



HCCI Analysis Finds Urgent Care Spending Surged 50% in Five Years, Driven by Increased Use

Spending for urgent care outpaced costs for primary care and ER visits among employer-sponsored insurance patients

WASHINGTON – January 28, 2026 – Urgent care spending among people with employer-sponsored insurance increased by more than 50% from 2018 to 2022, according to a [new analysis](#) released today by the non-profit [Health Care Cost Institute](#) (HCCI). Unlike most health care categories where rising prices have driven spending growth, this increase was fueled primarily by a sharp rise in utilization.

“Urgent care centers have become a critical access point for patients seeking timely care, and this was especially true during the pandemic,” said Katie Martin, president and CEO of HCCI. “Our analysis shows that while prices remained relatively stable, utilization skyrocketed – underscoring the role urgent care plays in meeting patient needs outside traditional settings. While urgent care may be filling a critical gap and easing ER demand, with spending up 50% over five years it deserves close attention from employers, insurers and policymakers.”

Additional findings include:

- **Urgent care spending increased** from \$18 per person in 2018 to \$27 in 2022
- **Utilization surged 34.5%**, from 90 visits per 1,000 people in 2018 to 156 visits per 1,000 in 2022, making use the primary driver of spending growth
- **Price increases were modest** as the average urgent care visit price rose 12.4% (from \$195 to \$220), compared to 15.5% for primary care and 13.5% for ER visits
- **COVID-19 exposure drove demand** accounting for 28% of urgent care visits in 2022, up from just 1% in 2018
- **Urgent care remains cost-effective** as prices and out-of-pocket costs at urgent care centers were similar to primary care and substantially lower than ER visits. For example, treatment for a urinary tract infection averaged \$83 out-of-pocket at urgent care versus \$545 in the ER.

About the research

The analysis used HCCI’s unique dataset of claims covering nearly 200 million people with employer-sponsored insurance to better understand the unusual growth in urgent care spending from 2018 to 2022 by looking at how spending, use, and prices evolved over that time. To give additional context to urgent care spending, HCCI compared spending, use, and prices of similar services in office-based primary care and ER evaluation and management visits.

The full report, [Urgent Care Spending Increased by 50% over 5 Years Driven by Higher Use](#), can be accessed on HCCI’s website.

About Health Care Cost Institute

The Health Care Cost Institute (HCCI) is a non-profit, independent research group dedicated to providing comprehensive data and clear analysis on trends in health care spending among commercially insured individuals. Since 2011, HCCI has been a trusted resource for researchers, policymakers, and journalists, leveraging proprietary datasets to promote transparency and improve understanding of the US health care system. To learn more, visit healthcostinstitute.org and connect on [LinkedIn](#).

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