Private Practice

A Guide for Speech-Language Pathologists

Getting Started
Original Editorial Production: Lower Mainland SLP Private Practice Interest Group

Second Revised Edition: 2009

2nd Edition Copy
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Acknowledgements

The first edition of this booklet was edited by Anna Kruger, M.Sc., S-LP(C) in 1996 for our colleagues who have tried to reach us by long distance in the evening; for new graduates who have cornered us at conferences; for experienced clinicians who have
come to our meetings; for clinicians from other countries and the list goes on. The ever-increasing number of requests for information about private practice convinced us that it was time to publish a booklet. We wanted to answer your questions and encourage you to be successful in private practice.

We noticed that there were many speech-language pathologists trying private practice part-time. We responded to calls from clinicians who wanted to start seeing clients within a month and just wanted to know what fee they should charge. This group needed advice on business practices and ethical considerations. They needed to protect themselves with insurance, proper banking procedures and an awareness of municipal regulations. We were also concerned about how our profession was perceived by the public in matters related to marketing and provision of services. Thus, by publishing a booklet, we would be able to help private practitioners avoid pitfalls and would motivate them to use high standards of practice.

In 2009, the information in the booklet was updated in a collaborative effort from a cross-section of speech-language pathologists in private practice. We appreciate the contributions of all the individuals who assisted us with the content and editing, particularly the support of Carla Willock, Taslim Jaffer, Joanne Torrance, Vera Kinach, and Samantha Watt.

Since January 2013, the SLP-PPIG of the Lower Mainland has stopped meeting formally. Responsibility for standards of Private Practice are shepherded by the BCASLPA and the CSHHPBC. The latest edits appearing in this booklet are made in preparation for its continued inclusion in the updated BCASLPA website, and contributed by Arlene Sturn, MSc, RSLP, Joanne Vondette, M.S.S.H., RSLP (C), Kate Wishart, MSc, RSLP, with the invaluable support of Janet Campbell, Executive Assistant, BCASLPA Office. Vancouver, January 2014.
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Getting Started in Private Practice: A Guide for Speech-Language Pathologists

Introduction

Since the first publication of this booklet the demand for services from S-LPs in the private sector has grown exponentially. This guide was written by private practitioners who are members of the British Columbia Association of Speech-Language Pathologists and Audiologists (i.e. BCASLPA). The S-LP private practitioners of The Lower Mainland have existed since the early 1980’s as a support group for S-LP members of BCASLPA wanting to establish sound business practices and mutually plan professional development activities.

Over the years the group has been composed of 8 – 12 active members. Members originally paid a minimal annual fee for access to the prototype materials that had been compiled and attendance at monthly meetings. Professional activities have included speakers, group visits to various projects, discussion groups at BCASLPA conferences, sponsoring and organizing workshops, ably spearheaded by Penny Berinbaum, a long standing member and one of the original S-LP-PPIG founders.

Since January 2013, this SLP-Private Practice Interest Group of the Lower Mainland has not been meeting, partly due to a lack of leadership, partly due to the increased appeal for internet-based learning opportunities and partly as the result of the emergence of on-line interest groups.

The questions included in this booklet cover some of the important aspects of starting your own private practice in speech-language pathology. Best wishes to you as you embark on this new phase in your career.
Planning

Why do I want to start a private practice in speech-language pathology?

There are many reasons, such as wanting job security, more time for your family, more flexibility, and the possibility of working from home and so on. Nevertheless, the main reason for going into business must be to make a profit. You have had professional training in the field. Private practice may appeal to you because you want to be your own boss and approach your work creatively; however, the primary reason for choosing private practice should be that there is a need for your service.

Is it really necessary to do a lot of planning before I start seeing clients?

The amount of planning you do will depend on your personal and professional goals and the size of your proposed practice. Even if you want to limit your private practice to a few hours per week, you will still benefit from having a plan. Every decision is easier if you know your focus. For instance, if your niche is school-aged children, then you will buy tests and materials for that group. You may want to have office hours on Saturdays and after school. Your professional developmental activities will be determined by the needs of your caseload. If your niche is stroke patients you might travel to clients to provide service, or have a wheel-chair accessible clinic. In short, you will reduce unnecessary expenses and will save time if you have a clear focus for your private practice.

What type of service should I offer?

This is a good question to ask yourself. If you start by doing a market survey, you will gain a vision for your private practice.
The market survey helps you understand your potential clients so that you can shape your service to their needs. A market survey also involves researching your costs and developing a pricing strategy. It includes an evaluation of your competition and your strengths and weakness in relation to the competition.

**How do I do a market survey?**

Please refer to the resources listed at the back of this booklet. There are government agencies that will help you. Basically, you need to gather information to answer the following questions:

- Is there a need for the service I propose to offer?
- What is my market and who is my target market?
- Is the timing right to start my business?
- Do I have enough resources to start my business?
- Can I make a profit?
- Is this a viable business with future potential growth?

**What is a business plan?**

Following the market survey, a business plan helps you focus your business by answering key questions. It is composed of two parts: 1) Your vision and 2) Financial need

The first part, your vision, is a description of your business (i.e. what services you are providing, your clients, competition, etc.). It outlines what you plan for today and the areas you hope to expand tomorrow.

The second part, financial need, outlines the money you need to get your business off the ground, change, expand or refinance. It involves creating budget projections, and cash and expense outlines for the next few years.
Why do I need a business plan?

A business plan helps you become more effective at making your business successful, thus reducing the chances of failure. If you are going to have a large initial capital investment, banks often require a business plan before approving a loan.

How do I make a business plan?

The easiest way to make a business plan is to follow a prepared outline. For instance, the Community Futures/Business Development Centers offer an excellent outline that leads you through all the important questions. The Business Development Centers are located in the Employment and Immigration Canada offices throughout the province. Contact the office in your community for more information.

Where can I find more information about running my own business?

The three places to start are the internet, local library and your Chamber of Commerce. The Chamber of Commerce can give you a package of government pamphlets for new business owners. If you choose to incorporate your practice, you can obtain forms to register your company name from the Registrar of Companies, BC Ministry of Finance; forms and packages are available at http://www.fin.gov.bc.ca/registries/corppg/.

Most S-LPs in Private Practice are willing to spend time advising other professionals and are willing to share their expertise.

Should I give my private practice a name or should I just use my own name?

If you choose to use a company name, you can define your service and narrow your audience, such as “West View Stuttering
Clinic”. The name implies an established clinic and potentially includes more than just one employee. It may not be legal to use the name of your municipality if the municipality has protected the name, so check this carefully (e.g. Vancouver Stuttering Clinic). If the name is too specific, you may outgrow it. Many medical professionals who do some private work simply use their own name and credentials on their letterhead. It is your choice. Remember that your letterhead will potentially generate more referrals for you, so be sure to draw attention to your address and phone number whether you use a company name or your own name.

The Corporate Registry Office of the Ministry of Finance regulates company names in British Columbia; the contact website is http://www.fin.gov.bc.ca/registries. They will do a name search for you, to check whether the name you want is available. There is a fee for the name search and then an additional fee to have an approved name registered. Your Chamber of Commerce can supply the appropriate request forms. The accepted format for a name is to use an identifier and then describe the type of service:

- E.g. Hillside Speech-Language Services
- Smith’s Rehabilitation Clinic

**Should I consider incorporation?**

The words “incorporated” or “limited” may only be used in the company name if you have officially incorporated. There are additional fees for this. One advantage to incorporation is that a company is taxed at a lower rate than an individual. It also separates the company’s assets and liabilities from your personal assets. Most SLP’s in private practice are not well advised to incorporate their private practice for the following reasons.

(1) There are annual fees and extra paperwork for registration as a
corporation. The paperwork involves submitting annual reports and registration papers to Victoria, and requires the designation of a Board of Directors and an AGM.

(2) A more complex tax return, therefore higher accounting fees. Also, you need to submit two tax returns, one for your personal income, and the other for the business. Business owners have the option of completing income tax forms at different times of the year and this may cause some confusion.

(3) Feedback from the Private Practice survey commissioned by BCASLPA in 2008 indicates that most SLP private practitioners net under $40K annually, so the small business tax rate may not be applicable. Often private practice audiologists make the level of income that might benefit from incorporation, especially if they maintain inventories and sell hearing aids & accessories.

Individual S-LPs may qualify for a reduced tax rate if net earnings are under the allowable amount, which puts the individual at or near the poverty level, and there would be no tax advantage to incorporation.

**What principles should I keep in mind while I am planning?**

The key success factors for private speech-language pathologists to remember are:

- Adherence to all professional directives of the CSHHPBC, and observance of all ethical and professional development standards of professional associations, such as BCASLPA, CASLPA, and/or ASHA.
- Provide outstanding service which meets a need
- Base your location, scheduling and advertising on your target market
- Ensure your fees and policies compensate you fairly
Marketing

How do I advertise?

The CASLPA Code of Ethics is very specific. It states “Members must not advertise in such a way that commercial notices mislead the public, misrepresent the professions, endorse commercial products, depreciate the skills of other professionals, or in any way violate this Canon. Professional advertising may utilize a listing in the business section of the telephone directory, an announcement of services available in the appropriate media, and/or professional cards. Announcements may include the name of the practitioner, type of practice engaged in, qualifications, description of experience, place of employment, office hours, address and telephone number. Members must not advertise their affiliation with the Association as a qualification.” You are also encouraged to read sections 152 and 153 of the College Bylaws on Marketing and the Code of Ethics. (CSHPBC)

In order to practice in BC, you must be a registrant with the College of Speech and Hearing Health Professionals of BC. Please refer to Policy QA-01 Use of Titles under the publications tab at www.cshhpbc.org. You are not permitted to use the name of a professional association to imply that the association is sponsoring you or endorsing you over another professional with the same qualifications. Similarly, you are not permitted to use the logo of a professional association in your advertisements. It is accepted practice, however, to sign documents with your name and credentials.

E.g. Chris Smith, M.Sc., S-LP
Registered Speech-Language Pathologist
Certified by CASLPA
If you have questions about using professional affiliation, check with your association.

**What is the Private Practice Roster?**

In the past our provincial association, BCASLPA, published a printed directory of the *Private Practice Roster*, which was a directory of province wide registered speech-language pathologists and audiologists available for private work.

This Roster is no longer printed as the BCASLPA website lists all speech-language pathologists and audiologists available for private work on their website: [www.bcaslpa.ca](http://www.bcaslpa.ca) as a benefit of membership.

Now Consumers can search for a private practitioner based on geographic location, services provided, client demographic served, and the languages of service.

The website listing can be updated regularly by each individual practitioner so that consumers receive the most current information.
Service Provision

Can I work part-time in private practice?

Yes. A growing number of clinicians are in private practice full-time with a larger number working part-time.

Many clinicians run a clinic from their home on a part-time basis. This is particularly appealing for those who want a flexible lifestyle. Part-time therapy in office space within the home is allowed for tax deductions as well. There is a growing trend toward home businesses, so you will find plenty of good reading material on this topic. See appendices C and D. Many of the problems that arise are those of running a small business, such as actually making money!

Full-time professional clinics involve more risk-taking than other forms of private practice. There are high start-up costs, and ongoing demands such as bank loans and staff salaries. You might choose this type of private practice because it offers the satisfaction of creating a viable business and a dynamic scope of practice.

It is quite common for individuals to combine private practice with full or part-time employment in another organization. This is the largest group represented on the BCASLPA website. With this arrangement, the start-up costs tend to be low, so many people try gradual entry into private practice; however, it is not wise to start seeing clients before you are aware of municipal regulations or ethical obligations to your primary employer. Be aware that it may take you three to five years to build an established private practice.

You may also wish to become an independent contractor, contracting your services out to an established private practice. In
In this case you will typically earn a percentage of the amount the client is billed. Some of the advantages of doing this are that the clients and materials are supplied for you, and the billing and marketing is done by the business owner and/or support staff. You may be able to combine this type of work with your own private practice or part-time employment, depending on the agreement you have with your contractor.

**What is “conflict of interest”?**

Essential guidelines published by CSHHPBC:  

Conflict of Interest in Professional Practice - guidelines developed by CSHHPBC:  

In essence, conflict of interest applies when your own interests are served above those of the client, the employer or the public that you have been commissioned to serve. *Conflict of interest* relates to many professions in a variety of ways. In most clinical fields, the person who provides the treatment is also the person who has done the assessment. Thus, clinicians face the potential for *conflict of interest* when making treatment recommendations, since ongoing treatment for the client will provide ongoing employment for the clinician. You can avoid potential conflicts by aiming for high ethical standards in your business practices. Some actions are clearly unethical as defined by our code of ethics. You may find that certain scenarios are not addressed by any of our ethics, yet they are inappropriate business practices. Finally, some situations contravene guidelines established by your employer or place you in conflict with your employer.
For instance, when a clinician works for a public agency and also provides private therapy, there is always the risk of conflict of interest related to referrals for service. Your intent to provide private services should be openly discussed with your employer to establish guidelines. It is vital to maintain ethical standards. Be honest with your employer.

As a general rule, clinicians should avoid taking any private practice client who has access to their service through their own employing agency. The ethic involved states “members must not accept compensation in any form for making or accepting a referral,” (see Appendix A). Thus, if you hear about a client through your public position, and refer the client to your private clinic for your own financial benefit, you have acted unethically. Consideration of ethical standards must always be of primary concern when receiving a new referral. With each new client, you must ask yourself if it puts you in conflict with the ethics of this association.

**Can I offer private summer therapy to children on my school case load?**

No. The most cautious approach is to take children from other school districts, but not from our own school district. In some districts, this could be interpreted as children from other schools, but not from the schools that you serve. Most likely your school district already has written guidelines addressing this.

**Can I begin private therapy with a client recently discharged from my public case load, such as a hospital setting?**

No. You should not initiate contact with a discharged client from your public case load. If the family initiates the contact with you, then it is your responsibility to provide them with information about public and private therapy options.
Can I see preschool children in the community if I work for a Health Unit, where the mandate is to serve preschool children?

No. But you could see school-aged children privately without conflict. You could also serve pre-school children from outside your service area.

Can I contact people on my employer’s wait list and offer private therapy, if I leave that employer to start a private practice?

No. This directly violates our code/canon of ethics. The files are confidential records which belong to the employer and you are acting unethically if you use that information to generate referrals.

Can my friend, who is an S-LP in a public agency, give my business card to potential clients?

As a general guideline, potential clients should be informed of their choices. The suggested way to approach this, particularly in a public agency, is to provide at least three names. Clients are often given the names of SLP’s practicing locally, directed to call our professional association for a list of people in private practice or referred to the BCASLPA website.

To whom do I direct Private Practice questions?

The above questions represent the spirit of professionalism, not the letter of the law. It is useful to talk with S-LPs about ethical issues such as these. The SLP – Private Practice Councillor on Provincial Council is often a useful resource for responding to questions regarding ethical issues.

Questions can also be directed to the BCASLPA office where the office administrator will forward the question to the appropriate person.
How do I Network with other professionals in business?

In addition to networking within our profession many people seek out groups of small business people for promotion, ideas and professional/personal development. These groups would include the Chamber of Commerce, Women in Business, etc.

Should I limit myself to a preferred area of practice?

In large metropolitan areas, it is often helpful to establish a niche based upon the needs of your target population and your clinical skills. By having a focus, you will become known in certain areas, resulting in referrals based on your reputation.

It is also more economical to have a niche than to serve a broad spectrum of communication disorders because of the cost of materials and the demands of continuing education. Careful research, noting wait list times, public funding opportunities and the number of professionals providing service can help you establish your therapy focus.

Most experienced clinicians know their own strengths and limitations. The pertinent ethic states: “Members practice within their scope of competence and seek to enhance and maintain their professional skills through continuing education. Members strive to provide professional services and information supported by current scientific and professional research”.

It makes sense to focus on an area in which you are experienced and well informed. Nevertheless, many of us do branch into new areas in our private work. Because of the isolated nature of private practice, there are few checks on the quality or effectiveness of our methods. This is where continuing education is important. By learning new skills, attending conferences, taking part in specialized interest groups and committees, S-LPs can build their competence.
Having a broader base for your private practice gives you the advantage of spreading out your risk. If you offer several areas of service, you can rely on income from your established niche and you can nurture new ventures.

**Business Practices**

**Do I need an accountant to set up my business and do taxes?**

Many private practitioners recommend using an accountant or Bookkeeper, at the minimum. It is helpful to have someone available to answer questions and to set up bookkeeping, and very importantly, establishing a formal system for keeping and organizing all the receipts for purchases made as you establish and maintain your private practice. In this way you will be able to maintain accurate records, and discuss whether or not specific expenditures are appropriately called “Business Expenses” which then become tax deductible items.

Check with an accountant to find out the actual allowable depreciation rates. The capital cost items that may be eligible for capital cost allowance depreciation on tax returns are:

- Therapy supplies, materials
- Office equipment
- Furnishings such as desks and chairs, filing cabinets, etc.
- Business Expenses also include annual Professional dues: mandatory registration in the College of Speech and Hearing Health Professionals of BC
- Professional Liability Insurance
- Home Insurance
- Various Life or Extended Health Insurance policies
• Continuing education costs
• Office supplies
• Management, administration and accounting fees incurred to operate your business, including bank charges
• Home office space is also tax deductible
• Rent and Property taxes you incurred for property used in your business
• Annual Business License fees and business taxes you incur to run your business
• Annual fees to keep your membership in a trade or commercial association, including your joint BCASLPA/CASLPA memberships
• The cost of labor and materials for any minor repairs or maintenance done to property you use to earn income. However, you cannot deduct the value of your own labor.
• Deduct gross salaries and other benefits you pay to employees
• Travel expenses you incur to earn business and professional income. Travel expenses include public transportation fares, hotel accommodations, and meals. Only a percentage of the actual cost that reasonably relates to earning your business income can be deducted.
• Expenses for telephone and utilities, such as gas, oil, electricity, and water, if you incurred the expenses to earn income
• *Expenses you incur to purchase and run a motor vehicle you use to earn business income. You can deduct motor vehicle expenses according to specific rules determined and amended by the Canada Revenue Agency. Keep all receipts to support these expenses. To get the full benefit of your claim for each vehicle, keep a record of the total kilometers you drive and the kilometers you drive to earn business income. For each business trip, list the date, destination, purpose, and number of kilometers you drive. Record the odometer reading of each vehicle at the start
and end of the fiscal period.

- If you lease computers, cell phones, fax machines, and other equipment for the sole use of your business, all expenses are deductible. If this equipment is shared between your personal and business usage, then only the percentage applicable to the business usage is deductible from your business income.

- If you buy a computer, cell phone, fax machine, or other such equipment, you should check with your accountant regarding depreciation for any applicable tax deductions. You can deduct capital cost allowance and interest you paid on money you borrowed to buy this equipment that reasonably relates to earning your business income.

Many accountants suggest you open a separate bank account specifically for running through all your income and expenses. Recently, however, other accountants feel this step is not absolutely necessary. A discussion with an Accountant and the Small Business Accounts Manager at your bank can help you sort out the choices which best fit your needs. Should you choose to open a separate bank account for your business use, it may be another personal savings or chequing account, not necessarily a formal Business banking account. Having a formal Business Bank account requires your business to be an Incorporated entity which is usually unnecessary for a part-time practice.

The advantage of having a specific bank account, either a simple savings or chequing account for paying your business expenses and depositing your income, is that you can easily track your financial status, receive regular bank statements, and have cheques printed in your business name. All transactions should go through this account. A credit card dedicated to your business also simplifies keeping business expenses separate from personal expenses.
You can pay yourself wages based on an hourly rate. Use a wage rate that is similar to what S-LPs in hospitals and schools are earning or determined via a business plan approach.

In the past, it was not necessary to have a business license in order to claim home office space on your income tax form. Check with your local government (or First Nations) to find out about licence and zoning requirements in your area.

The advantages to having a license are that your credibility with the media and clients may be improved. Your municipality may allow a small sign. You may have access to wholesale business stores. Disadvantages to having a license are that an inspector may insist on changes to your premises. There are municipal regulations that you will have to meet if you have clients coming to the house (i.e. access for the handicapped, disposable towels in washroom, fire sprinklers, additional exits, etc.).

**Do I need insurance? What type?**

CASLPA has partnered with an independent insurance carrier to provide liability/malpractice insurance for members at a reasonable cost. As well the insurer offers life, commercial, general office content and general liability insurance for an additional cost. This information can be found on the website: [www.caslpa.ca](http://www.caslpa.ca). Insurance is strongly recommended for all private practitioners. Do not risk being without it. Litigation in Canada is not common, but you are potentially at risk.
Professional Practices

Is there a canon of ethics regarding private practice?

There is a canon of ethics for the profession in general and individuals in private practice are expected to uphold these standards. A link to the Canon of Ethics for the Canadian Association of Speech-Language Pathologists and Audiologists is provided in Appendix A. As mentioned several times throughout this booklet, the canon of ethics is a vital guideline for all practice, including private practice. Failure to adhere to these standards is illegal (see the CSHHPBC website) and reflects on our whole profession, while putting consumers at risk. We have a legal responsibility to our clients and to our colleagues to adhere to the highest ethical standards.

The following scenario illustrates an example of ethical issues that may be encountered in private practice:

I recently referred a child to another professional who just moved to my community. I was shocked to receive a large cheque from this individual, as an acknowledgment of my referral. Is it acceptable to receive a reward for making a referral?

No. This directly contravenes our canon of ethics. Similarly, it contravenes our canon to accept money for taking a referral. A canon of ethics is one of the key distinctions that separate professional services from other consumer services. As a private practitioner, keep this in mind when you make decisions about marketing and sales. Many entrepreneurs reward the people who bring them clients or buyers. This is often in the form of thank you note, gifts, or business luncheons. Our advice is: don’t engage in any practices that may put you at risk of perceived conflicts of interest and will have legal implications for yourself and the public served.
Do I need a contract for service provision?

Many clinicians use a contract so that no misunderstanding occurs between the clinician and the client. The contract tends to be personalized according to the services provided. Contracts help to inform and clarify the policies of your practice.

Do I need a consent form for service provision?

A consent form for sharing of information is regarded to be integral for SLP’s in private practices dealing with minors. A signed consent form gives the SLP permission to acquire information and share information with other individuals involved with minors. It is important that the wording accurately reflect the terms of agreement so the SLP can release and acquire pertinent information.

Contract/Consent form may include:

- Number of hours/sessions per week
- Length of therapy contract
- Services provided (assessments, observations, therapy etc.)
- Fee for services
- Cancellation policies (individual sessions as well as termination of service)
- Permission for audio/video taping/photos
- Parental responsibilities
- School responsibilities
- A clause stating that there are no guarantees regarding the outcome of therapy
- Information on billing procedures
- Information on extended health insurance
- Release of information either general or for each specific source
- Signatures and dates signed
How do I maintain confidentiality?

The Office of the Information and Privacy Commissioner (OIPC) is independent from government and monitors and enforces British Columbia's *Freedom of Information and Protection of Privacy Act* (FIPPA) and *Personal Information Protection Act* (PIPA). FIPPA allows access to information held by public bodies (such as ministries, universities and hospitals) and determines how public bodies may collect, use and disclose personal information. PIPA sets out how private organizations (including businesses, charities, associations and labour organizations) may collect, use and disclose personal information.

Clients should be asked to list all professionals working with them and a release of information must be signed. It is unwise to release information in any form if you do not have consent.

All records and reports must be kept confidential. A locked cabinet is suggested to store confidential materials and files.

All confidential materials should be shredded before they are discarded.

**Client files must be stored or retained in a secure place for a period of years after treatment is discontinued and in the case of minors, files need to be stored in a safe place for a period of time past the child’s 19th birthday. This period is established from time to time by the CSHHPBC. Please check the College’s website for current specifications.**

You are not free to release copies of reports or release results verbally (e.g. over the phone) without specific consent of the client.

Remember that files are legal documents which can be subpoenaed.
Faxing and Emailing Personal Information:

British Columbia law requires steps to be taken to reduce risks associated with faxing or emailing of personal information. Private sector organizations covered by the Personal Information Protection Act (PIPA) and public bodies covered by the Freedom of Information and Protection of Privacy Act (FOIPPA) are required to take reasonable measures to protect personal information from risks such as unauthorized collection, use or disclosure.

A good rule of thumb is that you should only fax or email personal information that you would feel comfortable discussing over the telephone as if it were your own personal information. You should not fax or email sensitive personal information such as health information or financial information unless it is absolutely necessary to send it at once and faxing or emailing is the only timely way to do so.

BCASLPA Policy Statement and Procedures

On January 1, 2004, the Personal Information Protection Act (PIPA) came into force. [The PIPA requires BCASLPA to establish policies & procedures concerning the collection, use and disclosure of personal information the Association obtains pursuant to its bylaws, including information about its membership or public complaints against Speech Language Pathologists. In general terms BCASLPA is required to identify the purpose for which personal information is collected, used or disclosed. The Association has completed a separate Privacy Checklist to ensure its uses of information comply with the Act. This privacy policy addresses ten principles of privacy – accountability, identifying purposes, consent, limiting collection, limiting use, disclosure and retention, accuracy, safeguards, openness, individual access and challenging compliance.] The CSHHPBC may currently provide all guidance relating to Privacy issues.
What is “co-therapy”?

Occasionally two clinicians may be involved with a client. In case of co-therapy, CASLPA and BCASLPA have developed guidelines that define each clinician’s role. In certain situations, because of public policies and wait lists, the client may ask for a covert arrangement with the private therapist. This is contrary to our canon of ethics. If your client should ask this of you, the prudent response would be to inform the client that the expectation outlined by the profession is to communicate openly. You must have the client sign a release of information form for any documents that you will share.

Fees

What should I charge?

Our association does not set fees. The rate you charge should be a fair reflection of the cost of doing business. Our Canon of Ethics states, “Members must not exploit those served by charging a fee that is excessive in relation to the service provided”.

Your own situation may include unique expenses or services, so you should do your own analysis. For instance, the S-LP working from his/her home or the client’s home has much lower overhead costs than an S-LP leasing an office and paying staff.

There are different approaches to billing. Some S-LPs bill for all the time they spend on behalf of a specific client, including phone conversations, document review and preparation for therapy. The hours you spend with clients will generate income, whereas the hours you spend in associated activities may not. Many S-LPs in private practice find that they spend four hours in these associated
activities for every eight hours that they work. In other words, in an eight hour day, they might bill for four hours, yet spend an extra four hours on client-related activities. You need to think about these issues before you establish your fee.

What services do I include in my fee schedule?

In setting up your practice, you need to decide what services will be included on your fee schedule. Many clinicians charge for direct intervention, assessments, reports, consultations, observations and training support staff. You may need to charge for telephone conversations, travel, materials, presentations, meetings and so on.

Many clinicians charge by time for all services. You can use different rates for different services. You may choose to charge a flat rate for assessment. You may have group rates versus individual rates. Your fees for workshops might be higher yet, to reflect all the hours of preparation required. Some professionals use the principle of a 50 minute hour. The client’s payment covers the extra 10 minutes needed for standard preparation and occasional phone calls.

Travel for direct client contact costs you in terms of time and expense such as fuel, wear on your car, and perhaps meals. It is common to charge for mileage for the distance traveled. You must keep accurate records of your mileage. Unfortunately, if you itemize mileage on your invoice, clients who have extended health probably won’t be covered for this by their insurance company. If you charge more for your services, your mileage costs can be included in your hourly rate.

Your time in travel can also be billed. For instance, some therapists charge a straight fee for the extra time it takes to travel to a client. Other clinicians may inform a customer that time in travel is billed at the same hourly rate as therapy. Another way is
to charge half the rate of therapy while traveling. Workshops and speaking engagements also incur expenses. If you are the speaker, your fee should include your time and it could include your transportation, accommodation and meals. This is usually negotiated as a separate contract.

**When should I talk about fees?**

The ethic states that “Members in private practice shall provide to those served a complete schedule of professional fees and charges in advance of rendering services to those persons”.

It is suggested that you post it in your office, but it must be made available to your clients in advance.

Discussing the fee schedule with your clients is often awkward at first. Most clinicians discuss this matter at the time of the initial contact. This initial contact should also include discussion on the method and frequency of payment and the specific services you will provide. A contract which clearly outlines all these responsibilities can be signed at the initial visit.

**Client Fee Coverage**

**Can clients use S-LP services as a tax deduction?**

Yes, in some circumstances. Encourage clients to keep their receipts for tax purposes; however, this deduction is not usually significant unless other major medical expenses are involved or the client’s income is low. There is also a disability tax credit that clients can use if there is a severe disability affecting hearing, communication and learning. Up-to-date information is available through Revenue Canada at 1.800.267.6999. Website:
Can clients use MSP to pay for S-LP services?

Basic Medical:
In British Columbia, there is no coverage through the basic medical plan (MSP) for private speech and language therapy services.

Extended Medical:
Many families have some coverage for speech and language therapy services through the extended medical plan negotiated through their employer. The coverage varies considerably from $100 per year to full coverage. The client should be encouraged to ask about insurance coverage for speech and language services. Self-employed clients often do not have extended medical plans, but they may want to inquire regarding coverage through their local Chamber of Commerce.

How can I help my clients access their extended health funding?

At the initial consult, or in your consent form, be sure to ask if the client has extended health benefits from his or her employer. The client can ask the insurance company for details about the coverage for speech therapy. Most private practitioners collect their fee from their client and the client in turn negotiates reimbursement from their employer and/or insurance agency. The therapy dates, hours and the clinician’s credentials are requested for insurance coverage. You may be asked to complete a form for the insurance company. In most cases, the client can submit your invoice or your receipt. If the insurance requires a doctor’s
referral, then the client should ask the doctor for a note that can be submitted to the insurance company. Most insurance companies recognize “therapy”, “session”, “services” and “assessment,” so it is best to use these terms in your billing. If you describe your work as “consultation, observation, tutoring” and so on, the claim may be rejected. Likewise, if you add disbursements such as mileage or materials to your invoice, the extended health plan is not likely to cover them.

Be sure to submit truthful information. If you provide inaccurate dates or inaccurate client information, you are committing fraud. When finances are tight, a client may ask you to bend the rules. Never compromise your own reputation in order to gain funding for your clients.

**Are there any other funding sources that will help my clients?**

The At Home Program:

Currently, the Ministry of Social Services in BC sponsors the *At Home Program* for severely disabled children. The service includes children with multiple handicaps as well as autism. Private speech and language therapy service can be funded through this program when appropriate. A detailed letter of request for therapy services is submitted after the child has been accepted on the *At Home Program*. Approval must come from the ministry before therapy begins.

Autism Funding:

The Ministry of Children and Family Development (MCFD), in partnership with Community Living BC (CLBC), provide three Autism Programs:

1) Early Intensive Behavioral Intervention
2) **Autism Funding: Under Age 6**  
3) **Autism Funding: Ages 6-18 with funding terminated when the child turns 19**

Autism Funding programs allow families maximum choice and flexibility. This funding is available in all regions of the province and is intended to assist parents in purchasing intervention services that best suit their child’s needs.

**Aboriginal Community Funding:**

Funding may be available through Band Councils, Friendship Centres and other Aboriginal organizations. Availability of funding will vary with each situation depending on the funding arrangement that is in place with the Department of Indian Affairs and Aboriginal Human Resources Development Agreements (AHRDA) with the Federal Government. Ministry Funding for Foster Children:

Most costs for children in care are covered by the family care rate. The child’s social worker is responsible for assessing the need for guardianship expenditures, in discussion with other members of the planning team.

**Auto Insurance Companies:**

In our province, the Insurance Corporation of British Columbia covers auto accidents. ICBC referrals are made via the ICBC adjuster. The S-LP is assigned a contract service number to provide the required number of sessions over a specified time frame, with option for renewal with approval, pending view of progress reports.

**Workers Compensation:**

The same policy applies to WCB clients. The S-LP is assigned a
contract number and services cannot commence without this. The only exception is when the client has legal representation, and the law firm contacts the S-LP with a memo of understanding to provide services. The SLP then bills the law firm for services rendered, without direct ICBC or WCB involvement.

Institutions:

Think about offering your service to an institution rather than to individual clients. The institution agrees on a contract with you and you become a consultant. For instance, you can become a consultant for a stroke club, for independent schools or for extended care homes. You can lead a workshop for singers or offer a course for pre-school teachers. If you develop a niche, you will be rewarded with referrals in your area of expertise.

Some health care agencies and hospitals have space but do not have the budgets to pay staff. Some institutions are trying a new concept that helps them make money. For instance, a private clinician is given space in a hospital to see clients. Clients are billed by the clinician and a portion of this income is paid to the hospital. If you are aware of a population that is under-serviced in your area, consider writing a proposal and presenting it to your local health institution.

Veterans’ Affairs Canada:

For past and current members of the Canadian Armed Forces, or the RCMP, a medical prescription is the first step, then the client or family and clinician work through Blue Cross.

Charitable Association or Individual Donors:

Some clients have very supportive families. There may be a grandparent who is willing to fund several months of therapy. Some charitable organizations and private foundations such as Variety the Children’s Charity, CKNW Orphan’s Fund, President’s
Choice, and the Elks Club will provide funding for therapy if the right appeal is made. Find out if the client has a social worker, or if the agency or institution involved in the client’s case has a social worker. If the client is being discharged from a hospital, the social worker can be the one who helps the family arrange re-rehabilitation.

**Are there other means of creating funding?**

Group therapy, tutoring, courses: An innovative approach is to see groups of clients. Cancellations can be a problem, so it helps to charge a monthly fee in advance or to charge for a program that runs for several months. Most clinicians find that groups require a lot of planning and organization. Remember to set your fee based on all your hours of work and any materials required. Thus, rather than billing by the hour, you can have a fee for the service rendered.

**Support**

**What are the benefits of participating in a formal group or a forum specifically for Private Practitioners?**

People in Private Practice are often working in isolation so that interaction with other professionals gives each person a forum to share ideas, share materials and tests, to discuss professional and business areas of concern, and to earn CEC’s, up to a maximum of 5 per year.

The interest group in the Lower Mainland (SLP-PPIG) existed for approximately 30 years. This group had a history of many years of representation on the Provincial Council. Other private practice interests groups have been starting in other areas of the province. Since January 2013, this Interest Group has not been
meeting, partly due to a lack of leadership and the growth of appeal for internet-based learning opportunities and the emergence of on-line interest groups.

Working in private practice is very different from having a salaried position. You will meet others who have faced the same questions you are facing. For instance, private practice is a challenge because referrals and income can fluctuate so much. Collegial support, experienced peers and resources are what the interest groups can offer.

**How do I start and maintain a PPIG?**

Meet with professionals in your area and discuss the benefits of regular meetings, either in person or by telephone conference call or on-line, or a combination of all methods. There are free Conference Call websites which allow the participation of dozens of people simultaneously. Establish goals that would pertain to your shared interests including professional development and business items.

Once you have a commitment of a few individuals, assign responsibilities for chairing, minutes taking and treasury duties should you decide to cover expenses. For example if you invite a speaker for the professional component of your meeting common practice is to provide an honorarium or small gift.

It’s a good idea to create an agenda including start and ending times. It’s also a good idea to limit the business portion of the meeting on those evening when a speaker has been invited.

Your group may want to engage in projects of mutual interest such as May is Speech and Hearing Month, creating a Speaker’s Bureau, setting up an information booth in a public area, creating a brochure to distribute to local medical/dental offices, etc.
Appendix A: Canon of Ethics

The British Columbia Association of Speech-Language Pathologists and Audiologists follows the Code of Ethics as set out by the Canadian Association of Speech Language Pathologists and Audiologists (CASLPA). All professional governance is now the legal responsibility of the College of Speech and Hearing Health Professionals of British Columbia. All practitioners of Speech-Language Pathology and Audiology in British Columbia must be Registered by the CSHHPBC http://cshhpbc.org/docs/code%20of%20ethics.pdf.

For Professional Liability Insurance http://www.caslpa.ca/membership-certification/insurance

Appendix B: How to Determine Your Fee

Keep in mind that BCASLPA does not set fees. Private practitioners get a large number of inquiries about how to determine an appropriate hourly rate for private practice, so we have provided the following suggestions. In private practice, your fees should compensate you fairly, should cover your expenses and should include some margin of profit. A common mistake is to underestimate your expenses. You will need to purchase your own tests and therapy materials, and may need a bank loan for office equipment and office supplies. Remember that your colleagues in private practice also face these expenses and their experience has helped them set a rate which is a fair reflection of the cost of doing business.

Many public agencies funding speech and language services provide information on their websites regarding their hourly rate of payment or the expected range charged by private
practitioners.
The websites listed here contain useful information regarding fee for service.

Autism Spectrum Disorder -Parent's Handbook
http://www.mcf.gov.bc.ca/autism/programs/handbook.htm

Speech Language Pathologists and Work Safe BC
http://www.worksafebc.com/health_care_providers/health_care_practitioners/speech_language_pathologists/default.asp

Autism Society of British Columbia
http://www.autismbc.ca/

West Coast Speech Language Pathology
http://www.westcoastspeech.com/fees/index.htm

Speech Therapy for Children
http://www.speechforkids.com/autism/speech_therapy_jobs_autism_funding.html

**Appendix C: Recommended Reading**

Professional Boundaries in a Therapeutic Relationship. Where's the Line? Published by CSHHPBC
http://www.cshhpbc.org/docs/where_s_the_line_-_professional_boundaries.pdf?LanguageID=EN-US

Conflict of Interest in Professional Practice - guidelines developed by CSHHPBC
Industry Canada Regulations and Standards - his section includes resources on regulations, standards and business process information.
http://www.ic.gc.ca/eic/site/ic1.nsf/eng/h_00079.html

Competency-Based Standards for Audiology and Speech-Language Pathology
info@cshhpbc.org.
http://www.caslpa.ca/PDF/Essential Competencies_Project_March_18_08.pdf

Speech and Hearing Website
For information brought to you by the Canadian Association of Speech-Language Pathologists and Audiologists (CASLPA),
http://www.speechandhearing.ca/core/


BC Ministry of Small Business, Tourism and Culture have a number of free publications on its website: www.resourcecentre.gov.bc.ca/
Crown Publications, Victoria, BC Guide Website:
www.publications.gov.bc.ca/ Telephone: 250.356.6778 E-mail: crownpub@gov.bc.ca Guide to the programs and services of the provincial government

Federal Business Development Bank, How to Start a Small Business
Phone: 604.666.7850 Website:

Appendix D: For More Information
The College of Speech and Hearing Health Professionals of B.C.  
#410 – 999 West Broadway, Vancouver, BC V5Z 1K5  
tel 604.568.1568  fax 604.568.1566  
Website: http://cshhpbc.org/contact.htm or info@cshhpbc.org

BC Association of Speech Language Pathologists and Audiologists  
#402, 1755 West Broadway, Vancouver, BC V6J 4S5 Tel:  
604.420.2222 Toll free: 1.877.BCASLPA Fax: 604.736.5606  
E-mail: BCASLPA@telus.net  Website: www.bcaslpa.ca

Autism Funding Unit  
P.O. Box 9776 Victoria, BC.V8W 9S5 This unit is responsible for  
funding agreement processing, payments to families and service  
providers, and financial reconciliation. For inquiries regarding  
eligible expenses and parental responsibilities associated with  
funding agreements. In Victoria: 250 387-3530 Toll-Free:  
1.877.777.3530 Fax: 250.356.8578 Website:  
www.mcf.gov.bc.ca/autism/  E-mail:  
MCF.AutismFundsProcessingUnit@gov.bc.ca

Community Living BC CLBC provides services and planning support  
for children, youth and adults with developmental disabilities and  
for children and youth who have an Autism Spectrum Disorder  
diagnosis, or are eligible for the At Home Program (children with  
severe disabilities). For inquiries regarding eligibility, applying for  
aptism programs, funding agreements, renewals and family  
supports, please contact your local Community Living Centre.  
Contact information is available in the blue pages of your  
telephone book, or through Service BC (see below). Website:  
www.communitylivingbc.ca

Service BC Provides information and referral services for all  
provincial government programs and services In Victoria:  
250.387.6121 In Vancouver: 604.660.2421 Elsewhere in BC:  
1.800.663.7867

BC Statistics Planning and Statistics Division Ministry of Finance and Corporate Relations In Victoria call: 250.387.6121 In Vancouver call: 604.660.2421 Elsewhere in B.C. call: 1.800.663.7867 E-mail address: EnquiryBC@gov.bc.ca Website: http://.gov.bc.ca/contacts/ Provincial government information service that will refer you to the appropriate ministry, branch or department

Business Development Centers/Community Futures Offices Telephone: 1.888.576.4444 Website: http://www.canadabusiness.ca/gol/cbec/site.nsf/en/contact_us.html

Canadian Association of Speech-Language Pathologists and Audiologists 920 -1 Nicholas Street Ottawa, Ontario K1N 7B7 Telephone: 613.567.9968 Toll Free: 1.800.259.8519 Fax: 613.567.2859 E-mail: caslpa@caslpa.ca Website: http://www.caslpa.ca/english/index.asp. Malpractice/liability insurance available

Federal Business Development Bank (FBDB) BDC Tower Suite 2100 One Bentall Center PO Box 6 505 Burrard Street Vancouver, British Columbia V7X 1M6 Telephone: 604.666.7850 Website: http://www.bdc.ca/en/branches/british-columbia/vancouver/default.htm Helps promote small and medium sized businesses in Canada

Institute of Chartered Accountants of British Columbia Suite 500 One Bentall Centre 505 Burrard Street Box 22 Vancouver, BC V7X 1M4 Telephone: 604.681.3264 Toll Free: 1.800.663.2677 Website: www.ica.bc.ca Accounting and taxation advice
Ministry of Economic Development, Small Business and Trade PO Box 9324 Stn Provincial Government Victoria, BC V8W 9N3 Telephone: 250.356.7411 Website: http://dir.gov.bc.ca/gtds.cgi?Index=ByUnitHier&OrgCode=STED. Provides a Ministry-wide Contact List