DPC Bookkeeper
Built for Direct Primary Care

DPC BOOKKEEPER

The DPC Chart of Accounts

122 accounts built for Direct Primary Care. Also available as a QuickBooks import file and an editable spreadsheet. Free to use.

Why a DPC practice needs its own chart of accounts

A standard small business chart of accounts assumes you invoice for work performed. A Direct Primary Care practice does not work that way. Revenue arrives as recurring membership dues, often before the care is delivered, sometimes a full year ahead. Enrollment fees, dispensed medications, and lab pass throughs each behave differently again.

Dropped into a generic chart of accounts, all of that collapses into one line called Sales. You lose the ability to see what is happening in your practice, and your CPA loses the ability to close your year without rebuilding your books first.

This is the account structure we build for the practices we work with. It is platform neutral. Use it as a starting point, delete what you do not need, and adapt the names to how you actually operate.

Three formats. This PDF is for reading. The CSV imports directly into QuickBooks Online. The XLSX is for editing before you import. All three carry the same 122 accounts. Import parent accounts before subaccounts. Subaccounts use the Parent:Child naming format.

How the numbering works

1000s assets, 2000s liabilities, 3000s equity, 4000s income, 5000s direct cost of care, 6000s operating expenses, 7000s other income, 8000s other expense. The numbers are a suggestion. Consistency matters far more than the specific digits.

A note on taxes and the tax related accounts. This is a bookkeeping reference, not tax guidance. We do not prepare or file taxes. Accountable Plan (6030) and Rent Owner Residence Short Term (6111) exist so you have somewhere to book arrangements your CPA has already advised. Their presence here is bookkeeping structure, not a recommendation. Confirm applicability and documentation requirements with your CPA before using them. Account structure also affects how your return is prepared, so share this document with your CPA and let them confirm it fits your entity. If you need a CPA, we have spent years finding ones who are sharp and responsive, and we are glad to introduce you.

1000 Assets

What the practice owns.

1010	Cash Operating Account	Primary operating account for day to day business activity
1020	Cash Savings Account	Reserve account for profit, tax, and emergency set asides
1030	Petty Cash	Small cash kept on site for incidental purchases
1040	Payment Processor Clearing	Membership platform and card processor funds collected but not yet deposited

1050	Undeposited Funds	Payments received and recorded but not yet deposited
1110	Patient Receivables	Amounts owed by patients for invoiced services
1120	Employer Contract Receivables	Amounts owed under direct to employer or group agreements
1210	Prepaid Expenses	Amounts paid ahead and expensed over the period they cover
1220	Inventory	Medications, supplies, and retail items held for dispensing or sale
1230	Employee Advances	Short term amounts advanced to employees
1240	Due from Shareholder	Amounts owed to the practice by an owner or shareholder
1310	Medical Equipment	Clinical and diagnostic equipment with a useful life over one year
1311	Medical Equipment:Accumulated Depreciation	Cumulative depreciation recorded against medical equipment
1320	Computer Equipment	Computers, servers, and network hardware
1321	Computer Equipment:Accumulated Depreciation	Cumulative depreciation recorded against computer equipment
1330	Furniture and Fixtures	Office and exam room furniture and fixtures
1331	Furniture and Fixtures:Accumulated Depreciation	Cumulative depreciation recorded against furniture and fixtures
1340	Leasehold Improvements	Build outs and improvements made to leased space
1341	Leasehold Improvements:Accumulated Depreciation	Cumulative depreciation recorded against leasehold improvements
1350	Vehicles	Vehicles owned by the practice
1351	Vehicles:Accumulated Depreciation	Cumulative depreciation recorded against vehicles
1410	Security Deposits	Deposits held by landlords or vendors and expected back
1420	Intangible Assets	Purchased intangibles such as domains and perpetual licenses

2000 Liabilities

What the practice owes.

2010	Accounts Payable	Amounts owed to vendors for goods and services received

2020	Credit Card Payable	Outstanding balances on business credit cards
2030	Sales Tax Payable	Sales tax collected and owed to the state
2040	Payroll Liabilities	Parent account for amounts withheld or owed from payroll
2041	Payroll Liabilities:Wages Payable	Net wages processed but not yet paid out
2042	Payroll Liabilities:Payroll Tax Payable	Employee withholdings and employer payroll taxes owed
2043	Payroll Liabilities:Retirement Contributions Payable	Retirement plan deferrals and match owed to the plan
2044	Payroll Liabilities:Benefit Deductions Payable	Employee benefit deductions owed to carriers
2050	Deferred Membership Revenue	Membership dues collected for months not yet delivered
2060	Accrued Expenses	Costs incurred but not yet billed or paid
2070	Federal Income Tax Payable	Federal income tax owed by the entity where applicable
2071	State Income Tax Payable	State income tax owed by the entity where applicable
2110	Notes Payable Equipment	Long term financing on equipment purchases
2120	Notes Payable Owner	Documented loans from an owner to the practice

3000 Equity

Owner capital and accumulated results.

3010	Owner Capital Contributions	Money and assets the owner puts into the practice
3020	Owner Draws	Parent account for amounts the owner takes out of the practice
3021	Owner Draws:Estimated Federal Tax Payment	Personal federal estimated tax paid from practice funds
3022	Owner Draws:Estimated State Tax Payment	Personal state estimated tax paid from practice funds
3030	Additional Paid-In Capital	Capital contributed beyond stated par or initial capital
3040	Opening Balance Equity	System account used when opening balances are entered. Should be cleared to zero
3090	Retained Earnings	Accumulated results of prior periods

4000 Income

How the practice earns.

4010	Membership Revenue	Recurring membership dues earned in the period
4020	Enrollment Fees	One time fees charged when a member joins
4030	Visit Revenue Non Member	Care delivered to patients outside a membership
4040	Employer Contract Revenue	Revenue from direct to employer and group agreements
4050	Medication Sales	Revenue from medications dispensed to patients
4060	Laboratory Revenue	Revenue from lab services billed to patients
4070	Diagnostic Imaging Revenue	Revenue from imaging services billed to patients
4080	Durable Medical Equipment Sales	Revenue from braces, supplies, and other durable items
4090	Procedures and Ancillary Revenue	In office procedures and ancillary services
4100	Telemedicine Revenue	Revenue from remote visits
4900	Membership Refunds and Discounts	Contra revenue for refunds, credits, and negotiated discounts
4910	Disputed Payments and Chargebacks	Contra revenue for chargebacks and disputed transactions

5000 Direct Cost of Care

Costs that move with the care delivered.

5010	Medical Supplies	Consumable clinical supplies used in patient care
5020	Medications Dispensed	Cost of medications dispensed to patients
5030	Laboratory Costs	Amounts paid to outside labs on behalf of patients
5040	Imaging Costs	Amounts paid to outside imaging providers
5050	Contracted Clinical Services	Contracted providers delivering care, tied to revenue
5060	Membership Platform Fees	Platform fees charged as a percentage of membership revenue

6000 Operating Expenses

Costs of running the practice.

6010	Payroll Expenses	Parent account for all compensation and payroll cost
6011	Payroll Expenses:Provider Compensation	Compensation for physicians and advanced practice providers
6012	Payroll Expenses:Officer Compensation	Compensation paid to owner officers through payroll
6013	Payroll Expenses:Clinical Staff Wages	Wages for medical assistants and clinical support staff
6014	Payroll Expenses:Administrative Wages	Wages for front office and administrative staff
6015	Payroll Expenses:Payroll Tax Expense	Employer share of payroll taxes
6016	Payroll Expenses:Employee Health Insurance	Employer paid health coverage for employees
6017	Payroll Expenses:Owner Health Insurance	Health coverage for owners, reported separately from staff coverage
6018	Payroll Expenses:Retirement Plan Employer Match	Employer contributions to a retirement plan
6019	Payroll Expenses:Bonuses and Gifts	Bonuses, spot awards, and staff gifts run through payroll
6020	Payroll Expenses:Employee Reimbursements	Reimbursements paid to employees for business costs
6021	Payroll Expenses:Staff Primary Care Benefit	Cost of providing primary care membership to your own staff
6025	Contractor Payments	Payments to independent contractors, clinical and non clinical
6030	Accountable Plan	Reimbursements to owners or employees under a written accountable plan. See note
6110	Rent and Lease	Rent and lease payments for clinic or office space
6111	Rent Owner Residence Short Term	Short term rental of an owner residence to the practice. See note
6120	Utilities	Electric, water, gas, and waste service
6121	Telephone and Internet	Phone, mobile, and internet service
6130	Repairs and Maintenance	Upkeep of the space and equipment
6140	Medical Waste Disposal	Biohazard and sharps disposal service
6150	Office Supplies	Non clinical supplies used in the office
6160	Bank and Merchant Fees	Bank service charges and card processing fees
6170	Postage and Shipping	Postage, courier, and delivery costs

6180	Professional Association Dues	Medical society and professional association memberships
6190	Uniforms and Scrubs	Scrubs, coats, and branded staff apparel
6210	Advertising and Promotions	Paid advertising and promotional campaigns
6220	Website and Hosting	Domain, hosting, and website maintenance
6230	Marketing Materials	Printed and digital collateral
6240	Networking and Sponsorships	Community events, sponsorships, and networking fees
6310	Accounting and Bookkeeping Fees	Bookkeeping, accounting, and tax preparation fees
6320	Legal Fees	Legal counsel, filings, and contract review
6330	Consulting Fees	Business and clinical consulting
6340	Information Technology Services	IT support, security, and managed services
6410	Medical Professional Liability Insurance	Malpractice coverage
6420	General Liability Insurance	General business liability coverage
6430	Property and Business Insurance	Property, cyber, and business interruption coverage
6440	Workers Compensation Insurance	Workers compensation premiums
6510	Continuing Medical Education	CME courses, conferences, and materials
6520	Travel and Lodging	Airfare, lodging, and ground transportation
6530	Business Meals	Meals with a business purpose, kept separate from travel
6540	Team Building and Staff Events	Staff appreciation, meetings, and team events
6610	Practice Management and EHR Software	Charting, scheduling, and practice management platforms
6620	Patient Communication Software	Messaging, telehealth, and patient communication tools
6630	Accounting Software	Accounting and bookkeeping platform fees
6640	Productivity and Other Software	Email, storage, and general business software
6810	Business Licenses and Permits	Business licensure, DEA, and permit fees
6820	Franchise and Entity Tax	State franchise and entity level taxes
6830	Start Up Expenses	Costs incurred before the practice opened
6840	Charitable Contributions	Donations made by the practice
6850	Platform Reconciliation Discrepancy	Small unexplained differences between platform reports and deposits

6890	Ask My Accountant	Temporary holding account for items needing a decision. Clear to zero monthly

7000 Other Income

Income outside normal operations.

7010	Interest Income	Interest earned on bank balances
7020	Referral Income	Referral and affiliate payments received
7030	Credit Card Rewards	Cash back and rewards received on business cards

8000 Other Expense

Costs outside normal operations.

8010	Depreciation Expense	Periodic depreciation on fixed assets
8020	Amortization Expense	Periodic amortization on intangible assets
8030	Interest Expense	Interest on loans, notes, and credit lines
8040	Penalties and Fees	Late fees, penalties, and settlements
8050	Gain or Loss on Asset Disposal	Gain or loss when a fixed asset is sold or retired
8060	Reconciliation Discrepancies	Bank reconciliation differences pending research

Two accounts most practices get wrong

Deferred Membership Revenue, 2050

If a member pays 1,200 dollars in January for the year, you have not earned 1,200 dollars in January. You have earned 100 dollars and you owe eleven more months of care. The remaining 1,100 dollars is a liability.

Booked correctly, cash lands in the bank, revenue releases monthly out of 2050, and your Profit and Loss shows a steady recurring line instead of a January spike and eleven flat months. Booked incorrectly, your best month looks like January every year and your margins mean nothing.

Payment Processor Clearing, 1040

Membership platforms and card processors pay out net of fees, refunds, and failed charges. If you record only the deposit that hits your bank, your revenue is understated and your processing fees are invisible.

Record revenue gross, fees to 6160, with the timing difference sitting in 1040. On a recurring membership model that fee number is worth watching.