



## Crowdfunding the cost of healthcare

Crowdfunding is becoming increasingly common among people who need healthcare that's not freely available through the NHS. The increase is said to be due to access to overseas clinics and high-profile social media campaigns such as the 2014 campaign for Mike Brandon.

Websites such as [justgiving.com](http://justgiving.com), [crowdfunder.co.uk](http://crowdfunder.co.uk) and [gofundme.com](http://gofundme.com) are full of campaigns from families trying to raise funds for treatments or seeking help to avoid the financial hardships that a serious illness such as cancer or stroke can cause.

Even though the vast majority of proven effective treatments for cancer are funded by the NHS, more than £20m was raised for cancer treatment not available on the NHS on crowdfunding sites during 2018, a staggering amount when you consider just £530,000 was raised this way in 2015.

### **Don't rely on crowdfunding**

Crowdfunding can put you under pressure and scrutiny at a time when families should be concentrating on treatment and recovery, living life to the max or maybe completing a bucket list.

Taking out a critical illness plan could help with the financial impact that the diagnosis of a serious illness could have on you and, in turn, your family's life.

### **Supporting young people too**

Many Critical Illness policies also include cover for children (natural, step and legally adopted) as an automatic benefit. This can pay out a lump sum if a child is diagnosed with a critical illness or is hospitalised.

Although cancer in young people is rare, it is still the most common cause of death for children aged up to 15. Sadly, around 1,600 children under 15 and 2,200 teenagers and young adults (15-24 years old) are diagnosed with a form of cancer every year.

It's a tough subject to think and talk about but taking action now could save you and those nearest and dearest to you considerable stress and worry at a very difficult time.