

Universal Urgent Care

By Anthony David Vernon

It is not unfounded for governments to fund urgent care centers. Take the CARES Act (2020) which provided financial support to healthcare providers, including urgent care clinics, to cover COVID-19 related expenses and lost revenue. Or we can look to the NHS which keep urgent care clinic services primarily funded by the government. Yet, when considering universal urgent care as a policy I do not need to imagine the expansion of former or existing programs but look to Australia's Medicare urgent care clinics. In Australia, "It is free to get treatment at a Medicare UCC [Urgent Care Center], but you will need to bring your Medicare card. You don't need an appointment or a referral" ([Health Direct](#)). This model for Australians could be a potential model in the United States, thus it worth examination for the American context.

According to the Urgent Care Association, 26.5% of American adults go to an urgent care center. Urgent cares free up non-emergency resources for hospitals, "in the Logan hospital of 10%, in the Ipswich hospital in the order of 20%" ([May](#)). Universal coverage of urgent care visits would up the percentage of people visiting urgent cares, especially in a system where hospitals are not universally covered. In a universal urgent care system many patients will likely foremost visit an urgent care first due to costs. Yet, this would reorient the purpose of urgent care centers as they were, "set up to address is the overflowing emergency departments populated with people who cannot afford the out of pocket costs at the GP to receive regular primary care" ([May](#)). However, this purpose for urgent cares has been forgone for many patients and doctors for quiet sometime in the United States, "When it's not an emergency, urgent care centers or walk-in clinics are convenient and may cost less" ([Aetna](#)). Urgent cares have for a long time become a middle ground for patients who need more than a home remedy but do not believe or are unsure if they need the emergency room.

The vast majority of major medical costs come from hospitals, not urgent cares. This is due to the fact urgent cares conduct matters in a cheaper manner and deal with 'lesser' issues that require less expertise. Still, out of out of pocket costs can be difficult for patients to manage, "Without Insurance: When considering how much is an urgent care visit, the national average ranges from \$150–\$280 per visit... Costs are often higher in large metro areas, averaging \$200–\$280" ([Venteur](#)). Now for insured patients, "Most insured patients will pay a copay between \$20 and \$75. If the deductible has not been met, the cost is typically between \$65–\$185, though you may be responsible for the full negotiated rate" ([Venteur](#)). A system that provided universal coverage to urgent care patients would either eliminate or greatly reduce these copay costs, as they exist in the United States. This would not only save Americans money on healthcare costs, but encourage Americans to go about preventative care.

"In 2022, 38% of Americans said they or a family member skipped or delayed medical care" ([Cerullo](#)). Having universal urgent care freely covered would lessen the rate at which those skip and delay care, thus leading to better health outcomes for Americans. We can look at an example of this in Miami the UMC [Universal Medical Clinic] Free Clinic which claims to be, "providing free healthcare to individuals who are uninsured or underinsured regardless of their gender, race, religion, or ethnicity." And that they, "understand the importance of taking care of our community and thus provide comprehensive care for our patients" ([UMC Free Clinic](#)). Assuming

the UMC Free Clinic is good on its words, this would improve people's well-being. We could be cynical and attempt to calculate if universal urgent cares would save the taxpayers and the US government money, this may also be the case such calculations have not been considered and I am not qualified to do such factoring. But even if there would be a bigger bill for Americans tax wise and the American government, having universal urgent cares would ensure millions of Americans wouldn't worsen in their given illnesses.

Advocating for universal urgent cares could be seen as step down from advocating for universal healthcare. We could at Amy Klobuchar who purposed free community college and free technical-trades programs via a federal government money matching program. Now this program from Amy Klobuchar is obviously a step down from universal education in the style of Denmark. However, universal community colleges and technical-trades programs are not bad policies. The issue with Amy Klobuchar's proposal of free community college and free technical-trades programs [for many] is that she seeks to stop the universalization of education there. But one could advocate for free community college and free technical-trades programs while aiming for the ultimate goal of universal education funding. The same goes for advocacy of universal urgent cares, just because one seeks the admitted band-aid of universal urgent cares does not mean they have to end their healthcare advocacy there. Trying to get universal urgent cares would be a good reform in the American context. Yet, getting universal urgent cares should not be the end of healthcare reform in the USA, as universal urgent cares would be a needed band-aid but would not remove the rot of the American healthcare system.

Sources:

<https://www.aetna.com/health-guide/medical-emergency-go-er-urgent-care.html>

<https://www.cbsnews.com/news/medical-care-costs-americans-skipped-gallup/>

<https://www.healthdirect.gov.au/urgent-care-clinics#:~:text=It%20is%20free%20to%20get,to%20apply%20at%20Services%20Australia.>

<https://www.miamifreeclinic.org>

<https://www.reuters.com/article/world/us/presidential-hopeful-klobuchar-wants-community-college-to-be-free-but-not-four-y-idUSKBN1X4245/>

<https://www.theguardian.com/australia-news/2025/may/02/medicare-urgent-care-clinics-are-they-australian-healthcares-saviour-or-just-a-band-aid-solution>

<https://urgentcareassociation.org/about/urgent-care-data/>

[https://www.venteur.com/blog/how-much-does-an-urgent-care-visit-cost-guide#:~:text=you%20can%20expect:-,Average%20Urgent%20Care%20Prices,Los%20Angeles:%20\\$265](https://www.venteur.com/blog/how-much-does-an-urgent-care-visit-cost-guide#:~:text=you%20can%20expect:-,Average%20Urgent%20Care%20Prices,Los%20Angeles:%20$265)