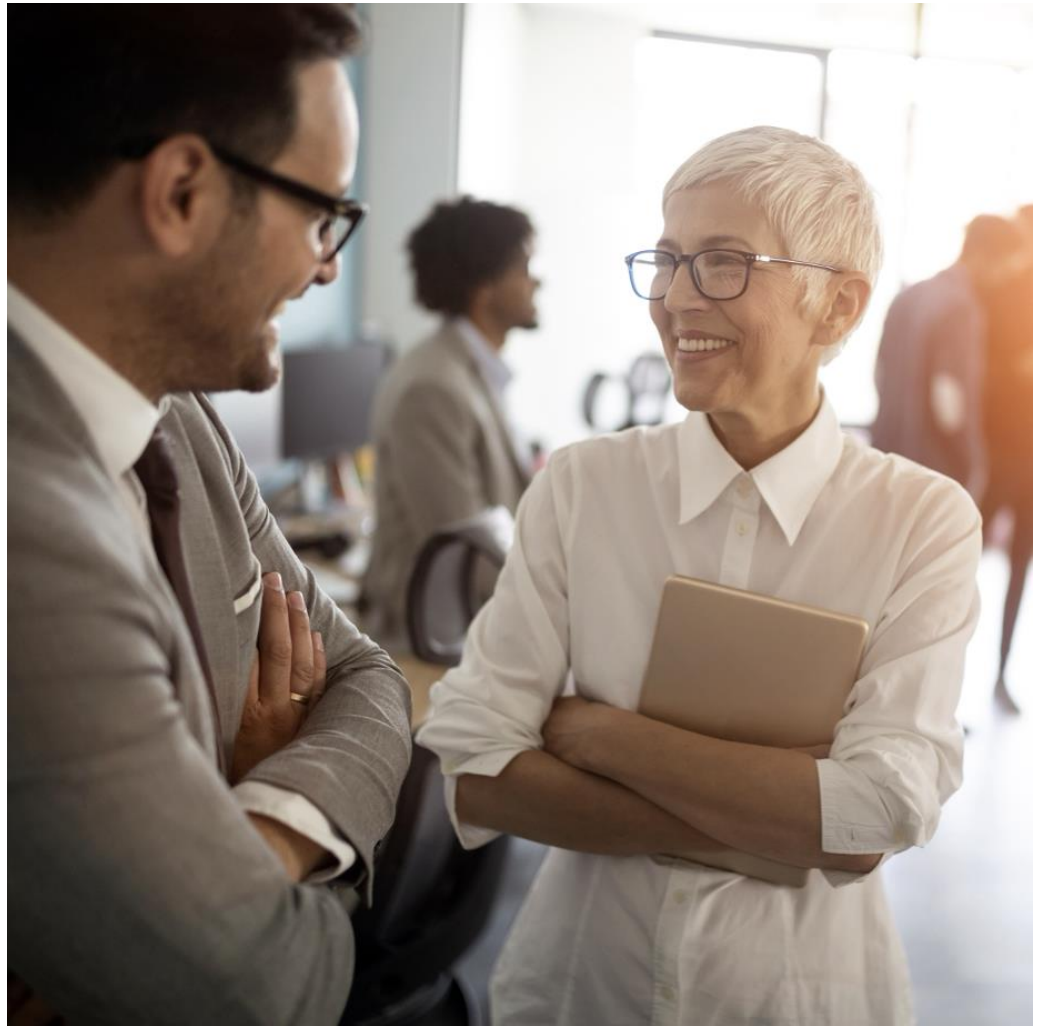
From Clinician to Practice Owner:

Ethical, Legal, & Risk Management Considerations in Building a Mental Health Practice



Joyce Marter



Resources

Joyce Marter

Today: A Four-Part Series



1. Ethical and Professional Foundations of Private Practice



2. Ethical Marketing, Branding, and Referral Relationships



3. Risk Management, HIPAA, and the Business of Ethical Practice



4. Ethical Leadership, Supervision, and Group Practice Considerations

Learning Objectives

- Ethical scope, competence, business relationships and state rules
- Marketing, fees, informed consent, documentation and HIPAA
- Supervision, hiring, systems, self-care and sustainability
- An individualized ethical practice action plan


Joyce Marter, LCPC
THE
FINANCIAL
MINDSET
FIX
A Mental Fitness Program
for an Abundant Life

My Journey

Poll Question #1: Current Work Setting

Which of the following describe your current work setting? (multiple choice)

- Group private practice
- Community mental health or nonprofit organization
- Hospital, healthcare system, or integrated care
- School, university, or government setting
- Other / not currently practicing

The Ethics of Job Transition

- Check your employer's non-compete and/or non-solicitation clause
- Be honest and transparent
- Give appropriate notice
- Remember it's a small world
- Article, "How to Exit a Group Practice with Ethics"



A Note Before We Begin

- Content is for beginners but also includes advanced concepts to support you as you grow
- Don't feel pressure to absorb, remember or implement everything.
- Know you can revisit the material over time





PART 1 | Ethical & Professional Foundations

Create a Vision

"First say to yourself what you would be; and then do what you have to do."

- Epictetus



Clarify Your Intention

- In-person, remote or hybrid work
- Part-time or full-time practice
- Solo or group practice
  - Pros and cons
- Niche or general focus
- Types of services offered
- Who you want to serve



Poll Question #2: Private Practice Aspirations

What is your highest aspiration for private practice? (single choice)

- Part-time solo private practice
- Full-time solo private practice
- Small group private practice (10 or fewer clinicians)
- Medium-sized group practice (11-20 clinicians)
- Large group private practice (20-50 clinicians)
- Enterprise practice (50+ clinicians) with a plan to eventually sell for a nest egg

Cultivate Purpose

- What is problems do you solve for:
  - Your clients?
  - Your community?
  - The profession?
- How are you uniquely qualified?
- What is your purpose?

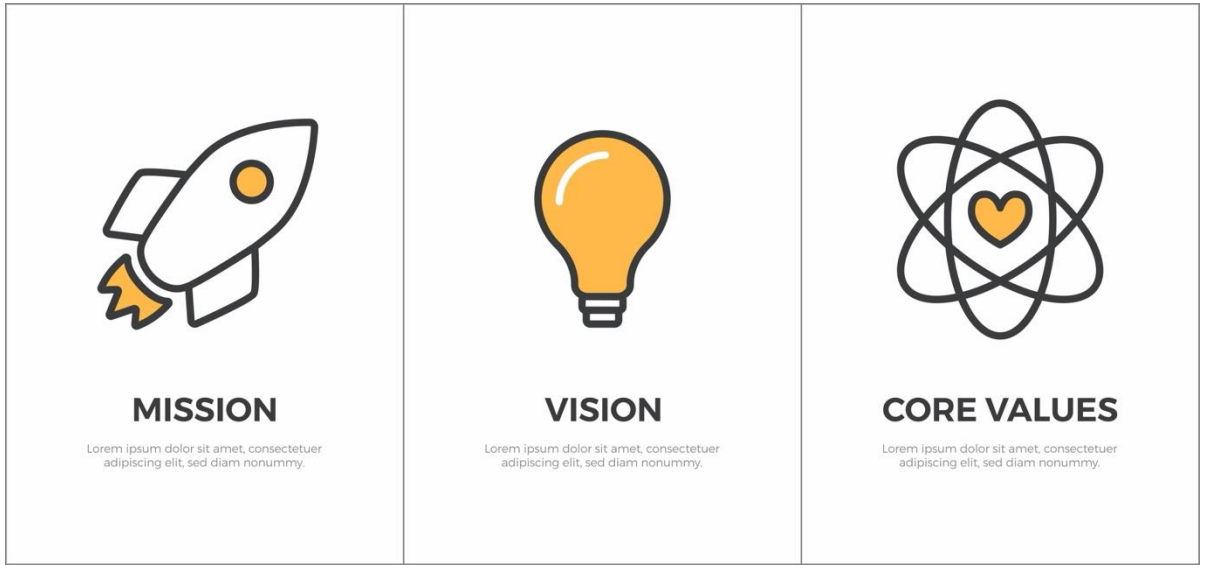


Evaluate Your Scope of Practice & Clinical Competence

- Licensure does not automatically establish specialty competence
- Training, supervision and continuing education are critical
- Evaluate new services, populations and treatment modalities
- Know the limits of cross-state telehealth

Develop a Mission Statement

- Two to five sentences
- How you are doing good in the world
- Make it something your clients and future staff can get behind
- Mention on website and marketing materials



Shift Your Mindset from Clinical to Business

- Clinical competence is essential—but not sufficient
- Business decisions can create clinical and ethical consequences
- Know what you can manage and when to consult



Ethical Decision-Making as an Owner



NAME THE CLIENT WELFARE QUESTION



IDENTIFY THE RELEVANT ETHICS CODE AND STATE LAW



CONSIDER CONFLICTS, EQUITY, DOCUMENTATION AND CONSULTATION



DOCUMENT THE REASONING AND FOLLOW-UP

Multiple Relationships & Conflicts of Interest

- Distinguish clinical, business and personal roles
- Watch referral incentives and ownership arrangements
- Avoid exploiting clients or clinicians
- Use transparency, boundaries and consultation

Poll Question #3: Ethical Decision Making

When a business opportunity conflicts with a clinical or ethical concern, what is your most likely first step? (single choice)

- Review the applicable ethics code and relevant law
- Seek consultation or legal advice
- Discuss the concern with a trusted colleague or supervisor
- Evaluate the potential impact on clients

Know Your State-Specific Requirements

- Entity formation: LLC, PLLC, PC or other permitted structure
- Licensing, registration, taxes and insurance
- Mandatory reporting and duty-to warn/protect rules
- Telehealth jurisdiction and interstate compacts

Business Partnerships

- Understand they are like a marriage
- Draw up a formal agreement
  - Division of labor, hours worked, caseload, etc.
- Create a business dissolution agreement
  - Attorney review
  - Understand how differences in licensure affect the corporate structure



Abundance Versus Scarcity Mindset

- Scarcity may encourage underpricing or overextension
- Abundance supports collaboration and thoughtful investment
- Neither optimism nor fear replaces due diligence
- Self-awareness strengthens ethical choices



Risk Tolerance & Uncertainty



Separate calculated risk from impulsive decisions



Consider financial runway and downside scenarios



Plan for clinical continuity and personal well-being



Review assumptions and projections with trusted advisors



Cultivate healthy detachment/emotional separation

Explore Your Psychology of Money

- Beliefs about worth and earning
- Thoughts about money
- Emotions around fees & negotiation
- Behaviors with money
- Relationship with money
- Financial relationships with others





Understand Your Money Script

- Money Worship
- Money Status
- Money Avoidance
- Money Vigilance



My Money Story

We unconsciously recreate the familiar until we become aware, and we choose something better.



Impact of Poor Financial Boundaries

- Impaired mental health
- Poor self-esteem
- Resentment
- Relationship conflict
- Financial hardship
- Long-term consequences



Healthy boundaries are rooted in BOTH self-compassion and compassion—they are aligned for the highest good of self AND others.



Avoid a Scarcity Mindset

- Fear
- Lack
- Guilt
- Competition over resources
- Self-limiting beliefs
- Negativity
- Low self-worth



Discover Your Worth

And See We are All Beggars on a Golden Bench

What's your golden bench?



Cultivate an Abundance Mindset

- Creativity
- Positivity
- Hope & possibilities
- Openness
- Flexibility
- Empowerment
- Problem-solving
- Growth and expansion
- Collaboration
- Self-worth



FEATURED ON LIVE BOLDLY

When you have more, you can help more.



Create a Financial Board of Advisors

- Financial Planner
- Accountability Partner
- Counselor, Therapist or Coach
- Debtors Anonymous, Underearners Anonymous, Spenders Anonymous or Gamblers Anonymous



Build Your Advisory Team



Healthcare attorney and employment counsel



CPA, bookkeeper and financial advisor



Insurance broker and cyber/privacy specialist



Credentialing, technology & operations support

Support

"Alone we can do so little,
together we can do so much."

- Helen Keller



Barriers to Accessing Support

- Fear (difficulty trusting)
- Pride
- Shame or stigma
- Guilt
- Fear of imposition
- Low self-esteem, not feeling deserving
- Learned helplessness
- Hopelessness
- Loss of power and control (ego)
- Loss of credit (ego)
- Early life messages
- Expense
- Introversion or shyness



Poll Question #4: Readiness

What are your biggest obstacles to starting or growing a private practice? (multiple answers allowed)

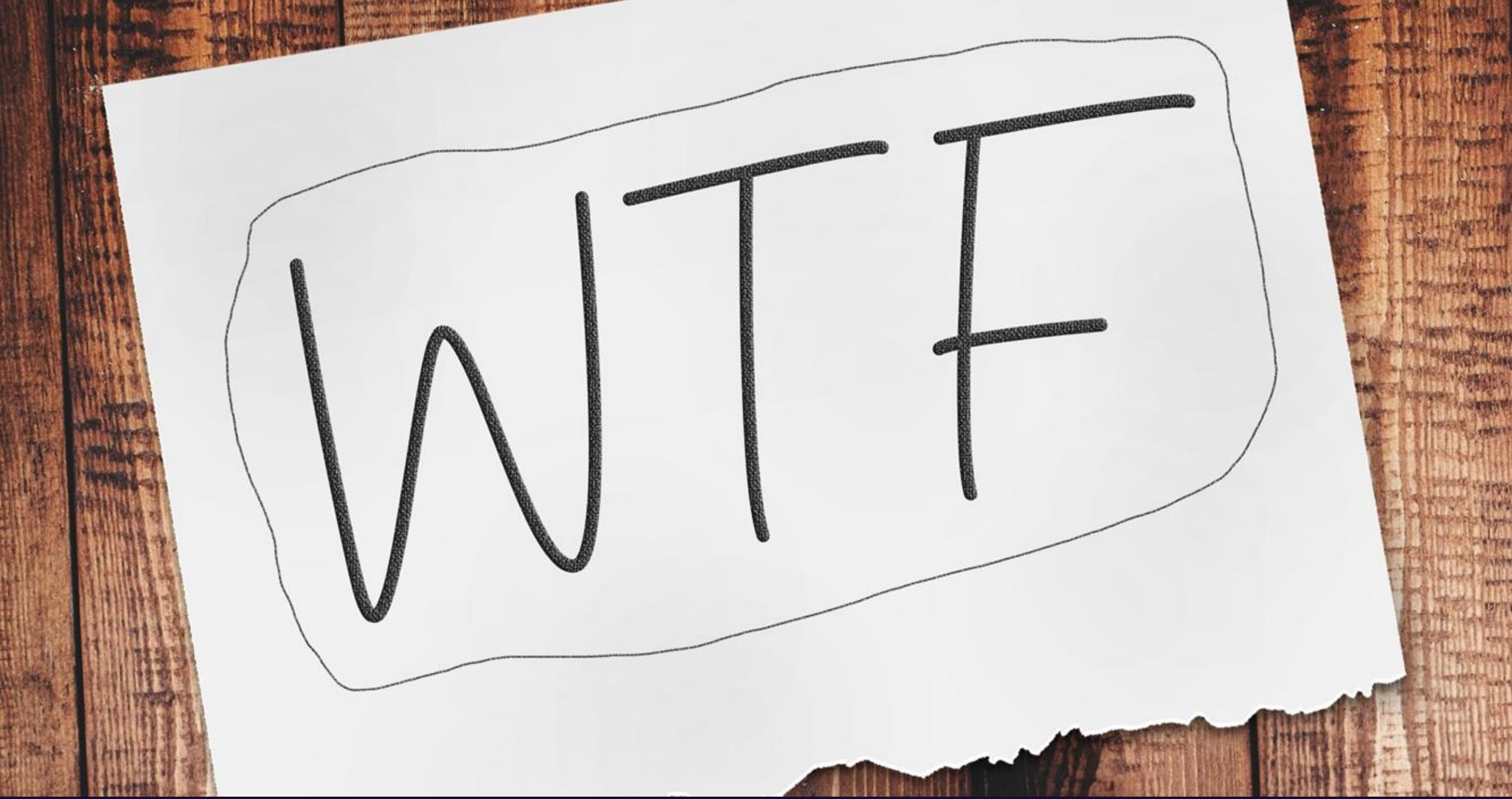
- Uncertainty about legal or ethical requirements
- Financial risk or inconsistent income
- Marketing and attracting referrals
- Business systems, billing, or administration
- Hiring, supervision, or leadership
- Time, energy, or fear of burnout

Positivity

"A man is but the product of his thoughts...what he thinks, he becomes."

- Mohandas Gandhi




WTF

When you refuse to believe something is impossible, it becomes possible.



Consider a Coach or Consultant Down the Road

- The Practice of the Practice
  - Podcast
- The Group Practice Exchange
- Podcast: Your Mental Health Business Mentor
- Joyce Marter Enterprises, Inc.



Create Your Business Plan

- Who you serve & which services you offer
- Pricing, payer mix & referral strategy
- Operating expenses, revenue and cash flow
- Compliance, risks, people & systems



Cultivate Your 1-, 3- and 5-year Vision

- Year 1: compliant foundations & reliable operations
- Year 3: refine services, capacity & profitability
- Year 5: sustainable leadership & optionality
- Identify metrics, milestones & resources



Define Success on Your Own Terms

- Client impact and quality of care
- Financial sustainability & access
- Time, health, relationships & freedom
- Leadership, community & legacy

Q&A



15-Minute Break

11:30-11:45 am EST





PART 2 | Ethical Marketing & Referrals

Find Your Niche Without Excluding People

- Identify client needs, specialties and referral patterns
- Describe training accurately; avoid unsupported expertise claims
- Consider accessibility and underserved populations
- Be specific while using inclusive language

Dos

- Identify specialties based on your interests, training, experience, and community needs.
- Use inclusive, welcoming, and culturally sensitive language.
- Be accurate about your credentials and areas of expertise.
- Consider accessibility, affordability, and underserved populations.
- Build referral relationships for clients whose needs fall outside your competence.
- Remember that your niche can evolve over time.



Don‘ts

- Make assumptions about clients based on diagnosis, identity, or socioeconomic status.
- Use stigmatizing language such as "difficult clients" or "high-functioning people only."
- Claim expertise without appropriate training.
- Confuse clinical fit with discriminatory exclusion.
- Feel pressured to specialize too narrowly, especially when starting out.



Examples

❌ "I only work with successful professionals."

✅ "I specialize in helping professionals manage stress, anxiety, and burnout."

❌ "I don't work with severe mental illness."

✅ "My practice focuses on concerns appropriate for outpatient therapy within my clinical expertise."

❌ "I treat everyone and everything."

✅ "I work with adults experiencing anxiety, depression, and life transitions."

Develop an Elevator Pitch

- Describe who you are and what you do in under 60 seconds
- Practice
- Ask for feedback
- Don't be afraid to use it in personal settings
- Show your passion



Pay Attention to Language

- Inclusive
- Affirming
- Speak in lay terms (avoid clinical jargon)
- Reduce mental health stigma
- Speak in terms of “you” versus “I”
- Warm and welcoming



Be Mindful of Promoting Culturally Responsive & Accessible Care

- Language access and disability accommodations
- Financial, geographic and technology barriers
- Respect identity, context and lived experience
- Assess whether marketing promises match actual access

Your Brand: Professional & Authentic

- Name, visual identity, tone and tagline
  - Use of your name vs more general
- Consistency across website, directories, social media and materials
- Avoid misleading titles or credentials
- Accessible design and realistic promises
- Not so niche that you need to change later

The Juniper CENTER

LATINX Talk Therapy

Oakwood Counseling

est. & 2011
INNERVOICE
psychotherapy & consultation

Develop Your Brand

- Colors
- Logo
- Design style
- Fonts
- Tagline
- Image
- Keep it simple
- Make it memorable/unique
- Work within your budget



Fiverr
https://www.fiverr.com

Printed Materials

- Business cards
- Brochures/postcards
- Flyers
- Branded giveaways for events
- Exhibit booth tablecloth & signage
- Moo.com
- VistaPrint
- RedBubble



You are Your Brand

- How you present yourself
- How you treat others
- Professionalism
- Relatability
- Integrity
- Reliability
- Expertise
- Google yourself and set up a Google alert for your name and your business



"Good counselors lack no clients."

~William Shakespeare

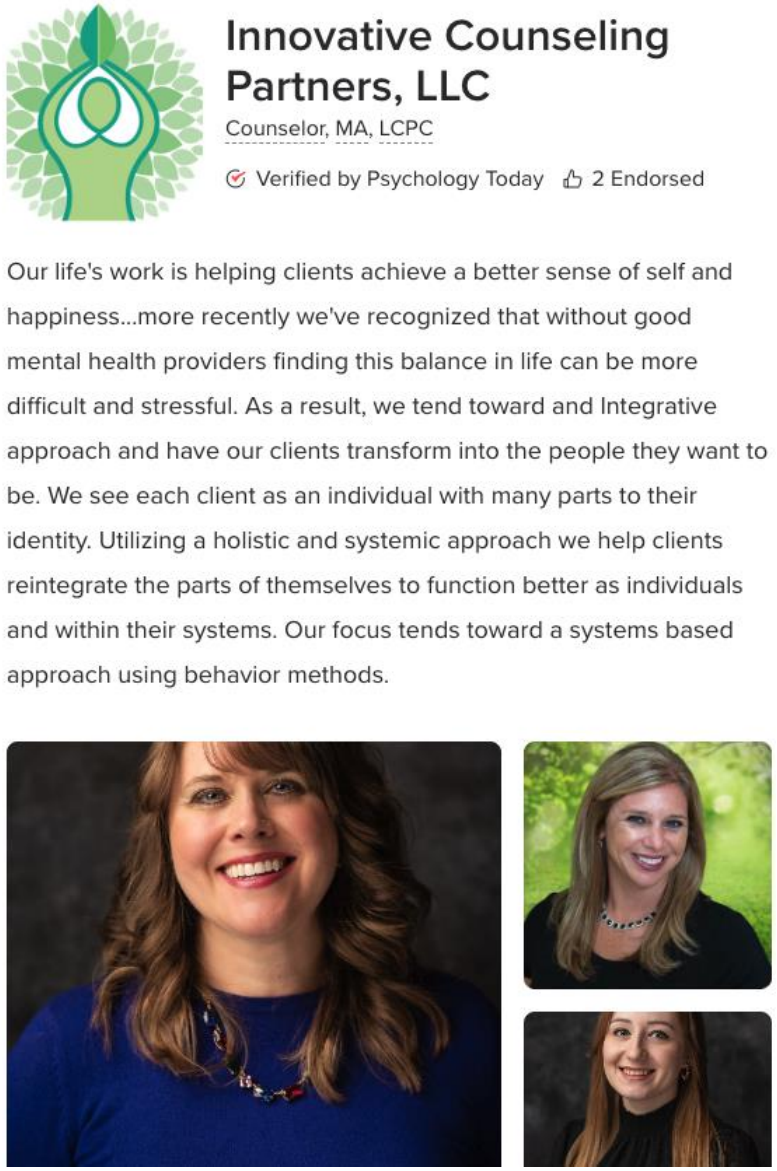


Therapist Directories & Search Visibility

- Accurate specialties and geographic coverage
- Consistent profiles and credentials
- Ethical search optimization and no deceptive claims
- Review and update listings routinely

Therapist Referral Sites

- Psychologytoday.com
- Findatherapist.com
- GoodTherapy.com
- TherapyTribe.com
- Networktherapy.com
- Seekand findcounseling.com
- Psychology.com



Create a Website

- Domain Name (Network Solutions)
- Templates (SquareSpace, TherapySites, etc.) vs. Word Press
- SEO website (geotags, location and service landing pages, etc.)
- Include search words
- Make user-friendly
- Be mindful of AI copy and images



A Trustworthy Practice Website

- Services, populations, locations and licensure
- Clear fees, insurance and contact information
  - Consider different contact methods to capture more referrals
- Accurate bios and licensure
- Privacy, accessibility and emergency information
- Clear intake process/next steps

Beyond SEO—Getting Found by AI

- **SEO (Search Engine Optimization)**: Helps your website rank in traditional search results.
- **AEO (Answer Engine Optimization):** Helps AI-powered search tools find and use your content to answer questions.
- **AIO (AI Optimization):** Broad term for making your website and content more discoverable through AI platforms.
- **Add an FAQ section:** Answer common questions using natural, conversational language.

Consider Blogging

- On your website on a blog page
- Pitch to Choosing Therapy, Psychology Today and others
- Guest blog on other sites
- 400-1200 words
- Bullet points
- Tips focused
- Shine your expertise



Content Marketing & Social Media

- Education, newsletters, speaking and media
- Protect client identity in case examples
- Set boundaries for DMs, comments and multiple relationships
  - Have a social media policy as part of your initial paperwork
- Make educational content and any claims evidence-informed and appropriately qualified
- Avoid giving clinical advice or recommendations to people you haven't assessed

Avoid	Better Approach
"It sounds like you have borderline personality disorder."	"Those experiences can have several explanations. A qualified clinician can help you explore them."
"You should leave your husband. He's emotionally abusive."	"If you're concerned about emotional abuse, speaking privately with a qualified professional may help you evaluate your options and safety."
"You need EMDR for your trauma."	"EMDR is one evidence-based treatment option for trauma, but the best approach depends on individual needs."
Responding to a negative Google review with "You weren't following your treatment plan."	"We take feedback seriously and welcome direct communication about concerns."

Social Media

- LinkedIn (business page too)
- Instagram
- X
- TikTok
- YouTube
- Snapchat
- Pinterest
- Hootsuite or similar for posting



Joyce Marter, LCPC, CSP® She/Her

Global Keynote Speaker & Trainer | Licensed Psychotherapist (25+ Years) | "America's Workplace Therapist" | Workplace Mental Health, Leadership & Financial Mindset Expert | Strategic Advisor | Author | Forbes Contributor

Cape Coral, Florida, United States · **Contact info**

Book Joyce to Speak

12,331 followers · 500+ connections

Open to | **Add section** | **Visit my website** | **Resources**

Social Media Engagement

- Conducts Lives
- Reels and short videos are popular
- Ask questions, use polls
- Comment on other people's posts
- Post about professional/business updates or links to articles
- Hire or enlist help from staff and/or interns



E-Newsletters

- Gather emails from your website with a subscribe for newsletter form
- Have a join newsletter list on your consent form
- Link to MailChimp, Constant Contact or similar
- Send weekly, monthly or quarterly
- Provide useful content



Poll Question #5: Referral Growth

Which methods do you plan to use to develop referral relationships and attract clients to your private practice? (multiple answers allowed)

- Other clinicians or healthcare professionals
- Insurance directories or EAPs
- Website and search engines
- Social media or online listings
- Client recommendations and word of mouth

Be Mindful of Advertising Standards Across Professions

- **APA Standard 5:** public statements and testimonials
- **ACA C.3:** advertising and soliciting clients
- **NASW 4.07:** solicitations
- **NAADAC Principle IV:** check applicable guidance

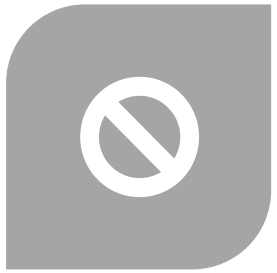
Paid Advertising

- Google Ads
- Facebook Ads
- Yelp Ads
- Exhibitor booths at conferences
- Banner ads on websites
- Community newsletters
- Direct mail, newspaper or magazine ads and “featured therapist” opportunities not recommended

Ethics of Testimonials & Endorsements



CONSIDER VULNERABILITY & UNDUE INFLUENCE



DO NOT SOLICIT TESTIMONIALS FROM CURRENT CLIENTS WHERE PROHIBITED



AVOID REVEALING PROTECTED INFORMATION OR IMPLYING GUARANTEED OUTCOMES



SEEK PROFESSIONAL CONSULTATION BEFORE PUBLISHING REVIEWS

Be Mindful of Your Online Reviews

- Google
- Facebook
- Yelp
- Healthgrades
- Glassdoor



Networking

- Professional associations
- Community events
- Chambers of Commerce
- Rotary Clubs
- BNI Business Builder groups
- The Dames (6 & 7-figure women)
- Cross referral opportunities
- Have an abundant mindset
- Think in terms of how you can help them



Develop Strategic Partnerships

- Psychiatrists
- Doctor's offices
- High schools
- Small colleges
- Wellness providers
- Treatment centers
- EAPs and insurance companies
- Salons



Establish Referral Relationships That Serve Your Clients

- Build relationships with physicians, EAPs and schools
- Partner with treatment programs and community organizations
- Explain services, access and referral processes
- Protect confidentiality and avoid improper incentives

Ethics of Referral Fees & Incentives

- Check professional codes, payer terms and applicable law
- Distinguish marketing expenses from payment for referrals
- Consider conflicts and patient choice
- **Kickbacks:** Payments, gifts, commissions, or other incentives offered in exchange for patient referrals may violate professional ethics and federal or state laws.
- **Fee-splitting:** Paying another clinician a percentage of fees simply for referring clients may be unethical or illegal, depending on applicable rules.
- Seek legal review before compensation arrangements

Media & PR

- Journalists may reach out after reading your blogs
- Use sites like Qwoted to respond to journalists' queries
- Submit pitches to podcast and radio hosts, local news, etc.
- Critical Mention Media Monitoring



Public Speaking

- Submit proposals for conferences
- Contract with EAPs to do workplace wellness trainings
- Offer complimentary or low-cost talks to potential referral sources
- Toastmasters
- National Speakers Association
- Ecare's Speaker Academy



Q&A



Lunch

1:15-2:15 pm EST





PART 3 | Risk Management & Ethical Business

Insurance Coverage

- Malpractice
  - $1M per occurrence, $3M aggregate
  - Group policy if group owner
    - Require staff to also carry their own policies
- General Liability
- Cybersecurity Insurance



Intake as a Risk Management System

- Verify identity, location, fit and service scope
- Collect consent, emergency contacts and payment policies
- Screen safety and clinical appropriateness
- Document referral or transfer when needed
- Assign to an appropriate clinician for the presenting issue and level of severity

Ethical Caseloads

- Consider the clinician's other workloads
- Not too many clients per day (6-8 recommended)
- Not too many clients per week
  - 25 sessions/week is considered a full caseload
  - Not many clinicians can or should have 30+ sessions/week



Ethical Financial Management

- Keep business earnings & spending separate from personal
- Establish a business checking account
- Consider a business savings account, credit card, etc.
- Track using credible and secure software (Quickbooks)
- BAA for accountant who sees PHI



Set Fees with Integrity



- KNOW COST OF CARE, MARKET CONTEXT AND SUSTAINABILITY



- DISCLOSE FEES AND PAYMENT POLICIES CLEARLY



- CONSIDER ACCESS, SLIDING SCALES AND CONSISTENT CRITERIA



- AVOID FINANCIAL ARRANGEMENTS THAT EXPLOIT CLIENTS

Sliding Scales & Financial Boundaries

- Create written eligibility criteria
  - Rubric based on income and number of dependents
- Apply policies fairly and consistently
- Address missed sessions, balances and collections
- Check payer contracts and applicable law

Insurance Versus Private Pay

- Access, affordability and client preference
- Administrative burden, reimbursement and contract rules
- Transparency about benefits and out-of-pocket costs
- Choose a model aligned with mission and capacity



Join Insurance & EAP Panels



- Pros and cons
- Contact provider relations to apply
- Obtain an NPI
- Credentialing software such as Sympir
- Headway
- Alma

Remote Therapy

- Virtual therapy informed consent
- HIPAA compliant video conferencing platform
- Written safety/emergency policies and procedures
- Appropriate supervisor availability



Telehealth & Digital Risk

- Verify client location and clinician authority to practice
- Plan for emergencies and interruptions
- Secure platforms, messaging and remote access
- Document consent and jurisdiction-specific requirements



Ethical Insurance Billing

- Honest credentialing
- Honor the contracted rates and terms
- If you are in-network, you need to honor this for all clients in that network
- Bill under the rendering provider
  - Supervisor listed for associates/interns



Office Space Considerations

- Go where other therapists practice
- Where people work vs live
- Subleasing options
- Use a broker
  - Sound attenuation
- Building ownership
  - Rent payment considerations



Embrace the Power of Negotiation

- Everything is negotiable:
  - EAP and insurance rates
  - Contracts with contractors and service providers
  - Leases
  - Purchases
    - Office furniture



Understand Your Financial Dashboard

- Revenue is not profit
- Track payroll, overhead and cash flow
- Monitor utilization, collections and receivables
- Review trends monthly with your accountant



Book: *Profit First for Therapists*

Business Financial Formulas

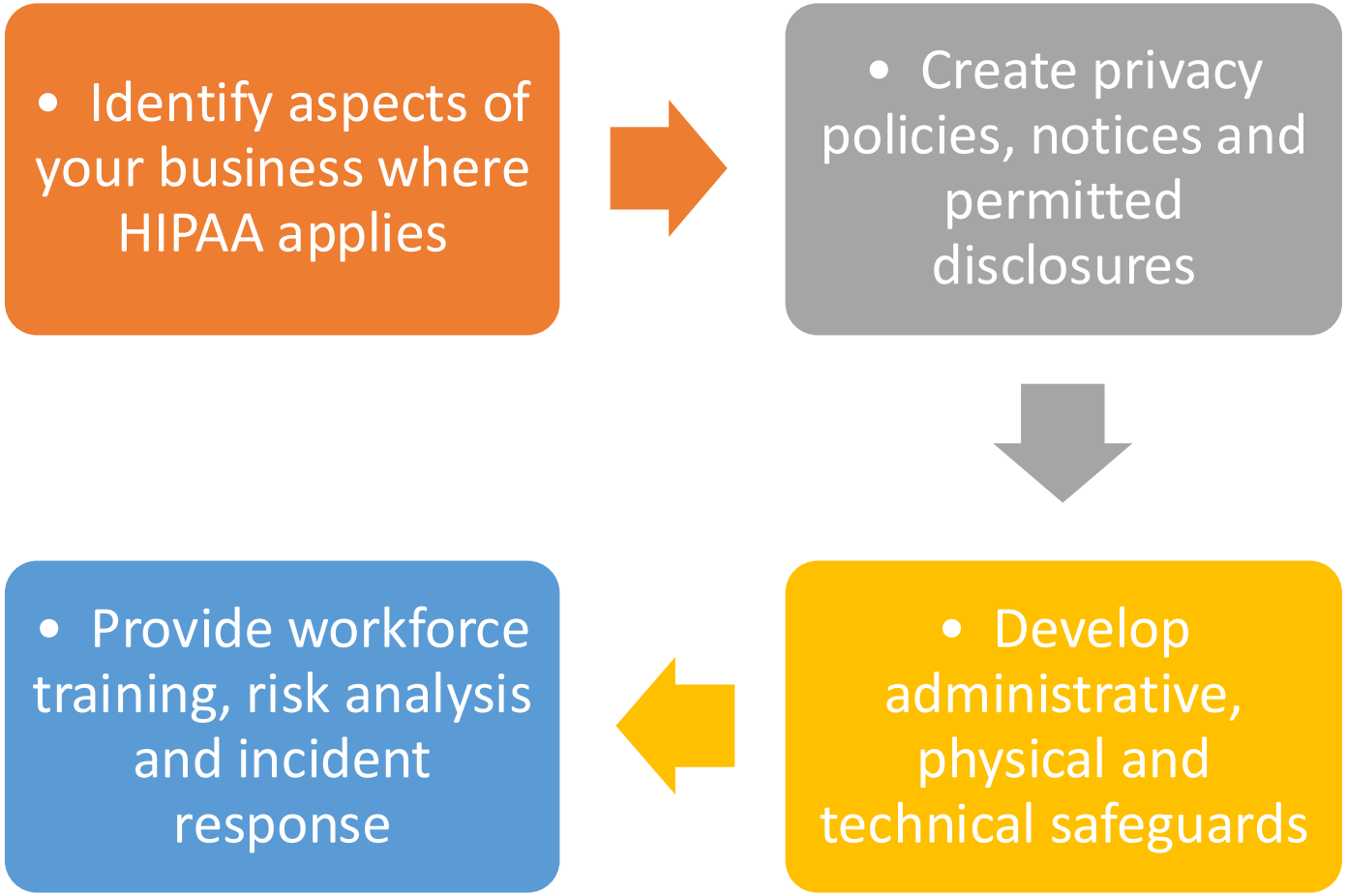
- **Revenue** = collected payments across services
- **Operating profit** = revenue – operating expenses
- **Margin** = operating profit ÷ revenue
- **Cash flow** differs from accounting profit
- **EBITDA (Earnings Before Interest, Taxes, Depreciation, and Amortization):** A measure of a business's operating profitability before financing, taxes, and certain accounting expenses.

Poll Question #6: Financial Sustainability

Which financial metric do you feel least confident using to manage a practice? (single choice)

- Revenue versus profit
- Overhead and operating expenses
- Clinician productivity and utilization
- Cash flow and reserves
- Cost of acquiring and retaining clients
- I feel confident with these metrics

Create a HIPAA Compliance Program for Your Practice



HIPAA & Business Associates

01

- Map systems handling protected health information

02

- Review business associate agreements when required

03

- Apply least-necessary access and role permissions

04

- Review vendors, backups, devices and breach processes

Informed Consent Is An Ongoing Process

- Services, risks, benefits and alternatives
- Fees, cancellations, communication and emergencies
- Confidentiality, limits and record practices
- Revisit when services or circumstances change



Documentation: Clinical & Defensible

- Timely, accurate and clinically relevant notes
- Assessment, treatment plans and progress notes
- Document risk assessment and clinical decision-making
- Correction, access and secure retention policies
- AI-Scribe and AI-assisted treatment planning considerations

Record Retention & Disposal

- Check applicable state law and professional rules
- Account for minors and organizational obligations
- Secure access, transfer, storage and destruction
- Plan for incapacity, closure and continuity of care

Billing & Credentialing Integrity

- Confirm licensure, enrollment and payer contracts
- Use accurate codes, dates, providers and documentation
- Monitor denials, refunds and audits
- Escalate discrepancies promptly
- Keep client informed in a timely fashion
- Do not bill insurance for cancelled or missed sessions

Choosing an Electronic Health Record (EHR)

- Secure intake, CRM and scheduling
- Case management, case collaboration
- Documentation, billing and audit trails
- Access controls, backups and continuity
- Integration with other platforms (Quickbooks)
- Business productivity and reporting capabilities

EHRs & Practice Management Systems

- Simple Practice (free)
- TheraNest
- TherapyNotes
- TherapyAppointment
- Ease Health (AI-enabled CRM, EHR and RCM/billing)



Poll Question #7: Technology & AI

What is your current position on using AI tools in a future or existing private practice? (single choice)

- I plan to use AI tools after evaluating privacy, accuracy, and ethical safeguards
- I am interested but want more education about potential benefits and risks
- I am cautious and would limit AI to nonclinical administrative tasks
- I do not plan to use AI tools at this time
- I am undecided

Risk Review: Identify & Mitigate

- **Clinical risk:** safety, competence and continuity
- **Privacy risk:** access, devices and vendors
- **Financial risk:** cash flow and billing errors
- **People risk:** hiring, supervision and burnout

Mandatory Reporting

- Understand the requirements for your licensure and state
- Identify the appropriate reporting entities and their contact information and have readily accessible
- Include in written policies and procedures
- Consider anonymous reporting when unsure whether something is reportable or not



Ensure Proper Supervision

- Understand the requirements of the supervisee's licensure
- Consider format & frequency:
  - Individual
  - Triadic
  - Group
  - Peer
- Keep proper supervision documentation

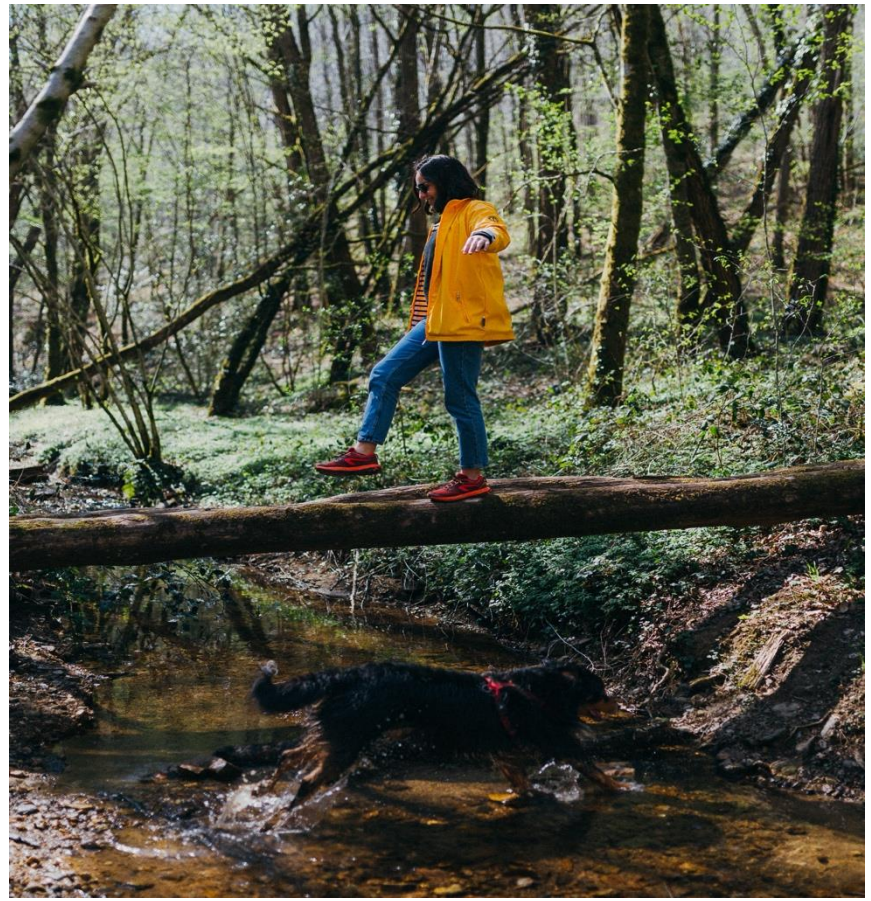


Ethical Self-Care & Boundaries

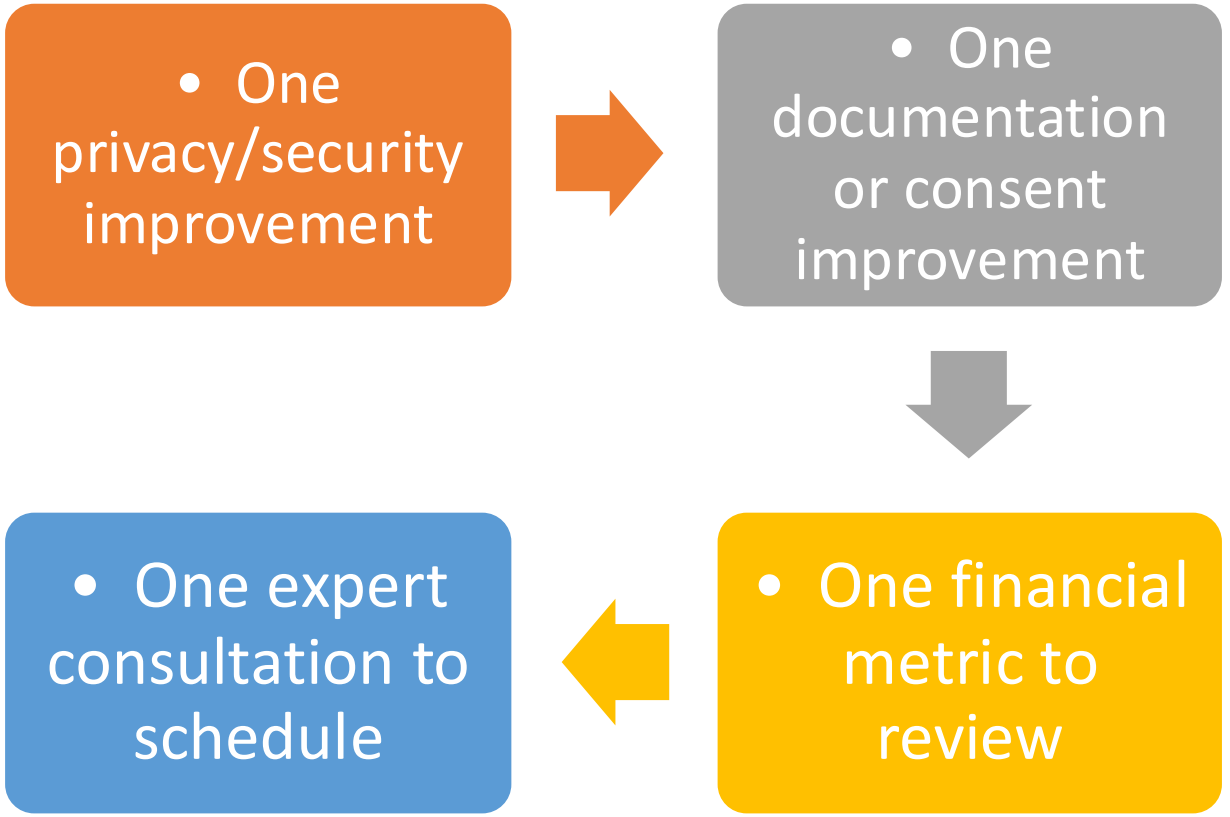
- Reasonable caseloads and availability
- Consultation, rest and psychological safety
- Practice self-care
- Access support
- Participate in personal therapy
- Clear escalation and coverage arrangements
- Protect client welfare by monitoring impairment

Build a Practice that Supports Your Life

- Define sustainable hours and boundaries
- Delegate administrative tasks appropriately
- Use systems rather than constant heroics
- Review success beyond revenue
- Honor your phase of life



Your 30-Day Risk Tasks



Q&A



15-Minute Break

4:00-4:15 pm EST





PART 4 | Ethical Leadership & Group Practice

Is It Time to Grow?

- Demand and client access are consistent
- Finances and workflows can support expansion
- You want to lead—not only treat
- Clinical oversight capacity exists



From Sole-Proprietor to Group Leader

- Shift from personal productivity to team systems
- Define roles, decision rights and accountability
- Budget for management and supervision
- Maintain client care and ethical standards
- Consider leadership development training

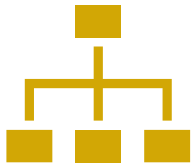


Attorney Review of Contracts

- Employment contracts
- Independent contractor agreements
- Percentage model versus hourly rate



Employee Versus Independent Contractor



- Classification depends on law and actual working conditions



- Review control, scheduling, tools and financial arrangements



- Consider wage/hour, tax and benefits implications



- Consult qualified employment counsel

Hire for Competence, Mental Fitness & Values



VERIFY CREDENTIALS, TRAINING AND REFERENCES



ASSESS SPECIALTY FIT AND CULTURALLY RESPONSIVE CARE



HIRE LIKEABLE, RELATABLE, MENTALLY HEALTHY, SELF-AWARE CLINICIANS



USE CONSISTENT, LAWFUL HIRING CRITERIA



SET EXPECTATIONS FOR DOCUMENTATION AND CONSULTATION

Tax Considerations

- File a separate return for your business
- Leverage write-offs while being ethical
- Record cash and digital payments to your business through Venmo, PayPal, etc.



Supervisory Ethics & Vicarious Liability

- Know state requirements for supervisor credentials and hours
- Define oversight, documentation and escalation
- Address boundaries, competence and evaluation
- Understand organizational exposure and insurance

Orientation & Healthy Communication

- Structured onboarding and written policies
- Regular supervision and clinical consultation
- Clear channels for urgent concerns
- Feedback, learning and accountability





Conscious & Inclusive Leadership

- Psychological safety with clear standards
- Respect, accessibility and cultural humility
- Transparent decisions and fair processes
- Address conflict early and constructively

Build Systems Beyond the Owner

- Document intake, billing, hiring and credentialing
- Assign process owners and backup coverage
- Monitor quality, compliance and financial metrics
- Create repeatable workflows and succession coverage



Ethical Hiring

- Check references
- Verify license
- Consider background check
- Avoid dual relationships
- Be honest about referral flow, earning potential, and timeline for building a full-caseload



Prevent Legal Battles

Consider	Consider imitation as flattery
Recognize	Recognize non-competes are difficult to enforce
Remember	Remember again, it's a small world

Billing Services Versus Doing It Yourself

- Capacity
- Capability
- ROI
- Usual & customary costs



Poll Question #8: Hiring & Supervision

If you were expanding a group practice, which challenges would concern you? (multiple answers allowed)

- Recruiting qualified clinicians
- Employee versus contractor classification
- Providing effective clinical supervision
- Maintaining consistent documentation and care standards
- Retaining clinicians and preventing burnout
- I do not plan to expand a group practice

When to Add Locations

- Close to capacity
  - Maximize office utilization
- Adding close to catchment area
- Expanding out of state
  - National versus state specific insurance companies and credentialing



What Makes a Practice Sustainable?

- Strong client care and ethical reputation
- Reliable people, processes and financial records
- Appropriate risk controls and diversified referrals
- Leadership depth and continuity planning
- Ability to attract and retain staff

“To open a shop is easy, to keep it open is an art.”

- Chinese Proverb



Cultivate Relationships with Other Practice Owners

- Join or establish a practice owner's group
- Get involved in AMHCA or similar
  - State branches/chapters
- Join list-serves
- Join Facebook Groups (Abundance Practice Builders)



Poll Question #9: Leadership & Culture

What leadership practice would make the biggest positive difference in your workplace? (single choice)

- Clear roles, expectations, and accountability
- Regular supervision, consultation, and feedback
- Psychological safety and open communication
- Fair compensation and transparent policies
- Workload boundaries and burnout prevention
- Reliable systems and consistent procedures

Think About an Exit Strategy Early

- Plan for retirement, sale, succession or unexpected events
- Protect clinical continuity and records
- Reduce dependence on the founder
- Seek legal, tax and transaction advice

How to Sell a Counseling Center or Private Practice



Joyce Marter, LCPC, CSP®
Global Keynote Speaker & Trainer | Licensed Psychotherapist (25+ Years) | "America's Workplace Therapist" | Workplace Mental...

June 6, 2018

My counseling practice was my baby. From the time I founded **Urban Balance** in 2004 to when I sold it to **Refresh Mental Health** in 2017, it grew to over 100 therapists working from nine locations in two states. Selling my practice was a very big decision. It was a thoughtful process; one that required much research and consultation. I'd like to share with you all that I learned about how to sell a counseling/mental health private practice (solo or group) and the key components to consider.

It's Important to Have an Exit Strategy, Even If You Don't Plan on Selling. Why?

- It takes time (sometimes years) to prepare your practice to sell. It's never too early to become informed about your choices.
- Sometimes the unexpected happens and it's best to be prepared rather than to make a "fire sale" out of urgency.

How to Choose a Buyer

- Selling to:
  - Staff
  - A larger practice
  - An Insurance company
  - Private Equity or Venture Capital
- Consider:
  - Price, deal structure, future of the practice, your role and non-compete
- Article on landing page



Your Individualized Action Plan

- One ethical or legal requirement to verify
- One marketing or access improvement
- One risk-management workflow to strengthen
- One leadership or sustainability step
- Name a deadline and accountable person

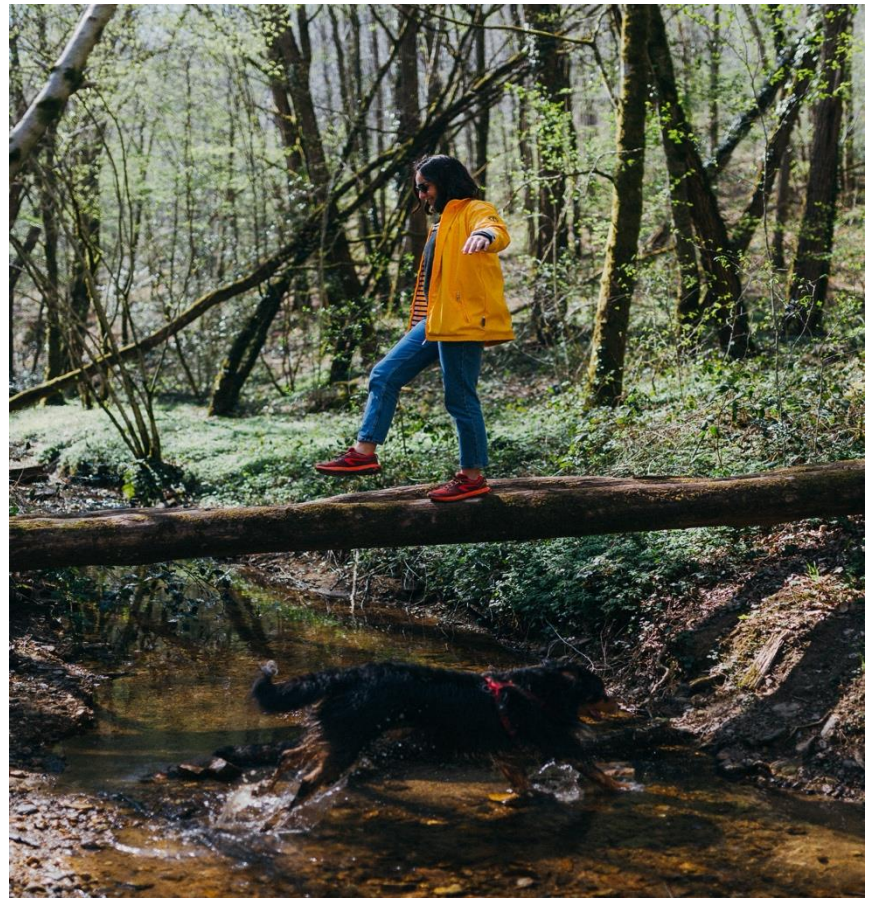
Group Practice Management

- Staff and leadership meetings
- Training and orientation
- Reviews and feedback opportunities
- Fair compensation and benefits
- Positive workplace culture, community & sense of belonging



Final Reflection:

- What will you delegate or seek consultation on?
- How will your choices protect client welfare?
- What are you going to prioritize first, second and third?



Poll Question #10: Next Step

Based on today's workshop, which next steps will you prioritize? (multiple choice)

- Clarify my private practice vision and business model
- Review ethical, legal, or compliance policies
- Strengthen marketing and referral relationships
- Improve financial or operational systems
- Develop hiring, supervision, or leadership processes
- Create a long-term growth, succession, or exit plan

Professional Ethics & Standards References

- American Counseling Association. (2014). *ACA code of ethics.* https://www.counseling.org
- American Psychological Association. (2017). *Ethical principles of psychologists and code of conduct.* https://www.apa.org/ethics/code
- National Association of Social Workers. (2021). *Code of ethics of the National Association of Social Workers.* https://www.socialworkers.org/About/Ethics
- National Board for Certified Counselors. (2023). *NBCC code of ethics.* https://www.nbcc.org
- American Psychological Association. (2007). Record keeping guidelines. *American Psychologist, 62*(9), 993–1004. https://www.apa.org/practice/guidelines/record-keeping
- Marter, J. (2021). *The financial mindset fix: A mental fitness program for an abundant life.* Sounds True.

HIPAA, Regulations & Practice Management References

- Electronic Code of Federal Regulations. (n.d.). *45 CFR Parts 160, 162, and 164.* https://www.ecfr.gov/current/title-45/subtitle-A/subchapter-C
- U.S. Department of Health and Human Services. (n.d.). *Summary of the HIPAA Privacy Rule.* https://www.hhs.gov/hipaa/for-professionals/privacy/laws-regulations/
- U.S. Department of Health and Human Services. (n.d.). *Summary of the HIPAA Security Rule.* https://www.hhs.gov/hipaa/for-professionals/security/laws-regulations/
- U.S. Department of Health and Human Services. (n.d.). *HIPAA Privacy Rule and sharing information related to mental health.* https://www.hhs.gov/hipaa
- Psychology Interjurisdictional Compact. (n.d.). *PSYPACT.* https://psypact.org
- Counseling Compact. (n.d.). *Counseling Compact.* https://counselingcompact.org
- Social Work Licensure Compact. (n.d.). *Social Work Licensure Compact.* https://swcompact.org



Share with the Larger Group What were your takeaways?

Chat Discussion and Q&A



Give feedback to Joyce

Scan this QR code

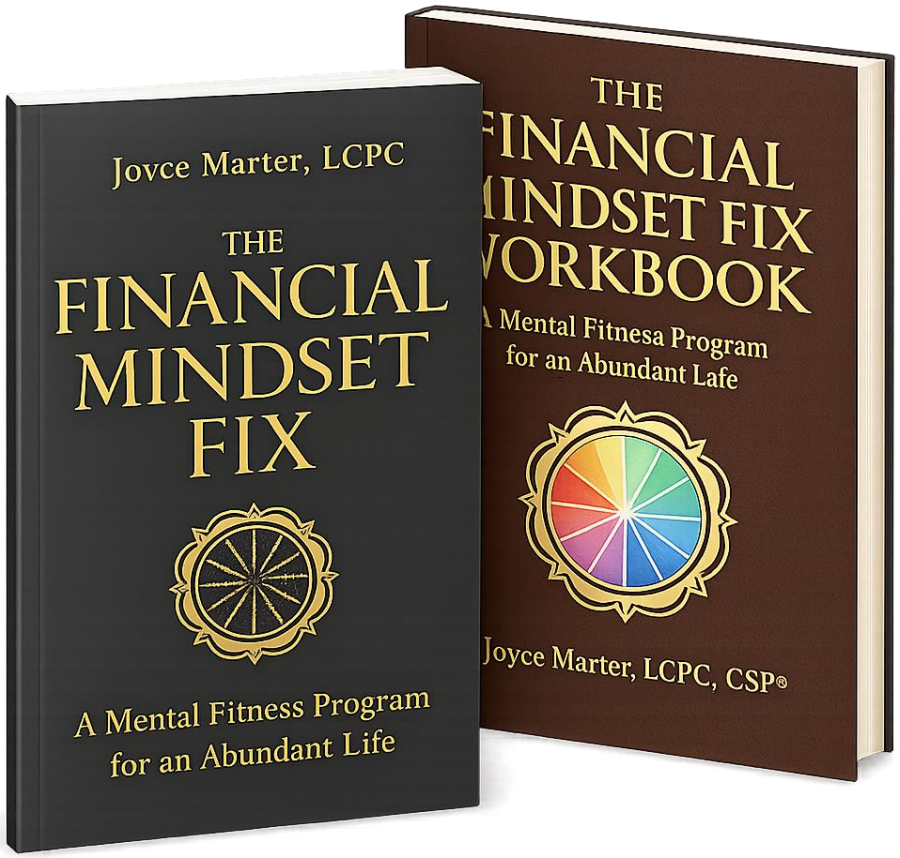
Or go to

https://talk.ac/joyce-marter

and enter this code when prompted

PRACTICE

Powered By talkadot



"GRAND PRIZE WINNER"
2023 Next Generation Indie Book Awards

"BEST IN SELF-HELP"
2023 Next Generation Indie Book Awards

"GOLD MEDAL WINNER"
Readers' Favorite Book Reviews and Awards
Independent Publisher Book Awards
Global Book Awards

"DYSINGER AWARD FOR OUTSTANDING PUBLICATION IN COUNSELING"
Illinois Counseling Association

"CATEGORY FINALIST"
The Eric Hoffer Book Awards!"

"RUNNER-UP IN NON-FICTION"
San Francisco Book Festival

"HONORABLE MENTION – GENERAL NONFICTION"
Southern California Book Festival
Hollywood Book Festival
New York Book Festival
London Book Awards
Los Angeles Book Festival
Paris Book Awards



Thank You!

www.joyce-marter.com

Joyce_Marter

Joyce Marter

Joyce.Marter

Joyce Marter

JoyceMarterLCPC

Joyce_Marter

Scan this QR code

CODE: PRACTICE

Joyce Marter