

Creating the “Urgent Care First” Mindset for Employee Benefits

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Urgent care centers are popping up everywhere, which means getting quick healthcare is easier

and more convenient for patients. But these centers could also help employers minimize expensive emergency room (ER) claims. That’s why it’s important to guide employees to adopt an “urgent care first” mentality.

The concept of urgent care has been around since the 1970s, but rising healthcare costs, especially for ER care, have spurred an increase in centers across the U.S. over the last decade.¹ In fact, from 2014 through June of 2017, the number of urgent care centers rose by nearly 20%.²

Urgent care centers provide care for health problems that aren’t life-threatening but can’t wait for an appointment with a primary care provider. No one wants to suffer with a sore throat all weekend. Many urgent care centers provide more advanced capabilities than what’s typically available at a primary care doctor’s office. For example, some urgent care centers give stitches, provide X-rays and even MRIs.

Patients can also get treatment at urgent care for conditions they’d typically see a primary care doctor for, such as the flu or a fever, mild to moderate asthma, skin rashes, sprains and strains, and a severe sore throat or cough—illnesses that produce unnecessary high claims if treated in an ER.

Still, when a severe sore throat and high fever strike on a weekend and the doctor’s office is closed, employees may gravitate to the ER because they’re sick and need help right now. They may not even consider urgent care as an option.

Avoiding the ER for non-emergency treatment requires the employee to consider urgent care first.

Urgent care can be good medicine. The cost to the employer (and often the employee) is often far less than the ER.

The high cost of ER care is enough to make anyone run a high temp. From 2009 to 2016 (the most recent data available), the average amount that hospitals billed insurance carriers for an emergency room visit more than doubled, from \$600 to \$1,322.

By contrast, urgent care typically costs about \$150 per visit.³ Members often pay a lower copay for urgent care visits, too.

The urgent care first mindset is starting to take hold. New data analysis from Aetna shows that as urgent care centers began to proliferate, ER visits for minor health issues dropped 36%, while the use of urgent care and other non-emergency health settings increased 140%.⁴

However, the same study shows that plans only saw a decrease in ER visits if there were several urgent care centers in the geographic region where their employees lived. Awareness is key.

Fostering an Urgent-Care-First Mentality

Employers can't just include urgent care in a benefits plan and expect employees to use it. They need to design the plan to encourage use and follow up with plenty of education.

[Employee education & communications](#) about the benefits of primary care versus urgent care versus the ER should take place during open enrollment and throughout the plan year so members understand the medical necessity and financial implications of each option. Including the closest urgent care centers to employees, as well as a list of services they provide, can help encourage them to adopt an urgent-care-first mentality.

A word of caution: not every nearby urgent care center is actually in-network. It literally pays for employees to keep a list of nearby in-network

centers handy when that inevitable sore throat strikes on a weekend.

Reminders about urgent care before spring allergies, summer vacations, fall school physicals and flu season can also help to encourage their use.

The Too-low ER Copay

[Plan design](#) is another important piece of the puzzle to help steer employees to the right level of care for their needs. It's not that unusual to see a \$100 copay for an emergency department visit. While no one wants to discourage ER visits for true emergencies, it makes sense to adjust the plan design to encourage primary and urgent care visits instead. That may mean a \$20 copay for primary care, a \$40 copay for urgent care and a \$200 to \$250 copay for ER visits--which is waived if the plan participant is admitted to the hospital.

For high-deductible health plans (HDHPs) paired with a health savings account (HSA), the savings can be even more drastic; patients may pay \$200 for an urgent care visit versus \$1,200 for an ER visit.

The combination of education and plan design can help curb unnecessary ER visits, which could help employers control healthcare increases from plan year to plan year. For health issues that crop up during off hours, the urgent-care-first mindset is good for both employers and employees, who will ultimately save time and money. ■

¹ [American Journal of Clinical Medicine](#), "Urgent Care Centers: An Overview"

² [Urgent Care Association](#), "Urgent Care Industry Whitepaper 2018: The Essential Role of the Urgent Care Center in Population Health"

³ [The Benefits Guide](#), "Controlling Costs: Emergency Room Costs and Usage"

⁴ [Healthcare Dive](#), "Study shows impact of urgent care centers on nonemergent ED usage"

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