

# Brand Audit Report for American Family Care as of August 2025

## Executive Summary: The State of the American Family Care Brand

As of August 2025, American Family Care (AFC) presents a compelling yet complex brand profile. The brand is in a state of aggressive expansion and market ascension, successfully translating its foundational principles of patient-centricity and convenience into a robust physical footprint. It has earned significant industry recognition, exemplified by its impressive rise to number 47 on *Entrepreneur's* annual Franchise 500 list, marking its first time breaking into the top 50.<sup>1</sup> This strategic posture positions AFC as a market leader, successfully scaling its model of accessible, walk-in healthcare.

However, a deeper analysis reveals a series of critical contradictions that pose significant vulnerabilities. The first is a disconnect between the brand's rapid growth and the financial health of its individual franchise units. While AFC is achieving an impressive year-over-year unit growth rate of 30%<sup>3</sup>, recent data indicates that the median gross sales for franchisees have experienced a decline.<sup>3</sup> This presents a fundamental inconsistency in a franchise-heavy business model, where the success of the overarching brand is inextricably linked to the profitability of each location.

The second, and perhaps most critical, vulnerability is a profound "trust gap" in the patient experience. The brand excels at delivering a high-quality, compassionate, and efficient in-clinic experience, as evidenced by its high satisfaction scores and positive patient testimonials.<sup>4</sup> Yet, this positive perception is consistently and retroactively eroded by a pattern of unresolved, negative feedback related to billing issues and administrative failures. Complaints on the Better Business Bureau (BBB) highlight surprise bills, incorrect charges, and a complete breakdown in post-visit communication, leaving patients with a sense of mistrust and frustration.<sup>6</sup>

To navigate these challenges and secure its long-term market position, AFC must address these core contradictions. Key recommendations derived from this audit include: overhauling the post-visit administrative processes to align with the excellence of the in-clinic experience; capitalizing on industry-wide billing complexities to become a market leader in transparency; and augmenting its franchisee value proposition with new, high-margin service offerings and advanced operational tools to combat the effects of market saturation.

## Section 1: Brand Identity and Core Purpose

### A. Foundational Brand Pillars

At its core, American Family Care's brand identity is built on a set of foundational principles that trace back to its very inception. The first of these is an unwavering commitment to **patient-centricity**. The brand's mission statement, "to provide the best healthcare possible, in a kind and caring environment, while respecting the rights of all patients, in an economical manner, at times and locations convenient to the patient" <sup>7</sup>, is not merely a corporate slogan. It is the guiding philosophy born from founder Dr. Bruce Irwin's personal experience. After a tragic train accident left his father wheelchair-bound, Dr. Irwin witnessed firsthand the inefficiencies and impersonal nature of the traditional healthcare system, including overcrowded emergency rooms and rigid scheduling.<sup>7</sup> This direct, personal connection to the problem gives AFC's mission an authentic and purpose-driven origin story, framing the brand not just as a business, but as a genuine solution to a societal problem. This "high-tech, high-touch" approach balances efficient technology, such as digital X-rays and electronic medical records, with the compassionate, human element of care.<sup>8</sup>

The second pillar, **convenience and accessibility**, directly addresses the central pain points Dr. Irwin observed. AFC's business model is a direct response to the long wait times in emergency rooms and the difficulty working people face in accessing healthcare around their busy schedules.<sup>7</sup> This is embodied by its extensive network of walk-in clinics that operate with extended hours, on-site diagnostic services, and, more recently, telemedicine options.<sup>9</sup> The third pillar,

**affordability**, has been a key part of AFC's value proposition from the beginning. By pioneering the "doc in a box" model, AFC historically positioned itself as a "significantly

cheaper" alternative to a hospital visit, with the average urgent care visit costing under \$200 compared to over \$1,000 for a trip to the emergency room.<sup>10</sup> This emphasis on a more economical option for non-life-threatening conditions remains a core component of its brand promise.<sup>8</sup>

## **B. Brand Narrative and Messaging**

AFC communicates its value proposition through a consistent and targeted brand narrative. Externally, to its patients, the brand uses the tagline "Live Life, Uninterrupted".<sup>11</sup> This messaging is highly effective because it links the brand's services—fast, convenient medical care—to a direct, positive patient outcome: the ability to quickly return to a normal, unhindered life.

Internally, the brand's B2B narrative, aimed at attracting and retaining franchisees, is equally specific. It promises a partnership built on a "proven business model" within a "booming" industry.<sup>12</sup> The brand highlights its "industry-leading training and support" and its ability to help entrepreneurs capitalize on the growing demand for urgent care.<sup>12</sup>

The brand's origin story, stemming from a personal mission to solve a tangible problem, is a powerful asset for building emotional connections with consumers. It provides an authentic foundation for the brand's existence that goes beyond purely transactional goals. However, the dual-customer model—serving both patients and franchisees—creates a potential for inconsistency. The brand promise to franchisees of a "proven" and profitable model is directly challenged by recent data showing a decline in median gross sales.<sup>3</sup> If the financial value proposition for franchisees erodes, it could lead to higher franchisee churn and difficulty in attracting new partners, ultimately impacting the brand's reputation and its ability to maintain its aggressive growth trajectory.

## **Section 2: Market and Operational Performance**

### **A. A Brand in a State of Aggressive Growth**

AFC's operational performance is defined by an aggressive and strategic approach to market expansion. The brand has successfully secured an equity investment from Lorient Capital, with the stated purpose of using the capital to "support its continued market expansion".<sup>14</sup> This financial backing has enabled AFC to pursue a multi-pronged growth strategy, including strategic acquisitions. For instance, it recently acquired five Physician One Urgent Care locations in the Boston area to expand its existing presence in Massachusetts.<sup>16</sup> The brand is actively pursuing new location openings and has also adopted a "conversion" strategy, allowing it to rapidly grow its network by rebranding existing clinics to operate under the AFC franchise model.<sup>12</sup>

## **B. Key Performance Metrics**

As of August 2025, AFC's scale is substantial. The company operates approximately 400 locations nationwide, including 307 franchise clinics.<sup>1</sup> This extensive network serves over 4 million patients annually, contributing to more than \$1 billion in system-wide sales.<sup>1</sup> This growth has been validated by third-party rankings, with AFC climbing 24 spots to a new high of number 47 on

*Entrepreneur's* 2025 Franchise 500 list, a significant third-party endorsement of its brand power and financial strength.<sup>1</sup>

Despite these impressive high-level metrics, a closer look at the data reveals a critical tension. A recent analysis found that the median gross sales for AFC franchisees had decreased from the previous year, with a median gross sales figure of \$1,802,554.<sup>3</sup> This financial decline at the unit level is a crucial detail that contrasts with the narrative of system-wide growth. This discrepancy can be explained by the state of the broader urgent care market. The industry is experiencing strong overall growth, with market size expanding to an estimated \$23.5 billion in 2025.<sup>17</sup> This is driven by consumer demand for a cost-effective alternative to emergency rooms.<sup>18</sup> However, this rapid growth, which has nearly doubled the number of urgent care centers in the last decade, is leading to market saturation and heightened local competition. This creates a "Red Queen effect" where brands must continue to expand aggressively just to maintain their standing in a crowded market. The decline in per-unit profitability is a direct consequence of this hyper-competitive environment. The juxtaposition of these findings is vital to a complete understanding of the brand's current health.

The following table visually represents these key performance metrics and highlights the contradiction between system-wide success and per-unit profitability.

Metric	Value	Source
<b>Total Locations (Nationwide)</b>	Approx. 400	1
<b>System-wide Sales (Annual)</b>	> \$1 billion	1
<b>Patient Volume (Annual)</b>	> 4 million	1
<b>Unit Growth Rate (YoY)</b>	30%	3
<b>Median Franchisee Gross Sales</b>	\$1,802,554 (decreased YoY)	3
<b>Initial Investment Range</b>	\$1,227,774 - \$1,778,851	2
<b>2025 <i>Entrepreneur</i> Franchise 500 Rank</b>	#47 (up from #71)	1

## Section 3: Brand Perception and Patient Experience

### A. The Positive In-Clinic Experience

The brand audit reveals a distinct dichotomy in how patients perceive American Family Care. On one hand, the in-clinic experience is consistently praised and serves as a powerful driver of positive brand perception. Patient testimonials on various review sites highlight a high level of satisfaction with the quality of care and service. Recurring positive themes include the

kindness and professionalism of the staff, with patients describing them as "very nice and friendly" and providing "exceptional care".<sup>4</sup> The brand's commitment to convenience is also validated, with many reviewers noting "very short wait time" and a quick "in and out" process.<sup>4</sup> The cleanliness and welcoming atmosphere of the facilities are also frequently mentioned as positive points.<sup>4</sup> This in-person success is further substantiated by AFC's internal "proprietary customer survey tools," which report a high average patient satisfaction score of 4.7/5.<sup>5</sup>

## **B. The Negative Post-Visit Experience: A Brand Vulnerability**

In sharp contrast to this positive feedback, a significant brand vulnerability emerges in the post-visit experience. Public complaints, particularly on platforms like the BBB, are overwhelmingly dominated by issues related to billing and administrative processes. Patients report a variety of problems, including receiving unexpected bills that do not reflect their quoted co-pay, being charged incorrect amounts, and facing threats of their accounts being sent to collections for bills they never received.<sup>6</sup>

A crucial element of these complaints is a breakdown in communication and customer service. Patients report that they are unable to reach a person to resolve their issues, with phone lines being perpetually busy or down. In one instance, a patient was told to go to the emergency room after being denied care due to an outstanding billing issue they were unaware of.<sup>20</sup> The business is often cited as failing to respond to disputes, which leaves a lingering sense of frustration and mistrust.<sup>6</sup>

This discrepancy creates a profound "trust gap." The brand successfully builds trust during a patient's most vulnerable moment—when they are seeking medical care—but then breaks that trust through a flawed and opaque administrative system. This is a fundamental contradiction of its brand promise of "easy" and "convenient" healthcare. The excellence of the medical staff is effectively undermined by the failures of the billing department, leading to a patient journey that begins with relief but can end with frustration and anger. A closer examination of the competitive landscape shows that this is not an issue unique to AFC; a key competitor, CityMD, faces similar complaints.<sup>20</sup> This suggests that the billing and administrative friction is a systemic problem within the urgent care industry. For AFC, this reframes a significant weakness into a massive opportunity to lead by becoming the first brand to transparently and effectively solve the billing crisis.

## Section 4: Competitive and Industry Landscape

### A. Urgent Care Market Dynamics

The urgent care market in the United States is a dynamic and rapidly expanding sector. The market size was estimated at \$23.5 billion in 2025, and it is projected to grow significantly in the coming years.<sup>17</sup> This growth is fueled by consumer demand for convenient, cost-effective care that serves as a middle ground between a traditional doctor's office and an emergency room.<sup>18</sup> The increasing burden of chronic diseases and the growing geriatric population are also contributing factors to this market expansion. Technology, including the adoption of telemedicine, is reshaping the industry by increasing access and convenience.<sup>17</sup> The market is dominated by corporate-owned entities, which validates AFC's business model and its strategic focus on physical and financial expansion.<sup>17</sup>

### B. Key Competitor Analysis

AFC competes with a range of players, from large, national chains to local, independent clinics. A comparative analysis of its main competitors highlights the strengths and vulnerabilities in the broader market.

- **Concentra:** This competitor has a distinct brand identity centered on occupational health, with a mission to serve the "health of America's workforce".<sup>21</sup> It is known for its customized programs for employers and services like drug and alcohol testing and pre-placement physicals.<sup>22</sup> The brand's vulnerability lies in a patient perception of a conflict of interest. Customer reviews on platforms like BBB suggest that Concentra often prioritizes the needs of the employer or insurance company over the well-being of the patient, with complaints that doctors are "on the company insurance side" and "not there to help you".<sup>23</sup>
- **CityMD:** This brand differentiates itself by being part of a larger, integrated healthcare network called Summit Health, which also includes primary and specialty care services.<sup>24</sup> This gives CityMD a compelling brand promise of a "connected kind of care," where a patient's urgent care visit is a seamless entry point into a comprehensive system.<sup>24</sup> Like AFC, CityMD faces a persistent and high volume of complaints, with billing issues being a

primary concern.<sup>20</sup>

- **MedExpress:** This brand's messaging is remarkably similar to AFC's, promising "high-quality, convenient, and affordable health care" with a focus on serving the whole family.<sup>26</sup> Its key differentiator is a third-party trust signal: it is Joint Commission Accredited.<sup>26</sup> This external validation adds a layer of credibility that can build patient trust in a way that marketing alone cannot.

## C. The Trust-Based Competitive Advantage

The analysis of AFC and its competitors reveals a critical finding: the brand's core pillars of convenience and affordability are not unique. They are central to the brand identities of its primary rivals, including MedExpress and CityMD.<sup>24</sup> This means that long-term success will not be driven by simply offering convenience, but by excelling in execution and addressing the systemic failures that competitors are also struggling with. The vulnerabilities of Concentra (perceived conflict of interest) and CityMD (billing issues) highlight a landscape where trust is the ultimate differentiator. The brand that can transparently solve the patient billing and administrative problem will build a powerful competitive advantage by winning the trust of a skeptical consumer base. This is the brand's most significant opportunity.

The following table provides a clear, structured overview of AFC and its main competitors, detailing their brand identities, core services, and key strengths and weaknesses.

Brand	Brand Identity / Core Promise	Key Service Offerings	Key Differentiator / Trust Signal	Brand Vulnerability
<b>American Family Care</b>	"Live Life, Uninterrupted" - Patient-first, high-tech, high-touch care that is convenient and affordable. <sup>8</sup>	Urgent care, accessible primary care, occupational medicine, on-site lab, and X-rays. <sup>3</sup>	Mission driven by a personal origin story; high patient satisfaction scores (4.7/5) for in-clinic experience. <sup>5</sup>	Severe post-visit administrative and billing issues; decline in franchisee profitability. <sup>3</sup>



<b>Concentra</b>	Focused on "improving the health of America's workforce, one patient at a time". <sup>21</sup>	Occupational medicine, physical therapy, urgent care, wellness services. <sup>21</sup>	Clear specialization in employer-focused health; provides customizable programs for businesses. <sup>22</sup>	Patient perception of a conflict of interest, with complaints of prioritizing employers over patients. <sup>23</sup>
<b>CityMD</b>	"A Connected Kind of Care" - Integrated into a broader network that simplifies the patient journey. <sup>24</sup>	Urgent care, pediatric care, occupational medicine, on-site diagnostics. <sup>28</sup>	Part of the larger Summit Health network, providing a seamless continuum of care from urgent to specialty services. <sup>25</sup>	Significant volume of patient complaints related to billing and administrative errors, similar to AFC. <sup>20</sup>
<b>MedExpress</b>	"Great Care. Fast." - High-quality, convenient, and affordable care for the whole family. <sup>26</sup>	Urgent care, wellness, and employer health services. <sup>26</sup>	Joint Commission Accredited; a third-party endorsement that builds patient trust. <sup>26</sup>	Brand messaging is very similar to competitors, lacks a unique value proposition beyond accreditation. <sup>2</sup>

## Section 5: Strategic Insights and Recommendations

## A. Synthesized Strategic Insights

The brand audit of American Family Care reveals a brand that is a market leader in a state of rapid expansion. However, its long-term health and profitability are at risk due to fundamental contradictions. The first is an **imperative for operational excellence**. The brand's impressive top-line growth is undermined by declining per-unit profitability for its franchisees, a direct consequence of a hyper-competitive, saturating market.<sup>3</sup> This signals that the brand's success is no longer solely dependent on its physical footprint but on its ability to optimize the performance of each individual location. The second is the

**inconsistency of the patient journey**. AFC has mastered the compassionate, efficient in-clinic experience, but its administrative failures create a profound trust gap that can retroactively sour the entire patient relationship.<sup>6</sup> Finally, the analysis shows that the brand's core promise of convenience is no longer a unique selling proposition, as it is shared by all major competitors. To secure its future, AFC must shift its focus from simply being a provider of "convenience" to becoming a provider of "trust."

## B. Actionable Recommendations for a Stronger Brand

Based on these findings, the following recommendations are designed to address the identified vulnerabilities and reposition the brand for sustainable, long-term success.

### Recommendation 1: The "Seamless Experience" Initiative

The primary goal of this initiative is to close the trust gap by aligning the entire patient journey—from check-in to final payment—with the brand's promise of effortless care. The current system of unanswered calls and unresolved billing complaints is a critical point of brand failure that must be fixed.

- **Overhaul Billing Processes:** The brand should implement a transparent, centralized, and easy-to-use billing system. This could be integrated into the patient portal, allowing individuals to track their claims, view payment histories, and understand the breakdown of charges in real time.
- **Proactive Communication:** The brand should automate email and text updates for

every stage of the billing and insurance process. This simple act of proactive communication will demonstrate that the brand is committed to transparency and will greatly reduce patient anxiety and the volume of unanswered complaints.

- **Dedicated Customer Service:** The brand must establish a dedicated and responsive patient services team to handle all administrative issues. The current system is a critical point of brand failure; a human-centric solution is required to rebuild trust.

## **Recommendation 2: Enhance the Franchisee Value Proposition**

To combat the decline in median gross sales and strengthen the brand's B2B promise, AFC must provide franchisees with new tools and revenue streams to thrive in a saturated market.

- **Diversify Revenue Streams:** The brand should heavily invest in and promote higher-margin services that help franchisees offset falling gross sales. This includes a strategic emphasis on occupational medicine, wellness programs, and specialized physicals.<sup>30</sup> This would allow AFC to compete more directly with brands like Concentra and tap into a more lucrative market segment.
- **Provide Advanced Operational Tools:** Leveraging its "high-tech" pillar<sup>8</sup>, AFC should develop and provide franchisees with advanced operational tools for demand forecasting, staffing optimization, and hyper-local digital marketing. This will enable each location to run more efficiently and attract a consistent patient volume.

## **Recommendation 3: Build Brand Trust Through Transparency**

The brand must move beyond a generic "convenience" promise and differentiate itself by becoming a leader in trust. This would not only address its current vulnerabilities but also exploit the similar weaknesses of its competitors.

- **Adopt Third-Party Patient Surveys:** The brand should move away from its proprietary survey tools and implement an industry-standard, third-party patient satisfaction system, such as a publicly displayed CAHPS survey, similar to what a competitor, CityMD, has adopted.<sup>31</sup> This adds a layer of credibility and transparency to the brand's high satisfaction scores.
- **Create a "Patient Bill of Rights":** The brand should publish a public-facing document that outlines its commitment to transparent billing, clear communication, and patient-centric administrative processes. This would serve as a powerful trust signal to

consumers, directly addressing the core anxiety of the urgent care experience and positioning AFC as the brand that is genuinely committed to patient advocacy.

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