

# Starting up in Private Practice as a Family and Systemic Psychotherapist

## What do you need to think about?



# AFT

AFT members have put together some areas to think about to help those starting up in private practice. It is strongly recommended that these are read in conjunction with the AFT Code of Ethics, which gives information on record keeping etc.

### **INSURANCE**

Professional Indemnity Insurance is essential for family and systemic psychotherapists seeing clients outside employed work. UKCP also insist on this for registration purposes. There are a number of companies who offer insurance schemes and details are given on the AFT and UKCP website. The Registration committee suggest at least £1million cover. It is helpful to speak to different insurance companies to see what they offer for the premium and what cover you need as an individual. If you are intending to provide therapy from home you will need cover for this and will need to declare this to your home and contents insurer.

### **NATIONAL INSURANCE CONTRIBUTIONS**

You will need to pay the weekly National Insurance contributions. There is a dedicated self-employment service based at HM Revenue and Customs. You need to pay this in addition to any contributions you pay from any employed work.

### **TAX**

A qualified Accountant can prove more financially beneficial than managing tax returns yourself. The fee is deductible and can be included in your returns the following year. Make enquiries with a number of Accountants before you commit to one in terms of what they can offer you and their fees.

### **PROFESSIONAL WILLS**

It is important for independent psychotherapists to have a professional will that names an individual who is qualified to deal with your clients in the event of your death.

### **DATA PROTECTION**

If you keep client records on your computer you need to register with the Information Commissioner's Office as Data Controller. The current annual fee of £35 has been maintained since March 2000. Any data controller with fewer than 250 staff will pay this. Email address: [notification@ico.gsi.gov.uk](mailto:notification@ico.gsi.gov.uk)

## PREMISES

Ensure premises conform to Health and Safety regulations and relevant notices are displayed. Indicate in your publicity material whether or not you have disabled access. Consider the location of toilet facilities. Low seats may not be useful for people with mobility issues. It is important to consider the location of the building in terms of parking etc. and also whether the rooms are suitable for their purpose and quiet, without distraction.

## ADVERTISING

Advertising on the AFT/UKCP website as a Family and Systemic Psychotherapist offering private practice is a good way to obtain clients and there is no charge for this. Adverts can also be placed in Yellow Pages or Local Directories. Some therapists find that advertising in the counselling directory [info@counselling-directory.org.uk](mailto:info@counselling-directory.org.uk) is quite successful in producing a number of clients, but there is a charge.

Many Family and Systemic Psychotherapists are now setting up their own website. Lots of information is available on the internet on how to do this.

## CHILD PROTECTION, VULNERABLE ADULT REGISTER AND LOCAL SAFEGUARDING BOARDS

People need to be aware of the policies and procedures of their local Safeguarding Board and the requirements in terms of independent practitioners.

## SOLE TRADER/GROUP PRACTICE

Think about the type of practice you wish to set up. If you are a sole trader then you are liable for any debts. You must also think about making arrangements for clients if you are unable to continue in practice. See the Code of Ethics and Practice. If you set up in a group you can benefit from the support of others for peer supervision, case discussion and business/ marketing and/or thematic issues to be discussed. Groups potentially have a bigger advertising budget. An individual or group may choose to become a Limited Company. A Limited Company brings statutory responsibilities in terms of returning annual accounts but does give the shareholder(s) limited liability. Some local authorities have local enterprise councils that run business start up courses and introduce the participants to the basics of establishing an running a small business. Google enterprise councils in your area.

## ***Comments from Members***

- *As a group practice we do have professional wills and backup systems in place for emergencies.*
- *We agree to pay monthly into a pot to cover any joint expenses, but otherwise we run our own individual practices within the group.*
- *Therapists in our group practice are not the entire same modality and this can be helpful. We share responsibility for intake of email enquiries and signposting to relevant therapists.*
- *I found an accountant with experience of working with small limited companies who guided me through the process, makes sure I keep my books in order and submit my returns in time. I'm sure it's cheaper if you can manage all that on your own but I'm financially challenged so it works for me.*

- *I did look at various things on the internet before going ahead and found "Companies House" quite helpful and interesting.*

## FEES

Some members choose a sliding scale of charges and other standard fees for different types of services. Fees will depend on the overheads and locality. It is important to discuss fees with clients before the therapy begins. You should draw up a contract signed by you and the client and review this regularly.

It is usual to invoice NHS Trusts and other organisations, but individuals usually pay per session. It is normal to ask people to give 24 hours notice if they cancel an appointment or pay the full amount.

## Comments from Members

- *I don't use PayPal or any card facility but am open to considering this.*
- *I charge fees on a sliding scale. Lower fees are negotiable, as I believe it is important that people have access to therapy.*
- *My fees are negotiable for commercial, contracted work, and would include the cost of writing reports or preparation of materials.*
- *In all cases, if travel to undertake therapy or deliver training/consultancy is necessary, then fees will be negotiated to take into account the time and cost of travelling.*
- *We have a guideline scale of fees on our website and we invite clients to negotiate individually with their therapist about these. Even though we are a group we each have our own practice and slightly different ways of engaging with clients including about fees. At times we have looked at changing our fees to a fixed rate and to date have not decided to take up that option. The thinking very briefly has been about not wanting money to be a barrier to therapy even in private practice.*

## EMPLOYEE ASSISTANCE PROGRAMMES (EAP)

A number of organisations operate EAP's. When the Occupational Health Department recognises that people need counselling they may use a network of therapists and this can provide a regular income, but it is important to be aware that they demand a quick response time. Also ensure that the programme is ethical and that they do not require copies of confidential records.

## USEFUL RESOURCES

- *Setting up in Independent Practice: A Handbook for Counsellors, Therapists and Psychologists (Professional Handbooks in Counselling and Psychotherapy) by Professor Robert Bor and Anne Stokes (30 Nov 2010)*
- *Freelance Counselling and Psychotherapy: Competition and Collaboration [Paperback] Brian Thorne (Foreword), Jean Clark (Editor) (7 Feb 2002)*
- *The Essential Skills for Setting Up a Counselling and Psychotherapy Practice Gladeana McMahon (Author), Stephen Palmer (Author), Christine Wilding (Author)(26 May 2005)*

- Confidentiality and Record Keeping in Counselling and Psychotherapy: Recording Confidences (Legal Resources Counsellors & Psychotherapists) Tim Bond (Author), Barbara Mitchels (Author) (30 Sep 2008)
- Companies House website <http://www.companieshouse.gov.uk/>