Someone With Group

BY PAULA JAGEMANN-BANE

Michele Paul had been in her job just over a month when she was diagnosed with non-Hodgkin lymphoma. Since she hadn't yet met the 60-day waiting period to qualify for insurance, she was uninsured. The second blow came when her employer stated that her treatment would require too much time away from work, and that Michele would not be able to fulfill her responsibilities. She was let go. Now she was uninsured and unemployed and facing a devastating diagnosis.

Stories like Michele Paul's are all too familiar. And even when patients have health insurance, high out-of-pocket costs and co-pays can be financially crippling. In fact, the number one stressor for patients facing a cancer diagnosis is how they will pay for care.

In 2009 I created *someonewith.com*, an online marketplace that consolidated all the products a woman facing a breast cancer diagnosis would need for treatment. To avoid HIPAA violations, the online registry and "wish-lists" were available only to those individuals—families and friends—identified by patients. Soon after, I had an even better idea: helping patients raise money to pay for the items on their wish-list. Little did I know that my vision to raise money for cancer patients would intersect with the advent of crowdfunding, but it did and Someone With Group was born.

Our first hospital customer was Pinnacle-Health System in Harrisburg, Pa., which leads us back to Michele Paul, one of the first participants in the PinnacleHealth HOPE (Helping Others Pay Expenses)

Program created using the patented *Someone With Group* crowdfunding platform. Branded to the hospital system, the program features a reloadable debit card that the hospital sponsors on behalf of individual patients. Michele's husband contacted friends, family, and co-workers through Facebook and email; contributions loaded directly onto Michele's HOPE Card. Since the card can only be used with medical-related merchant codes, donors know that funds raised would pay for treatment or to purchase treatment-related items, such as medicine or wigs. After raising $7,500, Michelle was able to pay for expensive treatments she otherwise would not have been able to afford. And Pinnacle-Health benefited as well by avoiding lost dollars through bad debt or charity care.

I've observed time and again that when someone is diagnosed with a catastrophic disease, friends and family want to do something—anything—to support that patient. But so often people are unsure exactly how to help. Our *Someone With Group* fundraising coaches encourage patients to gently let others know what will really help: funds to pay for cancer treatment and medical-related expenses. Our How To Help cards make it easy for patients to hand someone the card when asked how they can help. And we know our solution works. The average patient raises more than $2,500 with our program.

Unfortunately, medical costs continue to skyrocket and hospitals face a growing debt problem; U.S. hospital systems had $40 billion in bad debt last year alone. On the patient side of the equation, an alarming 67

percent of personal bankruptcies are caused due to medical expenses—with 75 percent of those individuals having health insurance! *Someone With Group* looks to change this trend.

Based on the success of our Harrisburg program, we are in discussions with other cancer programs and hospital systems across the country. Our dream is to make life significantly better for cancer patients by alleviating some of the tremendous stress they feel about not being able to pay their medical bills. At the same time, we understand that cancer programs and hospitals must remain fiscally solvent or avoid the risk of closing or cutting important services. Help us bridge the gap for our cancer patients and our cancer programs. Learn more at: *someonewithgroup.com*. OI

Paula Jagemann-Bane is founder and CEO of Someone With Group, hospital-sponsored crowdfunding for patients.