

## Even with insurance, many patients with diabetes turn to crowdfunding to offset high cost of care

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An analysis of medical crowdfunding campaigns reveals the types of expenses that patients with diabetes may struggle to afford. The data showed that even insured patients with diabetes used GoFundMe to offset the excess costs of treatment beyond insulin, such as uncovered copays, indirect care, and alert dogs. The findings are published in *Annals of Internal Medicine*.

More than 40% of patients with diabetes in the United States have trouble paying their <u>medical bills</u>. Among patients with health-related financial hardship, 56% have delayed or foregone care. Crowdfunding, such as GoFundMe, is increasingly being used by these patients to cover <u>medical costs</u>. Studying crowdfunding campaigns can shed light on the expenses that contribute to their <u>financial distress</u>.

Researchers from Duke University School of Medicine, the University of Washington School of Medicine, and Stanford University School of Medicine studied a random sample of 313 active U.S. medical crowdfunding campaigns requesting support for a single patient with diabetes posted on GoFundMe from 2010 to 2020.

The real-world testimonies detailing patient situations were reviewed to characterize the types of expenses patients were looking to cover. The researchers found that the median fundraising goal was \$10,000, with 14% of campaigns reaching their fundraising goal. The data showed that many aspects of diabetes care beyond insulin were deemed cost-prohibitive, including life-saving care, such as hospitalizations and food.

Even people with insurance used crowdfunding due to lack of coverage for certain expenses or unaffordable copayments. The researchers also found that 35% of patients with type 1 diabetes started fundraising campaigns for diabetic alert dogs, which cost about \$15 000 and are not covered by insurance because of high variability in effectiveness.



The researchers say that clinicians who learn of a patient's intent to purchase a dog could redirect them toward proven management strategies, such as continuous glucose monitors. Policymakers should consider these patient needs and expenses when developing policies to help <u>diabetes</u> care become more affordable.

**More information:** Online Crowdfunding Campaigns for Diabetes-Related Expenses, *Annals of Internal Medicine* (2023). <u>DOI:</u> 10.7326/M23-0540

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