

RED FLAG CHECKLIST · URGENT CARE

15 contract provisions that quietly cost you.

Data. Leverage. Fair pay.

Built for urgent care physicians · 2026

Urgent care contracts are deceptively simple — hourly rates hide missing differentials, volume traps, and uncapped scope. The terms that look like minor details at signing are the ones that cost the most over a two-year contract.

THE 15 RED FLAGS

5 CRITICAL · 7 HIGH · 3 MODERATE

01 | ■ CRITICAL

Hourly rate with no named benchmark

A flat hourly rate with no reference to 2025 national urgent care benchmarks gives the employer full discretion to call any rate market. Chain employers typically pay below independent group rates — the anchor matters.

02 | ■ CRITICAL

Patient volume incentive without volume cap

Volume-bonus structures with no upper limit and no per-patient floor create unsustainable pace. Above the median operational ceiling in well-run UCs, quality and safety drop measurably — and you bear the liability.

03 | ■ CRITICAL

Claims-made malpractice, no tail commitment

Silence leaves who pays unresolved. Ask for employer-paid tail in writing for resignation, termination and nonrenewal; confirm the policy terms.

04 | ■ CRITICAL

No minimum shift or hours guarantee

Per-shift compensation with no minimum-shifts commitment means the employer controls income by controlling the schedule — no breach required. Lock in a guaranteed shift floor per month.

05 | ■ CRITICAL

Termination without cause under 60 days

Urgent care credentialing is faster than hospital privileging, but payor re-enrollment still runs 60–90 days. A 30-day window leaves no time to credential elsewhere or replace income.

06 | ■ HIGH

Procedure compensation not specified

Lacerations, splinting, I&D, joint injections, and other procedures generate disproportionate wRVUs. If the contract pays flat hourly without procedure differential, the high-revenue work subsidizes the rest without negotiation.

07 | ■ HIGH

Weekend/holiday/overnight differential missing

Standard UC differentials run 1.25×–1.5× base for weekends and 1.5×–2× for overnights. If the contract pays flat regardless of shift type, you absorb the demand-premium shifts at base rate.

08 | ■ HIGH

Scope-creep language (cosmetic/IV/occ-med) at base pay

Chains increasingly assign IV therapy, occupational medicine, drug screens, and cosmetic injectables. If the contract permits scope expansion at base hourly without procedure-credit, the employer captures the upside while you absorb the time.

09 | ■ HIGH

X-ray and lab read responsibility uncompensated

If the contract requires you to read and document in-house x-rays and lab results without separate compensation, those reads generate billable wRVUs for the employer that you do not share in.

10 | ■ HIGH

Non-compete over 5 miles or 1 year

Urgent care is hyper-local. An aggressive radius from a single location can bar you from competing UC employment in your home market — narrow scope and duration before signing.

11 | ■ HIGH

Unilateral schedule modification rights

Employer-discretion language over shift assignment, site rotation, and schedule changes strips control over working life and concentrates undesirable shifts on newer hires.

12 | ■ HIGH

No rate escalation clause

Without annual increases tied to inflation or a benchmark percentile, real compensation declines every year you remain. A flat multi-year hourly rate is a multi-year pay cut.

13 | ■ MODERATE

No site protection (chain reassignment risk)

Chain UC contracts often permit unilateral reassignment to any site in the region. A 5-mile commute can become a 45-mile commute without your consent — that is a hidden pay cut and a material change in working conditions.

14 | ■ MODERATE

Sign-on clawback with no pro-rata

Full repayment regardless of tenure treats the bonus as a leash rather than compensation. Negotiate pro-rata over 24 months and a waiver on without-cause termination.

15 | ■ MODERATE

Restrictive moonlighting clause

Broad bans on outside clinical work, telemedicine, or competing UC shifts cap earning potential and remove income diversification. Restrict only true conflicts — same chain, same metro.

NEXT STEP

Found a CRITICAL flag?

Run your contract through the Analyzer. Benchmark every term. Get a prioritized list.

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