

Private practice start-up checklist

Everything to sort out before your first paying client.

Work through this from top to bottom. Tick each box when it is done and write the date next to it. Where a step depends on your profession or your scheme, the grey note tells you what to confirm.

1. Registration and professional standing

- ☐ **Registration with the Health Professions Council of South Africa (HPCSA) is current** and your annual fees are paid.
Keep your registration number to hand: schemes, insurers and clients will ask for it.
- ☐ **Know your scope of practice.** Registered Counsellors screen, assess at a basic level and counsel; they do not diagnose.
Scope is set in the Regulations for the Professional Board for Psychology (GNR 993 of 2008).
- ☐ **Plan your continuing professional development (CPD).** The Council's June 2025 update sets 30 points per 12 months, made up of 25 clinical and 5 ethics points.
Each point is valid for 12 months from the activity date. Re-check the current rules on the Council's website.
- ☐ **Consider joining a professional body** such as the Psychological Society of South Africa (PsySSA) for guidance, supervision networks and indemnity options.

2. Practice number and medical aids

- ☐ **Apply for a practice number** through the Board of Healthcare Funders' Practice Code Numbering System (pcns.co.za). Forms and the list of documents are on their site.
Confirm with them that your profession category can be numbered, and ask each scheme whether and how it reimburses your category.
- ☐ **Decide how you will charge:** clients pay you and claim back, or you claim from the scheme where it allows.
- ☐ **Learn the codes you will bill.** Every claim needs an ICD-10 diagnosis code and a tariff code for each line.
Our ICD-10 mental health codes cheat sheet lists the codes most used by counsellors and psychologists.
- ☐ **Find out the claim rules of the main schemes your clients use,** including how long after a session a claim can still be submitted.

3. Money and tax

- ☐ **Register with the South African Revenue Service (SARS)** for income tax on eFiling.
Self-employed people with business income normally register for provisional tax and submit the IRP6 return twice a year.
- ☐ **Check Value-Added Tax (VAT).** Registration is compulsory above R1 million in sales in any 12 months and voluntary above R50 000.
Ask your accountant whether this applies to your services.
- ☐ **Open a separate business bank account** so practice money and personal money never mix.
- ☐ **Set up invoices, receipts and bookkeeping** before your first session, and keep every record (SARS asks for five years).
- ☐ **Set aside money for tax** from every payment, and diarise your provisional tax dates.

4. Insurance, privacy and records

- ☐ **Take out professional indemnity cover.** Ask your professional body or a broker, and confirm it covers your category and online sessions.
- ☐ **Register your Information Officer with the Information Regulator.** In a solo practice that is you. Register on the Regulator's E-Services Portal; the duties start once you are registered.
The Protection of Personal Information Act (POPIA) applies to client health information, which is special personal information.
- ☐ **Put privacy and consent in writing:** a consent form, a privacy notice and a cancellation policy that every client receives before session one.
Our free consent form and cancellation policy templates cover this.
- ☐ **Store records securely** in a locked cabinet or in password-protected, preferably encrypted, software. Do not send health details over WhatsApp.
- ☐ **Plan for a data breach:** you must tell the Information Regulator and the people affected.
- ☐ **Know how long to keep records.** The Council's guidance is six years after last contact for adults and until age 21 for children.

5. Rooms and equipment

- ☐ **Choose a private, quiet room** where conversations cannot be overheard, or confirm your rental agreement and rooms.
Working from home? Check your municipality's rules on business use and your home insurance.
- ☐ **Set up the room for client comfort and safety:** seating, tissues, water, lighting, and a way to reach help in an emergency.
- ☐ **Prepare for online sessions:** reliable internet, a private space, a headset and a platform you have tested.
- ☐ **Keep a crisis and referral list** for psychiatrists, doctors and emergency services.
- ☐ **Keep your advertising factual.** Check the Council's current ethical rules before you publish a website, social media profile or sign.

6. Clients and booking

- ☐ **Set your fees, session length and working hours,** and decide your couples and online rates.
- ☐ **Make booking simple:** one place where clients choose a time, with automatic reminders.
- ☐ **Give every new client the intake form and consent form** before the first session, and keep the signed copies.
- ☐ **Set up your progress notes** with a consistent format for every session.
Our free progress notes pack has SOAP, DAP and couples templates.
- ☐ **Do a trial run:** book a mock client, send the forms, run a session and create an invoice, so the first real client finds a smooth process.

Last checked: 2 October 2026. Sources: Health Professions Council of South Africa CPD programme update, 19 June 2025; Board of Healthcare Funders Practice Code Numbering System (pcns.co.za); Information Regulator (info regulator.org.za); SARS small business guidance (sars.gov.za); Discovery Health POPIA guidance for healthcare professionals; Regulations GNR 993 of 2008. General information only, not legal, tax or professional advice. Not approved or endorsed by the Health Professions Council of South Africa.

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Built by Sumarie Engelbrecht, a Registered Counsellor in active practice in Mbombela, for South African psychologists and Registered Counsellors.