

'Gigantic gaps' in health system show up in crowdfunding, GoFundMe CEO says

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Scrolling through the GoFundMe website reveals a seemingly endless number of people who need help or community support. A common theme is the cost of health care.

It didn't start out that way. In 2010, when the crowdfunding website began, it suggested fundraisers for "ideas and dreams," "wedding donations and honeymoon registry" or "special occasions." A spokeswoman said most of the collections from the first year were "related to charities and foundations." There was a category for medical needs, but it was farther down the list.

In the nine years since, campaigns to pay for [health care](#) have reaped the most money. Of the \$5 billion the company says it has raised, about a third has been for [medical expenses](#) in more than 250,000 medical campaigns annually.

Take, for instance, the 25-year-old California woman who had a stroke and "needs financial support for rehabilitation, home nursing, medical equipment and uncovered medical expenses." Or the Tennessee couple who want a baby, but whose insurance doesn't cover the \$20,000 for "medications, surgeries, scans, lab monitoring, and appointments" that will be needed to pay for in vitro fertilization.

The prominence of the medical category is the symptom of a broken system, said CEO Rob Solomon. He said he never realized how hard it was for some people to pay their bills: "I needed to understand the gigantic gaps in the system.

"We didn't build the platform to focus on medical expenses," Solomon said. But it turned out, he said, to be one of those "categories of need" with which many people struggle.

Solomon talked to Kaiser Health News about his company's role in financing health care and what it says about the system when so many people rely on the kindness of strangers to get treatment. The conversation has been edited for length and clarity.

Q: News outlets have reported that hospitals often advise patients to crowdfund their transplants. It's become almost institutionalized to use GoFundMe. How do you feel about that?

A: It saddens me that this is a reality. Every single day on GoFundMe we see the huge challenges people face. Their stories are heartbreaking.

Some progress has been made here and there with the Affordable Care Act, and it's under fire, but there's ever-widening gaps in coverage for treatment, for prescriptions, for everything related to health care costs. Even patients who have insurance and supposedly decent insurance ([come up short]). We've become an indispensable institution, indispensable technology and indispensable platform for anyone who finds themselves needing help because there just isn't adequate coverage or assistance.

I would love nothing more than for "medical" to not be a category on GoFundMe. The reality is, though, that access to health care is connected to the ability to pay for it. If you can't do that, people die. People suffer. We feel good that our platform is there when people need it.

Q: Did anyone expect medical funding would become such a big part of GoFundMe?

A: I don't think anyone anticipated it. What we realized early on is that medical need is a gigantic category.

A lot of insurance doesn't cover clinical trials and research and things like that, where people need access to leading-edge potential treatments. We strive to fill these gaps until the institutions that are supposed to handle this handle it properly. There has to be a renaissance, a dramatic change in public policy, in how the government focuses on this and how

the health care companies solve this.

This is very interesting. In the places like the United Kingdom, Canada and other European countries that have some form of universal or government-sponsored health coverage, medical (costs) are still the largest category. So it's not just medical bills for treatment. There's travel and accommodations for families who have to support people when they fall ill.

Q: What have you learned that you didn't know before?

A: I guess what I realized (when I came) to this job is that I had no notion of how severe the problem is. You read about the debate about single-payer health care and all the issues, the partisan politics. What I really learned is the health care system in the United States is really broken. Way too many people fall through the cracks.

The government is supposed to be there and sometimes they are. The health care companies are supposed to be there and sometimes they are. But for literally millions of people they're not. The only thing you can really do is rely on the kindness of friends and family and community. That's where GoFundMe comes in.

I was not ready for that at all when I started at the company. When you live and breathe it every day and you see the need that exists, when you realize there are many people with rare diseases but they aren't diseases a drug company can make money from, they're just left with nothing.

Q: But what does this say about the system?

A: The system is terrible. It needs to be rethought and retooled. Politicians are failing us. Health care companies are failing us. Those are realities. I don't want to mince words here. We are facing a huge

potential tragedy. We provide relief for a lot of people. But there are people who are not getting relief from us or from the institutions that are supposed to be there. We shouldn't be the solution to a complex set of systemic problems. They should be solved by the government working properly, and by health care companies working with their constituents. We firmly believe that access to comprehensive [health](#) care is a right and things have to be fixed at the local, state and federal levels of government to make this a reality.

Q: Do you ever worry that medical fundraising on your site is taking away from other causes or other things that need to be funded?

A: We have billions being raised on our platform on an annual basis. Everything from medical, memorial and emergency, to people funding Little League teams and community projects.

Another thing that's happened in the last few years is we've really become the "take action button." Whenever there's a news cycle on something where people want to help, they create GoFundMe campaigns. This government shutdown, for example: We have over a thousand campaigns right now for people who have been affected by it—they're raising money for people to pay rent, mortgages, car payments while the government isn't.

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