

Crowdsourcing raises billions for families hit hard by medical bills

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(HealthDay)—You have probably seen the social media posts: Your good friend's co-worker is raising money online to help pay for cancer treatments or another friend needs funds to pay medical bills after a car crash.

Crowdsourced fundraising seems to, at least partly, fill a gap between out-of-pocket [health care](#) costs and what people can afford.

A new study looked at what the role of one of the best-known sites, GoFundMe, has played in crowdsourcing funds for [medical costs](#) over the past several years.

"I think the most striking finding for us was the magnitude that the number of these fundraisers have grown over the past few years," said study author Dr. Suveen Angraal, an internal medicine resident physician at the University of Missouri-Kansas City.

The study focused solely on GoFundMe

fundraisers, extracting data between May 2010 (when the site began) and December 2018. The researchers found 42 fundraisers for medical conditions in 2010 and 119,373 in 2018, a number that rose incrementally through the years.

"It's a pretty dramatic increase that shows the magnitude of how big the issue is and how big the problem is when it comes to the [cost of health care](#)," Angraal said.

"We know that [health](#) care in the U.S. is expensive and, time and again, we have seen—not just me, but many of our colleagues across the U.S. have seen—that patients are unable to afford the basics of health care," Angraal added. "They're unable to afford medications, treatments that are necessary, because either they do not have insurance or their insurance doesn't cover the cost of treatment."

During the study years, GoFundMe included 1,056,455 fundraisers on its platform, and nearly 27% were for health care-related expenses. Those health care fundraisers sought more than \$10.2 billion and had received more than \$3.6 billion by April 2019.

The fundraisers for health care expenses were nearly 35% for cancer care, just over 19% for trauma or injury, 17% for neurological conditions and nearly 4% for cardiovascular conditions. Those seeking money to pay for cancer care sought an average of \$45,571 per case.

"That makes sense because getting chemotherapy for cancer is probably one of the most expensive treatment options in health care. The out-of-pocket costs, even if you have insurance, for cancer therapy can be very high," Angraal said.

It's possible that some of these requests for funding are scams, Angraal acknowledged. The site affirms that it works to ensure funds raised are verified and go to the intended cause.

Angraal suggested that the health care system needs to make changes that address affordability. people."

"Things need to change at different levels of health care," he said. "We need to implement policies that make health care not only more accessible, but also more affordable for the patients."

The report was published online Jan. 11 in *JAMA Network Open*.

Prior to other health care concerns taking a bit of a backseat to the pandemic, costs were the number one problem cited by patients, said Liz Hamel, [vice president](#) and director of public opinion and survey research at the Henry J. Kaiser Family Foundation (KFF).

That continued even after the passage of the Affordable Care Act (ACA) in 2010 because, while the ACA did a lot to get coverage to people who didn't have it before, there continued to be an increase overall in health care prices and in deductibles for health insurance plans, Hamel said. Most people still get their insurance through an employer if they have insurance, Hamel said.

Past KFF research has found that the costs of health care have led some to not pay [medical bills](#) or to put off health care. When KFF has followed up to ask about the impact of those bills on people's lives, it has learned that people have put off household purchases, changed living situations, increased credit card debt or taken on an extra job. These are decisions that can have an impact on people's lives, Hamel said.

Crowdsourcing fundraising is probably a patchwork for people who can figure out how to do that, but it's more of a band-aid than a solution to the problem, she said.

"I always like to emphasize how much of a problem this is even for people with employer-sponsored health insurance. We did a big survey of that group late in 2018. People tend to think this is a problem for the uninsured or if you have coverage, you're OK. We've just seen over time how much skimpier and skimpier even employer health plans have gotten," Hamel said. "It really is a problem for

More information: The Peter G. Peterson Foundation offers another look at [health care costs in the United States](#).

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