

## INVESTIGATING THE RELATIONSHIP BETWEEN MEDICAL CROWDFUNDING AND PERSONAL BANKRUPTCY IN THE UNITED STATES: EVIDENCE OF A DIGITAL DIVIDE

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### Appendix A

#### Exponential Growth of Medical Crowdfunding

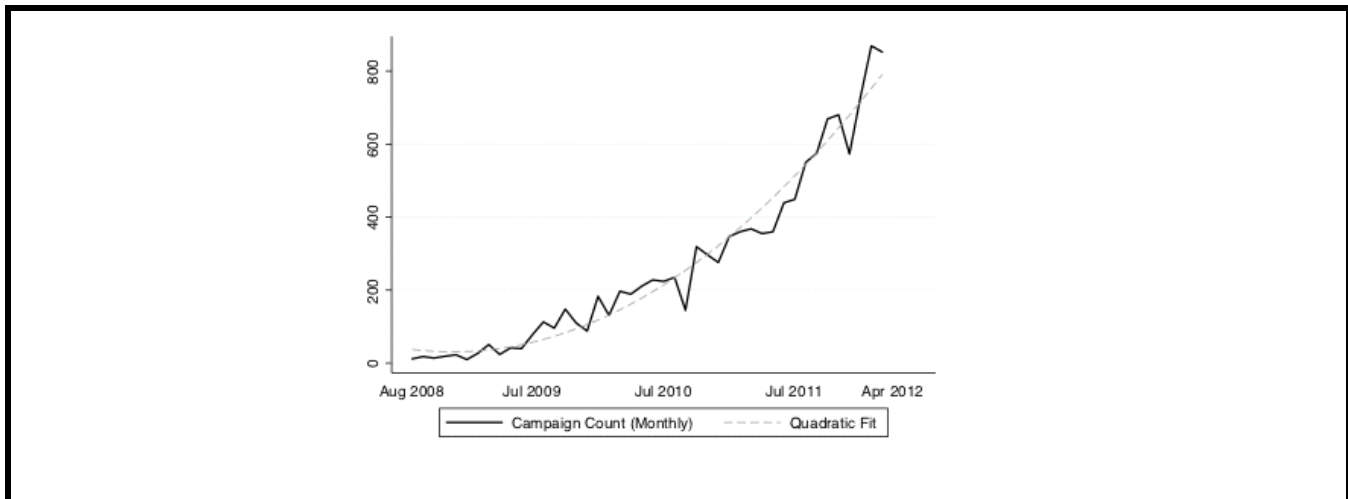


Figure A1. GiveForward Campaign Volumes Over Time (Monthly)

# Appendix B

## Distribution of Target Fundraising Amount

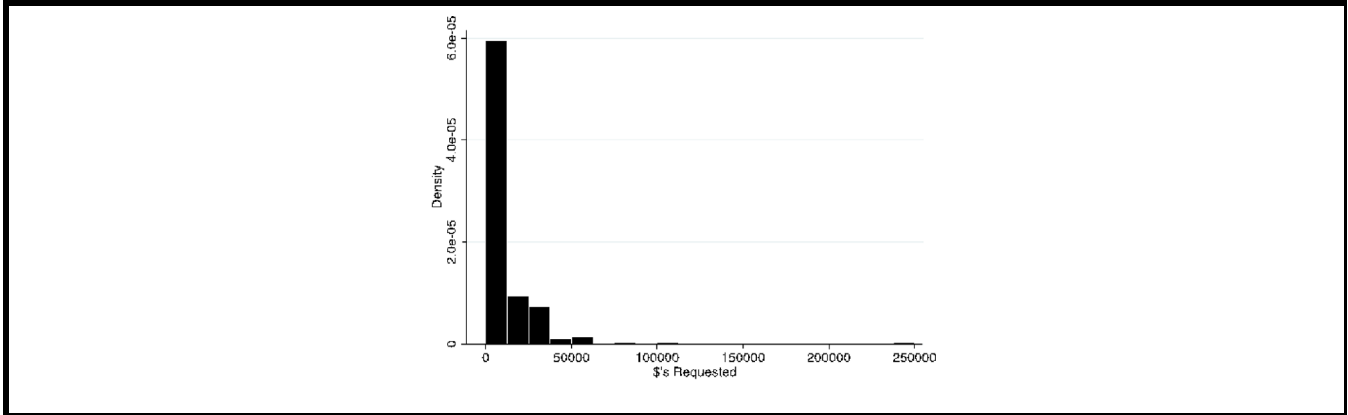


Figure B1. Histogram of Dollars Requested for Breast Cancer Campaigns

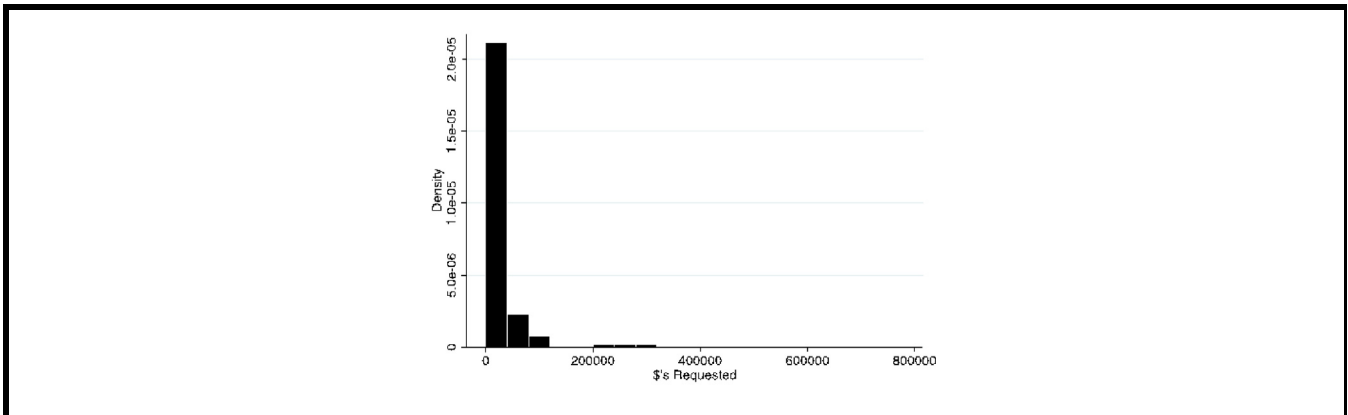


Figure B2. Histogram of Dollars Requested for Organ Transplant Campaign

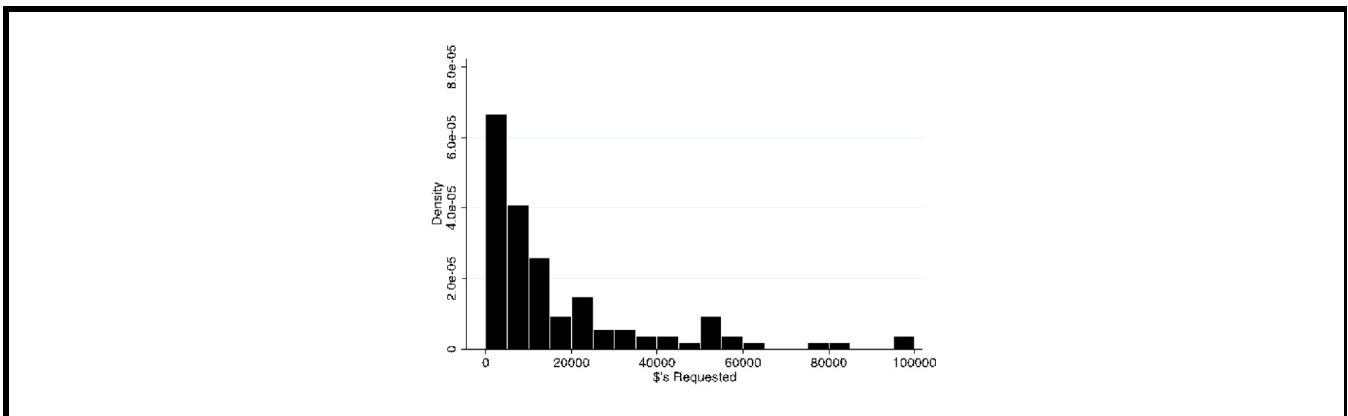


Figure B3. Histogram of Dollars Requested for Stroke Campaigns

# Appendix C

## Survey Items

Please select the **most accurate** response to each of the following questions:

1. You raised funds at GiveForward to
  - Support medical treatment costs for a chronic condition
  - Support medical treatment costs for a one-time procedure (e.g., a single surgery)
  - Support medical treatment costs for an accident-related injury
  - Compensate for a loss in income due to a medical event (e.g., to cover monthly bills)
  - Support a group medical cause
  - Other (please specify): \_\_\_\_\_
2. Who is/was financially responsible for the treatment costs (hereafter referred to as *financially responsible party*)?
  - Beneficiary
  - Legal guardian
  - Friend
  - Other (please specify): \_\_\_\_\_
3. What is the estimated total medical expense needed? \_\_\_\_\_
4. What proportion of the beneficiary's overall medical expenses was covered by the funds raised on GiveForward? \_\_\_\_\_ (0-100%)
5. What was the average **monthly disposable income** of the financially responsible party at the time of the fundraiser on GiveForward (i.e., after-tax income that is available following payment of regular bills and utilities)?
  - < \$1,000
  - \$1,000 to \$1,999
  - \$2,000 to \$4,999
  - \$5,000 to \$9,999
  - \$10,000 to \$14,999
  - \$15,000 to \$25,000
  - > \$25,000
  - Don't know.
6. Did the beneficiary's insurance provider cover the costs of the medical treatment?
  - No, he or she is not insured.
  - No, he or she is insured but the insurance does not cover this particular treatment.
  - Yes, his or her insurance provider covered all or a portion of the treatment cost.
  - Don't know.
7. What type of medical insurance does the beneficiary hold?
  - Public insurance (Medicare, Medicaid, Veteran, etc.)
  - Private insurance
8. To what degree were the funds raised helpful in avoiding personal bankruptcy on the part of the financially responsible party?
  - Not useful at all
  - A little useful
  - Moderately useful
  - Very useful

9. To what degree has the financially responsible party considered the possibility of filing for personal bankruptcy due to financial burden of the beneficiary’s medical expenses?
- Not at all
  - Thought about it, but not seriously
  - Thought about it moderately
  - Thought about it seriously
  - Don’t know

**Summary of Survey Responses**

Variable	Proportion (%)	Cumulative Proportion (%)
<b>Gender of Beneficiary</b>		
Male	51.13	51.13
Female	48.87	100.00
<b>Age of Beneficiary</b>		
Younger than 10	18.05	18.05
10 to 19	4.51	22.56
20 to 29	13.53	36.09
30 to 39	24.81	60.90
40 to 60	30.08	90.98
Older than 60	9.02	100.00
<b>Monthly Disposable Income</b>		
Less than \$1000	47.37	47.37
\$1000 to \$2000	17.29	64.66
\$2000 to \$5000	10.53	75.19
\$5000 to \$10000	0	75.19
\$10000 to \$15000	0.75	75.94
\$15000 to \$25000	2.26	78.20
Greater than \$25000	21.8	100.00
<b>Is Medical Cost Covered by Insurance?</b>		
No, patient is uninsured	14.29	14.29
No, insurance does not cover expenses	18.05	32.33
Yes, insurance covers partial/full expenses	49.62	81.95
Other	7.52	89.47
Unsure	10.53	100.00
<b>Type of Insurance (For Respondents with Insurance Coverage)</b>		
Public (Medicaid or Medicare)	27.27	27.27
Private	72.73	100.00