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A Quicker Trip to the Doctor, for Minor Ailments

By **ANN CARRNS**

Christine O'Rourke, who often travels for her job as a regional sales manager for a laboratory company, says she doesn't have time to wait to see a doctor when she is ill. So instead, she visits a local urgent care clinic near her home in Morris Plains, N.J.

"I've waited an hour and a half at an internist's office," Ms. O'Rourke, 42, said. "I can't do that, with my job." She sees a specialist periodically to help manage a chronic ailment that she's had since childhood. But for sore throats and minor injuries, she typically stops by the FastER Urgent Care clinic near her home; the longest she has waited was roughly 30 minutes, on a busy Sunday during cold and flu season. "They've really become my primary care doctor," she said.

Urgent care clinics are a growing option for many Americans. There are now roughly 9,000 such clinics nationwide, and about two-thirds have opened in the last five years, according to the Urgent Care Association of America, an industry group, which estimates that at least 300 have been opening each year since 2008. Other estimates put the number of "full service" urgent care clinics that offer X-ray and lab services at 4,500.

Most urgent care clinics have physicians on staff and treat ailments like fevers, sprains and sinus and urinary tract infections, but they also can perform X-rays, stitch up cuts and set broken bones. Some also offer services like pre-employment drug screening and summer camp physicals.

The centers often emphasize a pleasant experience for patients. ASAP Urgent Care, a provider in Connecticut, promotes perks like heated robes and iPads for patient use. Some are under independent ownership, while others are owned by hospitals or health insurers.

The Urgent Care Association of America says the centers are a less costly alternative to emergency rooms, both for patients who have insurance and those who do not.

“Typically, co-payments are more than an office visit but less than an emergency room visit,” said Alan Ayers, a member of the association’s board and assistant vice president of product development for Concentra Urgent Care, a unit of Humana and one of the largest urgent care chains.

Concentra’s data shows that the average payment at its clinics for an insured patient is \$45, compared to the national average of \$180 for an emergency room visit. (A typical co-payment for a visit at a doctor’s office is \$10 to \$20 on many insurance plans, Mr. Ayers noted.)

While individuals may pay less out of pocket, it is unclear whether the clinics save money for the health care system over all, according to a recent report from the Center for Studying Health System Change, which studied urgent care centers in six cities. To the extent the clinics divert inappropriate emergency room visits, they most likely save money, but they may also direct patients away from less costly primary care offices, which could add to costs. “It’s too soon to know,” said Alwyn Cassil, a spokeswoman for the center.

Robert L. Wergin, a family doctor in rural Nebraska and president-elect of the American Academy of Family Physicians, advises patients to check first with their own doctor when they need care; most family doctors offer same-day visits when patients are ill, he said.

A report in the journal Health Affairs found that about 40 percent of primary care offices offered extended hours. Visiting a provider who knows your history allows them to better assess your condition, he said.

Recently, Dr. Wergin said, he saw a patient who had visited an urgent care clinic for a minor ailment, but then scheduled a visit with him when she did not feel better. He ordered additional tests that suggested she might have a more serious condition. He emphasized that his patient was treated appropriately at the urgent care clinic, but said that following up with your regular doctor if your symptoms do not improve is important.

Here are some questions to consider about urgent care clinics:

■ *Do urgent care clinics accept health insurance?*

Most urgent care visits are covered by insurance, said Mr. Ayers of Concentra, and many clinics accept both private insurance and Medicare, the federal health program for the elderly. As with any medical provider, however, coverage varies, so ask if the center takes your specific plan. The Center for Studying Health System Change found that few of the

centers accepted Medicaid, the federal-state health program for the poor, but that some offered discounts for patients who paid their bill in full at the time of service.

■ *When should I consider an urgent care clinic?*

Severe injuries or symptoms, like a compound fracture or chest pain, are best treated at an emergency room. While insurers may encourage use of urgent care clinics, they shouldn't be used for true emergencies. "If you are in fear of life or limb, you should call 911 or go to the emergency room," said Ms. Cassil.

■ *How should I choose an urgent care clinic?*

You might ask your own doctor what location he or she suggests if you need care outside of regular office hours. Marc Salzberg, an emergency physician and founder of the StatHealth group of urgent care clinics, suggests calling ahead and asking what services the clinic offers and what its fees are, so you will be prepared if you need to use it.

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