CrowdCare Launches to Disrupt Traditional Healthcare with Community-Based, Insurance-Free Model

By combining crowdfunding with consumer-driven care, CrowdCare offers affordable healthcare access without high premiums, deductibles, or network restrictions.

DEERFIELD BEACH, FL, UNITED STATES, June 18, 2025 /EINPresswire.com/ -- A new player in the healthcare landscape is reimagining how Americans access and afford care. CrowdCare, a membership-based platform, officially launched its innovative, community-driven alternative to traditional health insurance today. Designed to empower self-pay patients, CrowdCare enables individuals to access care without premiums, deductibles, or restrictive provider networks by combining crowdfunding, personalized support, and virtual care tools.

Unlike conventional insurance models that profit when care is denied or delayed, CrowdCare centers its approach on access, transparency, and mutual support. Members pay a low monthly fee, gain access to 24/7 virtual care, discounted prescriptions, and can submit larger medical bills to be crowdfunded by fellow members. The model leverages the power of community to help individuals afford care while maintaining full freedom to choose providers.

"Healthcare should be about people, not paperwork," said Lee Cerasani, CEO of CrowdCare. "We've removed the middleman and created a sustainable ecosystem where members can help each other cover costs while accessing care on their own terms."

Each CrowdCare membership includes a personal Care Advocate, who helps members navigate the complexities of the healthcare system—from finding affordable providers to negotiating bills. Members also benefit from cash-pay rates, prescription savings, and a growing digital toolkit that simplifies the self-pay experience.

With medical debt continuing to be a leading cause of bankruptcy in the United States, CrowdCare offers a timely solution for the uninsured, underinsured, and those seeking alternatives to rising insurance premiums. According to recent healthcare reports, more than 25% of U.S. adults have forgone care due to cost, and nearly 40% carry medical debt.

CrowdCare's approach aims to close that gap with transparency and community at its core.

Unlike health-sharing ministries or other alternative models, CrowdCare is not insurance—it is a peer-supported platform for managing medical expenses. Members agree to contribute toward a collective pool used to cover approved, high-cost bills submitted by other members. Smaller, routine expenses are paid out-of-pocket at discounted rates, keeping the system sustainable and predictable.

As the platform scales, CrowdCare plans to expand its virtual offerings, deepen local provider partnerships, and continue building what it calls "a healthcare revolution powered by people, not profit."

About CrowdCare
CrowdCare is a community-driven platform providing affordable healthcare access outside the traditional insurance system. Through its monthly membership model, CrowdCare empowers individuals to access quality care, manage costs transparently, and support others along the way. Members receive 24/7 virtual care, discounted prescriptions, bill negotiation support, and personalized guidance from Care Advocates—without networks, deductibles, or surprise bills. CrowdCare is headquartered in Deerfield Beach, Florida, and serves members across the United States.

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