[Your business name] — Business Plan

Therapy practice in [Your city] · Startup plan

Executive summary

[Your business name] is a new therapy practice in [Your city] offering individual therapy, in person two days a week and by video; a free 15-minute consultation call before the first session; private-pay sessions, with a sliding scale for a few slots; in-network sessions on two or three insurance panels; and superbills for clients who claim out-of-network benefits. The model is one licensed clinician: a part-time sublet office and telehealth, a caseload that builds to about eighty sessions a month, half private pay and half on two or three insurance panels, with the practice software doing the notes, the scheduling and the claims.

Startup budget: $8,672 across 11 items, with funding still to be decided.

Twelve months from now, success looks like this: [What success looks like twelve months from now]

Products and services

[Your business name]'s core service is individual therapy, in person two days a week and by video. Every client starts with a free consultation call, signs the informed consent, the privacy notice and — if self-pay — a good faith estimate at intake, and books the next session before leaving; claims are filed within the week.

- Individual therapy, in person two days a week and by video
- A free 15-minute consultation call before the first session
- Private-pay sessions, with a sliding scale for a few slots
- In-network sessions on two or three insurance panels
- Superbills for clients who claim out-of-network benefits

Market analysis

The customers are adults who find a therapist through a directory or a search and book the one who answers; the clients referred by physicians, school counselors and former clients; the insured who will only see an in-network therapist; and the clients across the state who want evening video sessions.

- Adults who searched “therapist near me” or a directory, read three profiles and booked the one that answered the phone
- Clients referred by a physician, a school counselor or a former client
- People on an insurance plan who will only see an in-network therapist — a large share of a new practice's caseload
- Clients across the state who want video sessions in the evening
- Employee-assistance-program referrals, a few sessions at a time

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Marketing strategy

Most first clients will come from the directories and from Google — “therapist” plus the city — with word of mouth from physicians, counselors and former clients growing as the practice does; the Psychology Today profile, the Google Business Profile and a website that answers the three questions a prospective client has — what you treat, what it costs, which insurance you take — decide whether a search becomes a consultation call.

- Psychology Today and the other directories, where most first-time clients start
- Google Business Profile and Google — “therapist” plus your city, and your name once you have one
- Referrals from physicians, pediatricians and school counselors who want a therapist who calls them back
- The insurance panels' own directories, once you are credentialed
- Former clients, who send the people who remind them of themselves
- A website with your specialties, your rates, the insurance you take and a booking link

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Operations plan

The clinician is the therapist, the biller and the scheduler in year one: notes the same day, claims within the week, the aging report every Friday, two office days and two video days, consultation once a month, and the records encrypted and kept for the years the state requires.

- Notes written in the EHR the same day; the next session scheduled before the client leaves
- A written informed-consent form, a good faith estimate for every self-pay client and the privacy notice signed at intake
- Claims filed through the EHR within a week; the aging report checked every Friday
- Two days in the office, two days of video; Fridays for notes, calls and the books
- A consultation group once a month and the supervision your license still requires
- Records kept for the years your state requires, encrypted, with a professional will naming who holds them

Startup costs

What it will take to open the doors, with funding still to be decided.

Startup costs

ITEM	AMOUNT
Business registration: a sole proprietorship, or a professional entity	$150
State license fees, the NPI and CAQH	$100
Professional liability (malpractice) insurance, first year	$429
A part-time office sublease: deposit and the first month	$1,200
Furniture and a sound machine: two chairs, a lamp, a rug, a clock	$2,000
Practice software (first year): notes, scheduling, telehealth and claims	$888
A Psychology Today listing (first year)	$359
HIPAA-ready email and a business phone line (first year)	$242
Continuing education and a consultation group (first year)	$400
Website: specialties, rates, insurance, booking, plus Google Business Profile	$0
Working capital: three months of running costs	$2,904
Total	**$8,672**

Typical range to start a therapy practice in the US: $3,710–$15,633. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website: specialties, rates, insurance, booking, plus Google Business Profile: Your Zarla plan includes the website — your specialties, your rates and the insurance you take, the consultation

booking and the contact form — and walks you through your Google Business Profile. Having one built typically costs $1,000 to $2,000 from a freelancer.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a solo therapy practice in the US. The startup is small — the office deposit, the furniture, the software and the insurance; the monthly lines are the room, the software, the listing and the card fees; and the rate times the caseload, less the months the panels take to pay, is the whole financial plan.

Typical monthly operating costs for a therapy practice: $515–$1,823 a month, before the owner's own pay.

Add a monthly sales target and the plan will show how long it takes to recover the startup budget.

Typical monthly operating costs

COST	TYPICAL RANGE
The part-time office	$200–$1,000
Practice software (included with Zarla)	$49–$99
The directory listing	$30–$30
Professional liability, by the month	$11–$60
Email and the business line	$7–$33
Continuing education and consultation	$17–$50
A second directory, ads or referral lunches	$0–$200
Bookkeeping and the tax preparer	$0–$150
Card fees (on about $6,000 of private-pay sessions across forty payments)	$201–$201

US ranges for a small operation; replace with your own figures as you learn them. Lines marked (included with Zarla) are what those tools cost separately — with Zarla they are part of one monthly plan.

Risks and honest downsides

Every therapy practice plan should say out loud what can go wrong. For [Your business name], the real risks are:

- Credentialing takes months: the first insurance payment can be five months after the first session
- Hours don't scale — twenty-five sessions a week is the ceiling, and a cancelled one is unpaid
- A directory price change or a search-ranking drop is the referral pipeline halving
- One panel's rate cut or a dropped contract can be a third of the caseload
- Burnout: the clinician is also the biller, the scheduler and the marketer
- A privacy breach — a lost laptop, an unencrypted email — is a reportable event and a board complaint

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Licenses, permits and insurance

What [Your business name] needs before it can legally trade in the US. Rules vary by state and city — confirm each item with your local licensing office and an accountant.

- Your license and the practice's legal form — In the US you practise under the license your state board issued — a counselor (LPC or LMHC), clinical social worker (LCSW), marriage and family therapist (LMFT) or psychologist — and the business name may not imply a license you don't hold. Florida's LMHC licensure is $180 all in and California's BBS charges $200 for a two-year LMFT renewal (reduced to $100 from July 2026 through June 2030); the Texas Behavioral Health Executive Council licenses LPCs. Most states let you practise as a sole proprietor or a professional entity (a Texas PLLC is $300); California bars licensed professionals from LLCs — it is a sole proprietorship or a professional corporation under the Moscone-Knox Act. Confirm the entity with your board and a CPA.
- HIPAA and your records — In the US a practice that bills insurance electronically is a HIPAA covered entity: a privacy notice at intake, a business associate agreement with every vendor that touches client data — the EHR, the telehealth platform, the email (Google Workspace's is accepted in the admin console) — encryption, and breach notification. Records are kept for the years your state sets: Texas counselors keep them seven years from the end of services or five years after a minor turns 18, whichever is longer (22 TAC §681.36); California's LMFTs seven years from termination, and seven years after a minor turns 18 (B&P Code §4980.49). Name a professional will that says who holds them if you can't.
- The good faith estimate for self-pay clients — In the US every licensed provider has had to give uninsured and self-pay clients a written good faith estimate of expected charges since January 1, 2022 (the No Surprises Act, 45 CFR 149.610) — within one business day of scheduling a session at least three business days out, within three business days for one at least ten business days out, or whenever the client asks — and post the notice of the right to one in the office and on the website. The EHRs have a template; use it at intake.
- Seeing clients in another state — In the US you need a license where the client is sitting, not where you are, so a video client who moves out of state is a licensing question before a clinical one. Psychologists in the 43 PSYPACT states and territories can practise across those lines; counselors' Counseling Compact is enacted in 38 states and the District of Columbia but was issuing privileges in only about nine of them as of September 2026 (Arizona, Minnesota, Ohio, Louisiana, Georgia, Indiana, Arkansas, Wyoming and Tennessee), and the social work and MFT compacts are still being built. Check your state's status with your board before the first out-of-state session.
- Insurance panels, the NPI and the wait — In the US you need a free National Provider Identifier and a CAQH ProView profile (re-attested every 120 days) before any insurer will credential you, and credentialing takes 60 to 120 days a panel — longer for Medicare and Medicaid — with no payment for sessions before your effective date. Each panel's contract sets the rate (Medicare's 2026 rate for 90837 is $125.25 for a counselor or family therapist), the copays you must collect and the notes you must keep; routinely waiving copays can breach it. Get a credentialing specialist or the EHR's service to file the applications if the paperwork is the thing that stalls you.

- Consent, confidentiality and insurance — In the US informed consent in writing, the exceptions to confidentiality — mandated reporting of child and elder abuse, the duty to warn or protect in most states — and the rules for treating minors all come from state law and your board's code; your professional liability policy (HPSO from $137 a year; about $720 for malpractice alone, Insuranceopedia) is what covers a complaint to the board as well as a lawsuit, so keep it occurrence-based and never let it lapse between jobs. Confirm the consent forms with your board's rules or a healthcare attorney.

Milestones: the next 30 days

The first month's to-do list for [Your business name], in order:

- Decide the specialty, the private-pay rate and which two or three panels you will join, and write the one-sentence profile
- Register the practice, take the free EIN and NPI, and open a business bank account
- Bind the professional liability policy before the first consultation call
- Apply to the insurance panels through CAQH now — the clock is 60 to 120 days
- Sign the part-time sublease and furnish the room
- Set up the EHR, the HIPAA email, the consent forms, the privacy notice and the good faith estimate template
- Publish the Psychology Today profile and put the website live — specialties, rates, insurance, a booking link
- Claim the Google Business Profile with the office address and the video option
- Introduce yourself to five physicians and two school counselors with a one-page referral sheet

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Appendix: what a lender will ask for

This plan tells the story and shows the numbers. If you take it to a bank, expect to be asked for these documents as well:

- Two years of personal tax returns and a personal financial statement
- Your license, the malpractice certificate and the NPI
- The caseload by month and the insurance panels' effective dates
- The sublease and the practice-software contract
- The accounts-receivable aging from the EHR
- Your credit report and the business bank statements

Template: replace every [bracketed] line and every estimate with your own figures. Written with Zarla's free business plan generator — zarla.com/business-plan-generator writes it from five questions.