of negligence that results in a COVID-19 infection or bodily harm to someone who visited the business such as a client. However, there must be proof that the infection happened at the business and not somewhere else (Next Insurance, 2020).

It is not clear whether liability insurance companies consider the fitness industry as a part of healthcare. For healthcare professionals, such as a nurse or medical doctor, a professional liability insurance policy may cover them if they work in a high risk COVID-19 transmission environment such as a hospital. Fitness professionals are encouraged to reach out to their liability insurance company regarding their policy and inquire about the COVID-19 general and professional liability coverage. These companies may also be able to provide added COVID-19 coverage for an additional cost.

COVID-19 Liability Check

There are five suggested questions that a fitness organization or professional should ask to help determine if they are addressing potential legal risks related to COVID-19.

QUESTION #1 Does the fitness organization and/or professional have a COVID-19 screening and safety plan that applies to employees and/or clients?

QUESTION #2 Does the fitness organization and/or professional have the proper COVID-19 screening forms and participation waivers?

QUESTION #3 Does the fitness organization and/or professional have an enforcement policy for employees and clients to follow the COVID-19 screening and safety plan?

QUESTION #4 Does the fitness organization and/or professional provide services in the proper setting (e.g., outside or virtual) with signage that meets federal, state, and facility COVID-19 protection guidelines?

QUESTION #5 Does the fitness organization and/or professional have a disinfection plan for the facility (e.g., surfaces) and equipment?

The fitness organization and professional may need to ask other relevant questions based upon federal, state, and local guidelines and the services they offer. The SWOT analysis can also be adapted to further analyze any of the suggested questions and has been used by experts analyzing COVID-19 pandemic prevention and control strategies (Wang & Wang, 2020).

Client Education

Client education may be an important tool for fitness organizations and professionals to use with clients. The vast amount of information available about COVID-19 is often a mix of accurate and inaccurate information due to many unknowns. Clients may ask questions regarding the safety of exercises in different environments (e.g., indoor vs. outdoor) and federal and state guidelines. They may also inquire about different COVID-19 protective measures the fitness organization and/or professional are taking. One great way to address such questions is to have reputable information available to all potential and existing clients. This could be in the form of an online newsletter, a social media post, a paper handout, etc. Clients may also need to be educated on the importance of

health and fitness for individuals during the COVID-19 pandemic, which can also be added to the client communications. **Table 6-3** provides a list of reputable COVID-19 informational websites.

TABLE 6-3 COVID-19 Resource Websites

Centers for Disease Control and Prevention (CDC)	https://www.coronavirus.gov/
CDC State and Territorial Health Department Websites	https://www.cdc.gov/publichealthgateway/healthdirectories/healthdepartments.html
International Health, Racquet & Sportsclub Association (IHRSA)	https://www.ihrsa.org/improve-your-club/coronavirus-resources-for-health-clubs/
John Hopkins Coronavirus Resource Center	https://coronavirus.jhu.edu/
NIH National Library of Medicine NCBI SARS-CoV-2 Resources	https://www.ncbi.nlm.nih.gov/sars-cov-2/
World Health Organization: Coronavirus disease (COVID-19) pandemic	https://www.who.int/emergencies/diseases/novel-coronavirus-2019

Conclusion and Key Points

Fitness organizations and professionals may need to pivot and redevelop their business while staying current with the rapidly changing federal, state, and local COVID-19 guidelines. The five business practices recommended here are specific to the fitness industry during the COVID-19 pandemic. Below are key points covered in this chapter.

- The SWOT analysis may provide a way for fitness organizations and professionals to assess their current business plan. It may flush out important details that may have been overlooked during routine checks and balances of a business.
- Fitness organizations and/or professionals may want to implement some novel client acquisition and retention strategies based upon the SWOT analysis. The SAVE principle provides some ideas.
- Fitness organizations and/or professionals need to make sure they have the proper COVID-19 screening forms and participation waivers for clients. Consulting a legal professional may be needed for such forms. These forms support the screening practices discussed in Chapter 2.
- Fitness organizations and/or professionals also need to make sure they have the proper COVID-19 general and professional liability insurance. The FITTER principle can also be followed to reduce any potential legal risks.
- Fitness organizations and professionals may want to provide clients with different types of COVID-19-related education as it applies to the fitness industry. This service may be a valuable strategy for reconnecting with clients.

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