New York State Attorney General
Eric T. Schneiderman

Dear New Yorkers:

Urgent care centers are among the fastest growing health care options in the United States, with 700-800 new ones opening each year. Here in New York, there are more than 300 urgent care centers, providing consumers with yet another heath care option.

As consumers, it's important to know how to make the most of all our health care options, especially if our own physicians are not available. This brochure offers some tips on issues to consider and questions to ask about how an urgent care center fits into your health care decisions.

Being an informed consumer can usually save you time and money. And in this case, it can keep you healthy, too.

Sincerely,

Eric T. Schneiderman

www.ag.ny.gov
Health Care Bureau
800-428-9071
For the Hearing Impaired
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Urgent Care Centers

Consumer Tips

- If you have a life-threatening condition, go straight to an emergency room.
- Not all urgent care centers staff a licensed physician at all times; ask whether you will see a doctor, a physician's assistant or a registered nurse.
- If the urgent care center is part of a hospital, ask if there is an additional facility fee.
- Find out if the urgent care center participates with your health plan.
- Ask about the fees for a basic visit, as well as for extra services such as X-rays, vaccinations, blood tests, or lab work.
- Find out whether payment is expected at time of service.

Additional Information

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The State Capitol
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"Emergency Room Visits: A Family Caregiver's Guide", published by the United Hospital Fund can be downloaded from its website at no charge:
http://www.nextstepincare.org/Caregiver_Home/ER_Visits/

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The Capitol, Albany, NY 12224-0341
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An Overiew

Urgent care centers, a fast growing segment of the health care industry, provide services on a walk-in, no appointment basis for non-life threatening illnesses and injury. A convenient alternative when one's primary physician is not available, they offer quicker medical attention at lower costs than hospital emergency rooms and are usually open during hours when most doctor's offices are closed. Urgent care centers do not typically provide continuous care and are not a substitute for an on-going relationship with a primary care physician.

Urgent care centers usually fall into one of three categories:

- Part of a hospital facility (these may charge a "facility fee," in addition to other charges);
- Free-standing and owned by a physician or by a group of medical professionals;
- Chain owned (all centers in the chain may not have the same hours or characteristics).

Most urgent care centers are staffed by licensed physicians, registered nurses and physician's assistants. Most, but not all, have a physician on-site during all hours of operation.

Retail Medical Clinics

Usually located in chain pharmacies and other stores, retail medical clinics are not the same as urgent care centers. Primarily staffed by nurse practitioners, they provide more limited health care services. They treat simple conditions, such as bronchitis and ear infections, and provide immunizations.

Urgent Care or Emergency?

If you have a condition that requires immediate attention, but that is NOT life-threatening, an urgent care center can provide assessment and treatment.

For example, urgent care treatment is appropriate for:

- allergic reactions and rashes;
- sprains, broken bones and lacerations;
- ear infections and sore throat,
- mild to moderate asthma;
- migraines, fever, nausea and diarrhea.

More serious medical conditions (that could result in disability or death) that require immediate attention should be treated in an emergency room, including:

- severe bleeding, and traumatic injuries;
- poisoning, moderate to severe burns;
- unconsciousness or seizures;
- heart attacks or strokes.

In addition, wait times are usually much shorter in an urgent care center: an average of one half hour vs. several hours or longer in an emergency room.

Fees and Payment

Urgent care centers charge for a basic visit (usually around $100). Additional fees are added for other services, such as blood drawings, stitches, X-rays, etc. If testing is done by an outside lab, there may also be additional charges from that company.

Facility Fees

Urgent care centers and other offices located in hospitals sometimes charge a "facility fee." This can range from $25 to several hundred. Be sure to ask ahead if there is a facility fee, and how much that fee is.

Insurance

Most health insurance plans include urgent care centers in their networks. However, you should check with your plan and the center before going for treatment, to find out if the center participates with your plan (is "in network"). If it is "in-network," you will only have to pay a co-pay or any applicable coinsurance or deductibles.

Insurance: Participate vs. Accept

When an urgent care center provider participates in your health insurance, it agrees to accept the insurance company's payment, along with your co-pay. When it "accepts" your insurance, it may mean it will interact with the insurance company, but you may be responsible for the difference between what the provider charges and the insurance company pays. This can be very expensive. Be sure to ask if the provider "participates."