



Christian Healthcare Ministries

*The biblical solution
to healthcare costs*



OUR MISSION

To glorify God, show **Christian love**, and experience **God's presence** as Christians **share** each other's **medical bills**.

A MESSAGE FROM THE CHIEF EXECUTIVE OFFICER



Throughout the United States, hundreds of thousands of Christians use biblical principles to meet healthcare costs. How? Through Christian Healthcare Ministries (CHM).

CHM's mission is to glorify God, show Christian love and experience God's presence through the sharing of each other's medical bills. We do this by following the command of Galatians 6:2: "Carry each other's burdens, and in this way you will fulfill the law of Christ." This is the cornerstone of who we are and why this ministry exists.

CHM members—regular people like you and me—join and follow the New Testament example in Acts 2 and 4. By voluntarily sharing each other's medical bills, members stand with the early church believers who gave what they had to meet each other's needs. But it's more than medical bills: It's prayer, encouragement and love for one another through the Holy Spirit.

Christians join this fellowship of believers knowing there are no legal contracts or guarantees. They do this knowing that ultimately they are responsible for their medical bills. Nevertheless, they have

confidence that their fellow Christians will faithfully give their monthly financial gifts to meet the needs of members with eligible medical bills. Members understand that those in the Body of Christ have been faithful to their promises for 2,000 years as a result of the Holy Spirit working in their lives.

CHM combines the commitment of its members with a biblically-based mechanism that works. This past year, CHM members shared almost \$500 million of each other's expenses—enabling the ministry to reach a milestone of sharing \$5 billion since the ministry's inception in 1981. Simply put, it's God's biblical design and favor that empowers CHM members to share one another's medical bills.

We love being of service to CHM members because, in this way, we are glorifying God.

In His name,

J. Craig Brown II.
President and CEO

MEET OUR LEADERS

Craig Brown | **President and CEO**



Craig Brown is the President and Chief Executive Officer of Christian Healthcare Ministries (CHM).

Craig graduated from the University of Cincinnati (Ohio) with a bachelor of business administration. While there, he volunteered for two years at the Christ Hospital in Cincinnati in a variety of roles. He later went on to earn his master of business administration from Ohio Christian University (Circleville, Ohio).

After graduation, Craig began working as an accountant at Faxon Machining, a fast-growing, single-source manufacturing company serving the automobile, defense, aerospace, and oil and gas industries. He rose to the position of Chief Financial Officer. Subsequently, he formed and operated a burgeoning real estate and restaurant-holding company for more than a decade.

Prior to his role at CHM, Craig served in several different roles at Ohio Christian University (OCU). These roles included Special Assistant to the President, Vice President for Advancement and Vice President for Entrepreneurship. His final role at OCU was Chief Relationship Officer. In addition to serving as OCU's corporate and legislative liaison, he led numerous internal and external initiatives collaborating with a wide spectrum of church and parachurch organizations. He also provided leadership from concept to completion for OCU's Ministry and Performing Arts Center and the Robert W. Plaster Free Enterprise Center, which was a public-private collaborative economic development project.

Craig is also an engaged civic leader. He is passionate about the civic engagement of the faith community and is active with several organizations including the Council for National Policy, the Association of Ohio Commodores, the American Israeli Public Affairs Committee, President Trump's Ohio Evangelical Council, and serves as Ohio's state director for the Faith and Freedom Coalition.

Craig resides in Barberton, Ohio, and enjoys cycling with his two children, Parker and Karianna.

Charity Beall, CPA | **CFO and Treasurer**



Charity Beall is the Chief Financial Officer and Treasurer of Christian Healthcare Ministries (CHM).

Charity graduated from The Ohio State University (Columbus) with a double major in finance and accounting.

After graduation she pursued a career in public accounting, specializing in auditing not-for-profit organizations. She became a Certified Public Accountant and obtained her Toastmasters Competent Communicator certificate. Charity has presented at events focused on encouraging women, including Real Women, Real Careers and multiple events sponsored by the American Society of Women Accountants (ASWA).

Charity learned about CHM when the firm for which she was working appointed her as senior accountant on CHM's 2003 independent outside audit. In 2008, she became CHM's Director of Finance. She became CFO in 2017, being promoted to the position after almost nine years of mentorship under Roger Kittelson, who served as CFO from 2002 until his retirement in 2017.

While at CHM, Charity has seen the ministry grow from 35 employees, 8,000 member families, and \$16 million in revenue, to over 250 employees, 400,000 individuals and over \$500 million in revenue. She is responsible for all employee benefits programs; the annual audit; all financial reporting; and the implementation and execution of various financial policies.

Charity serves in the children's ministry at her church, Faith Family Church in North Canton, Ohio.

Charity and her husband, Tony, have been married since 2001. They enjoy spending time with their three children: Ashley, Emma and Roman.

Rich Bochart | **VP, Program Services**



Rich Bochart is the Vice President of Program Services at Christian Healthcare Ministries (CHM).

Rich studied at the University of Nebraska (Lincoln), where he earned a bachelor's degree in agriculture education.

After teaching for two years at a Fort Collins, Colo., vocational school, Rich changed to a career path in process and management improvement. He became Production Supervisor of PCB Colorado Incorporated (Fort Collins), where he monitored efficiency and improved process controls for seven manufacturing departments. He spent two years as a CD-ROM Expansion Supervisor with Digital Audio Disc Corporation (Sony) in Terre Haute, Ind., and seven years as a manager at Sonopress, LLC in Weaverville, N.C.

For nine years prior to joining the CHM staff, Rich was the Plant Manager of Forest Corporation in Twinsburg, Ohio. He increased sales growth by six percent each year through revised marketing and product launches. He also renegotiated contracts and modified production processes—saving the company more than \$800,000.

Rich and his wife, Mara, have been married since 1994 and have three sons: Ronan, Braden and McLain.

Lauren Gajdek | **VP, Communications and Media**



Lauren Gajdek is the Vice President of Communications and Media at Christian Healthcare Ministries (CHM).

Lauren earned a bachelor's degree in business from Bluffton University (Bluffton, Ohio) and a master's degree in international finance from University of Akron (Akron, Ohio). Her background in communications started as a student publicity assistant in the public relations office at Bluffton.

She joined the CHM staff in 2003 as Communications Director, a role in which she served for 16 years, during which she also was an administrator of CHM's Prayer Page program for pre-existing conditions.

In 2019, Lauren became CHM Vice President of Communications & Media, with oversight of the ministry's Communications, Marketing, Video and Radio teams.

Over the years, Lauren has enjoyed volunteering at her church in the college ministry, worship team and children's ministry. She earned a black belt in karate and her hobbies include traveling, hiking, kickboxing and reading.

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Lauren and her husband, Peter, married in 2012 and have two daughters, Isabelle and Juliette. The Gajdeks are licensed foster parents and look forward to adopting a child in the future.

Norma Mull | VP, Member Services, Conferences and Groups



Norma Mull is the Vice President of Member Services, Conferences and Groups for Christian Healthcare Ministries (CHM).

Prior to her employment at CHM, Norma and her husband, Gordon, owned a carpet store for five years in Uniontown, Ohio. Norma began serving CHM members when she joined the staff in 1990.

She has served in several divisions of the ministry, including CHM's Member Services, Member Bill Processing, and Human Resources departments.

In 2005, she was appointed CHM's Member Services Supervisor, where she managed the teams responsible for answering questions about the ministry, making membership account changes, sending information to Christians interested in joining and overseeing CHM's program that helps participants with catastrophic medical bills.

Norma has also represented CHM at hundreds of conferences at which she answers questions about the ministry and helps people join at the participation level that's best for their needs. She says that serving members and interacting with them face-to-face is the most gratifying part of her role.

Today, she is responsible for the teams that serve individuals, families and ministries. She also oversees CHM's presence at conferences.

Norma and Gordon are members of Crossroads Community Church Doylestown campus.

The Mulls have been married since 1980 and have two children—Jennifer and Brandon—and four grandchildren. They enjoy camping and hiking.

Bryan Schultz | VP, Chief Information Officer



Bryan Schultz is the Chief Informational Officer of Christian Healthcare Ministries (CHM).

Bryan graduated from Lawrence University (Appleton, Wis.) where he earned a degree in music. Bryan furthered his music education at The University of Akron (Ohio). After graduation, he completed course work for a Doctorate in Music at the University of Cincinnati's College Conservatory of Music. He then served as a visiting professor of music at The University of Toledo (Ohio).

In 2000, Bryan's skill and passion for technology caused him to change career paths. He worked as a Senior Application Developer for DeVore Technologies, a computer consulting company in Cleveland. In this role, he implemented data conversion and SQL integration projects, enhanced process and digitization, and created custom applications. While at DeVore Technologies, Bryan led the team that developed the database system CHM uses to manage all aspects of its medical bill sharing process.

Bryan joined the CHM staff as CIO in 2009. His experience and abilities have enabled CHM to handle its growth by modernizing internal processes, increasing the number of members served by each employee.

Bryan has been married to Patti since 2004.

David Tschantz | VP, General Counsel



David Tschantz is the Vice President and General Counsel at Christian Healthcare Ministries (CHM).

David earned a degree in political science from Kent State University (Kent, Ohio) and Juris Doctorate at the University of Akron's School of Law (Akron, Ohio).

David learned about CHM from board member Joe Emert. The conversation led to an interview and his hire in 2020.

Prior to joining CHM, David was employed by Wayne Mutual Insurance Company (Wooster, Ohio) as the company's Vice President of Claims and Corporate Counsel. He began work there as a claims adjuster in 1984, and was promoted to vice president in 1999.

David has served on multiple industry, civic and professional committees and boards. He served for 10 years as the chairman of the Ohio Insurance Institute's legislative committee. He served for nine years—two as chairman—on the Ohio Supreme Court's board of professional conduct. He currently serves as a member and vice chairman of the Ohio Supreme Court's board on the unauthorized practice of law.

David serves as a deacon at his church, West Hill Baptist Church (Wooster, Ohio). He has also chaired and managed restoration projects around Ohio, including the restoration of a historic bridge and his ancestral Tschantz family log cabin.

David has been married to his wife, Ann, for 28 years. They have two grown daughters—Stephanie and Courtney—and one grandson.

Dave Zahn | VP, Administration



David Zahn is the Vice President of Administration at Christian Healthcare Ministries (CHM).

David earned his bachelor's degree in theology at the Franciscan University of Steubenville. He earned a second bachelor's degree in accounting from the University of Akron.

During his seven years of public accounting experience, David became familiar with CHM by helping perform the ministry's independent annual audit. Moved by the foundational scripture of CHM—Galatians 6:2—and seeing it in action at the ministry, David joined the CHM staff and was appointed to serve on CHM's management team.

He was with CHM until 2001, when he accepted a position as financial controller of a large Blue Dot HVAC company, Blind & Sons, and eventually purchased the company with a partnership team. He served as CFO for the partnership, directing all areas of finance, human resources and information technology for the more than 90-employee firm.

David sold his interest in the partnership. He then served as a business consultant to various for-profit and non-profit organizations, with an emphasis in business acquisitions, start-ups and construction companies.

He rejoined the CHM staff in 2018.

David and his wife, Susan, have been married since 1989 and have two children.

MEET THE BOARD



Roy Hamilton
Hurricane, WV

Board Chairman,
Board Member since 2001
Vice President of Farmers Bank



Joseph C. Emert
Locust Grove, GA

Board Vice Chairman,
Board Member since 2010
President of Life Radio Ministries, Inc.
and NewLife Radio



**Dr. Carol Peters-Tanksley,
MD. DMin**
Austin, TX

Board Secretary
Board Member since 2017
OB-Gyn, Reproductive Endocrinologist,
Christian minister



Jim Detwiler
Willard, OH

Board Chairman from 2003-2019
Board member since 2001
Former President & CEO
of Mercy Hospital



Claude Hopper
Madison, NC

Board Member since 2017
Southern Gospel vocalist and member of
the group *The Hoppers*



S. Bruce Hugill
Skiatook, OK

Board Member since 2010
President & Founder of
Acorn Financial Group



Vic Porter
Nixa, MO

Board Secretary from 2002-2013
Board Member since 2002
President & Founder of
Vic Porter Ministries, Inc

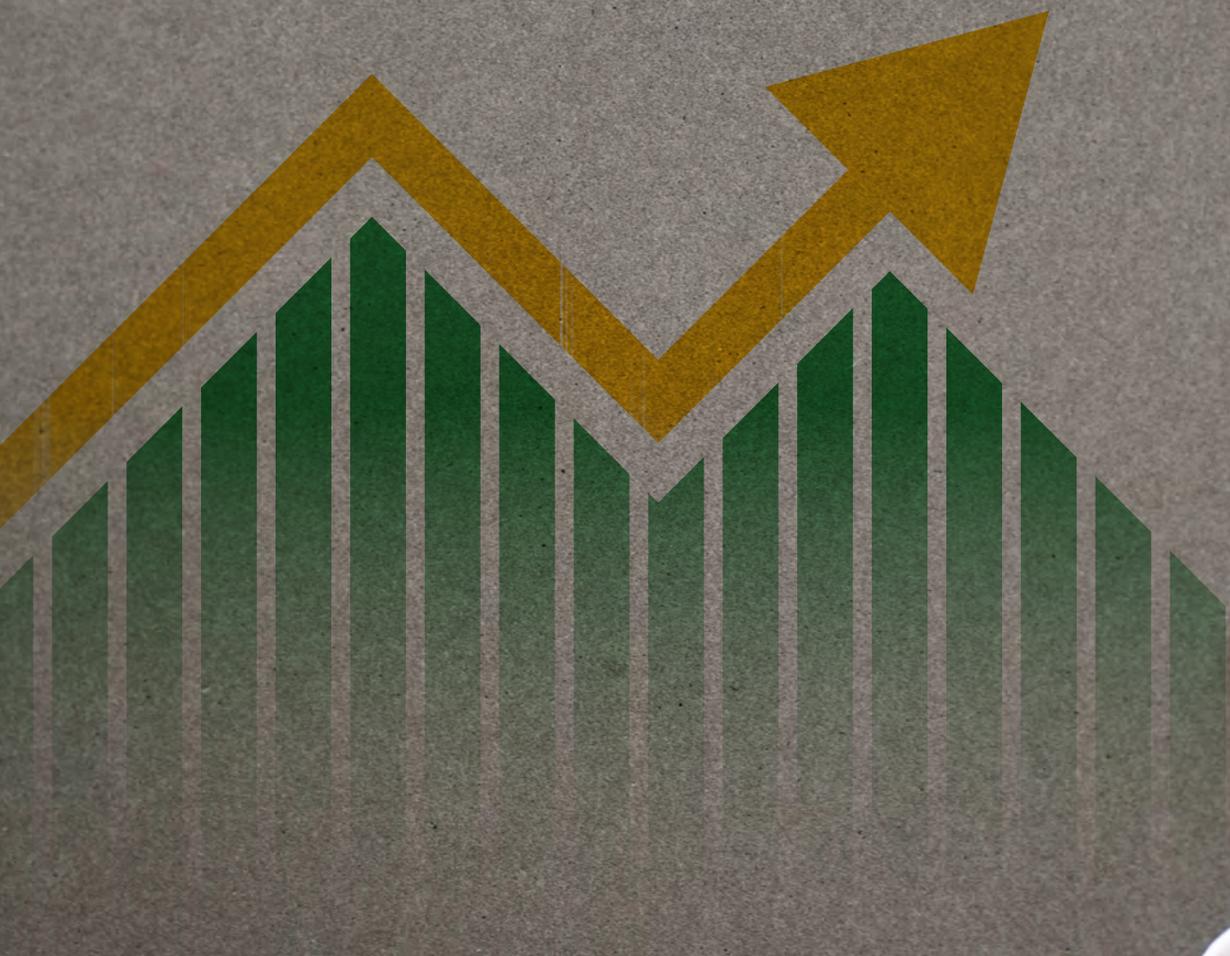


Jeff Yount
Mifflinburg, PA

Board Member since 2002
President & Owner of
The Decorating Center

The background is a textured grey surface. In the top-left and bottom-right corners, there are white puzzle pieces. The central text is in a clean, white, sans-serif font.

Membership Statistics



THE WHY BEHIND THE WHO

A letter written by a CHM member helps explain this point. Cindi and Ken Gunselman from Lubbock, Texas, wrote this about their CHM experience:

I can't express enough thanks for the checks to pay my hospital bills in full. My diagnosis of atrial fibrillation and need for a hospital stay and procedures took me completely by surprise. I'm thankful to God that my cardiologist says my heart is otherwise healthy and I hope to be on the giving side of CHM from now on.

Ken and I thanked God daily for CHM before we needed it—and continue to thank God now that we have experienced the love and support from fellow CHM members. Thank you from the bottom of my “in rhythm” heart!

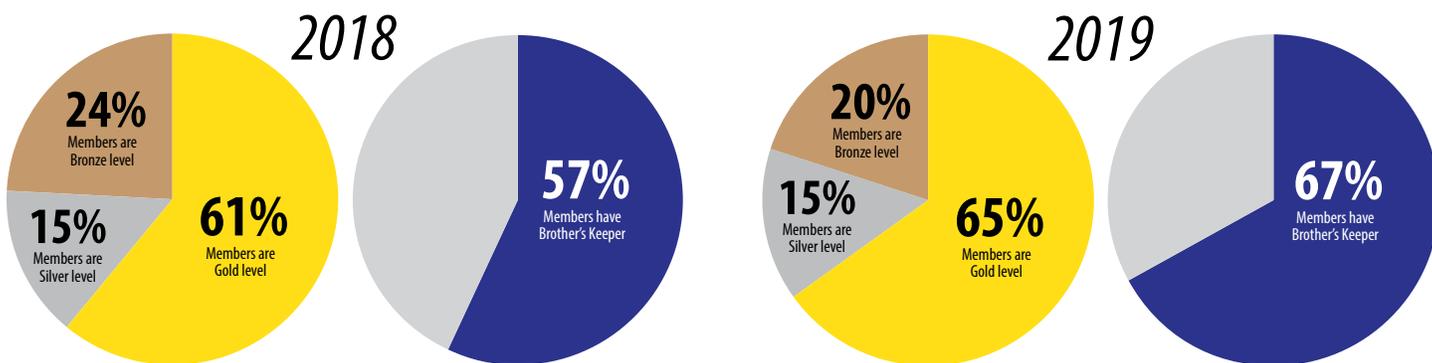
*— Cindi & Ken Gunselman
Lubbock, Texas*

CHM PARTICIPATION

The qualifications for joining are simple: Participating adults must be Christians who attend worship regularly as their health permits (Hebrews 10:25), actively follow the teachings of the New Testament in its entirety and embrace the CHM Statements of Beliefs.

There are no membership restrictions based on age, weight, geographic location or health history.

CHM members follow biblical principles with respect to the use of alcohol and abstain from practices inconsistent with a biblical lifestyle, including (but not limited to) illegal drugs, tobacco, nicotine, any smoking device and sexual immorality as defined in the Scriptures and expressed in CHM's Statements of Beliefs.



GOLD | \$172 PER UNIT, PER MONTH

CHM shares 100 percent of bills in most cases (up to \$125,000* per illness) for any medical incident exceeding \$500 when all other Guidelines are met, including: inpatient or outpatient hospital incidents and surgery; medical testing; maternity; physical therapy and home healthcare (up to 45 visits); incident-related doctor's office visits; incident-related prescriptions. (See chministries.org/guidelines for more information.)

SILVER | \$118 PER UNIT, PER MONTH

Members have a \$2,500 Personal Responsibility per incident; CHM shares the bills (up to \$125,000* per illness) for inpatient or outpatient hospital incidents and surgery performed at any certified surgery center. Testing and treatment outside a hospital do not qualify for sharing. Maternity is ineligible for sharing on the Silver level. (See chministries.org/guidelines for more information.)

BRONZE | \$78 PER UNIT, PER MONTH

Members have a \$5,000 Personal Responsibility per incident; CHM shares the bills (up to \$125,000* per illness) for inpatient or outpatient hospital incidents and surgery performed at any certified surgery center. Testing and treatment outside a hospital do not qualify for sharing. Maternity is ineligible for sharing on the Bronze level. (See chministries.org/guidelines for more information.)

*BROTHER'S KEEPER | \$40 ANNUAL FEE + \$45/UNIT QUARTERLY AVERAGE

Brother's Keeper is an additional program for medical bills exceeding \$125,000 per illness. For example, Brother's Keeper provides Gold members unlimited cost support per illness. (See chministries.org/guidelines for more information.)

Sharing & Financial Revenue

Based on New Testament scriptures

ACTS 2 & 4 | GALATIANS 6:2

*Bear one another's burdens, and
so fulfill the law of Christ.*

– Galatians 6:2 –



CHM SHARING PROCESS

Member records: Medical bills and forms are received by mail, fax or through the online Member Portal and processed by CHM employees according to the date received.

Data entry: With few exceptions, almost all medical bills display information in different ways and places. Therefore, each bill's data must be keyed by hand into the CHM medical bill processing database. In addition, CHM employees verify that there are no duplicate charges (a common occurrence) or other billing mistakes made by members' healthcare providers.

Authorization: Staff members categorize bills into the appropriate illnesses and incidents (see the online glossary at chministries.org/glossary) and authorize bills according to the CHM Guidelines (chministries.org/guidelines).

Member advocacy: Employees review members'

bills to make sure the maximum discount has been obtained, and often verify discounts with members' healthcare providers.

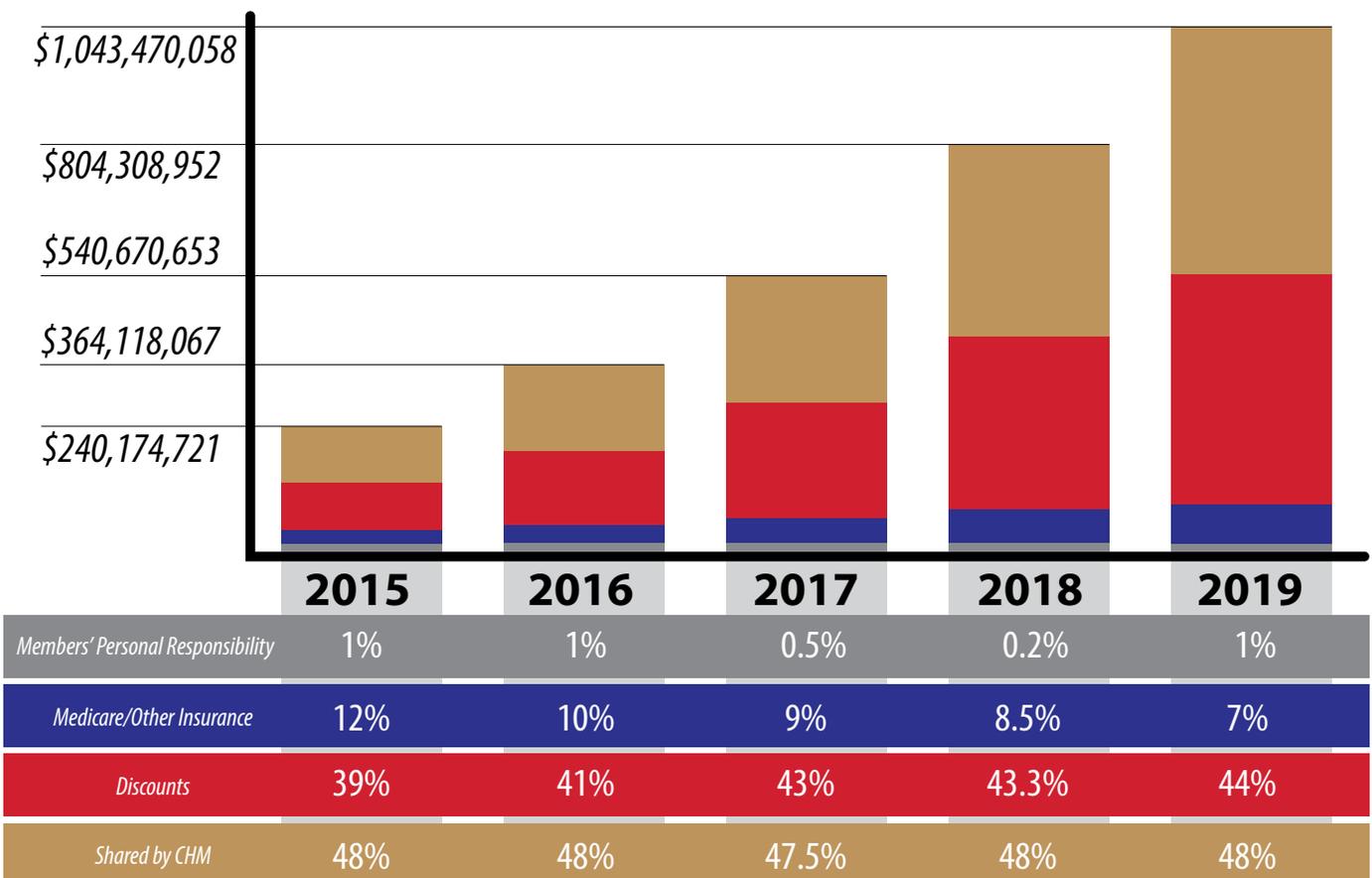
Member reimbursement: Staff members perform a final bill audit, after which funds from the audited CHM bank account are released for sharing. The check is sent to the member via mail.*

Members receive their check(s) in the mail and pay their medical provider(s). At the end of 2019, sharing time was 120 days (more information on page 13). *(Note: At this report's publication in mid-2020, sharing time has been reduced to under 75 days.)*

**(Member-to-member sharing details for the state of Maryland can be found at: chministries.org/chm-membership-for-maryland-residents/.)*

The graphic below depicts the medical expenses incurred by CHM members and how they were met from 2015 to 2019.

How medical needs were met from 2015 – 2019

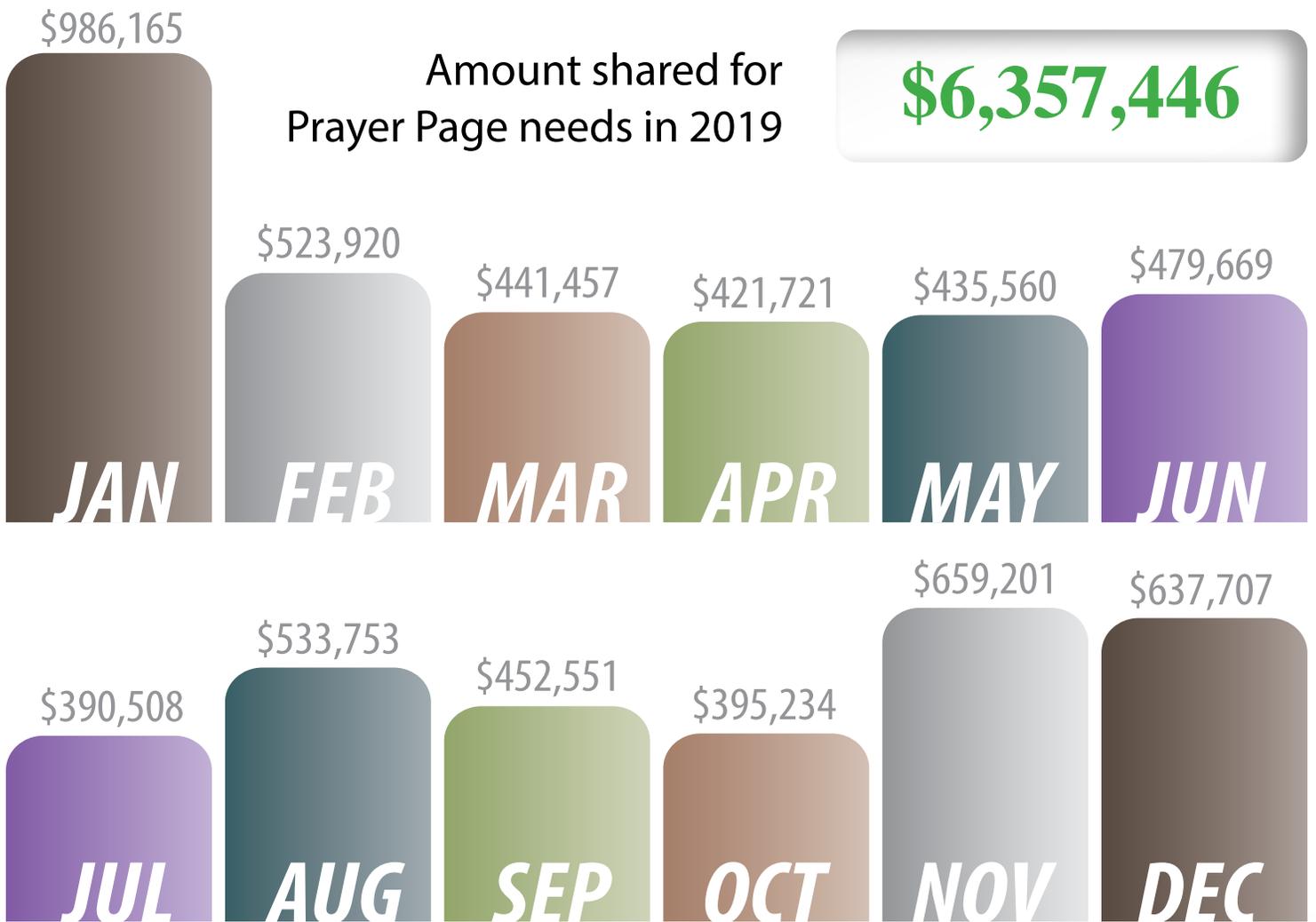


MEMBERS GO THE EXTRA MILE

The Prayer Page is an additional means by which CHM members help fellow members. Prayer Page medical needs appearing in *Heartfelt Magazine*, CHM's monthly publication, are ongoing bills incurred from pre-existing conditions, which do not qualify for sharing through the regular CHM programs (Gold, Silver, and Bronze). CHM members voluntarily donate funds above their regular CHM

monthly financial gift: 100 percent of this extra giving goes to help members in need. Members listed on the Prayer Page receive donations proportionate to their needs each month until their bills are shared in full.

The chart below represents the amount of voluntary donations shared monthly in 2019 to Prayer Page participants to pay their medical bills.



2019 REVENUE

2019 Actual Revenue
\$512,090,322

Admin. Expenses: 0.57%

Program Services: 5.3%

Change in Net Assets: -3.5%

Medical Bills Shared: 97.6%

“*Christian Healthcare Ministries is a Better Business Bureau (BBB) Accredited Charity. To earn BBB charity accreditation, CHM applied and met 20 charity accountability standards regarding organizational governance; spending money; the truthfulness of the charity’s representations and its willingness to disclose information to the public.*

–Better Business Bureau

THINGS TO CELEBRATE:



Better Business Bureau
Accredited Charity since 2013

The only health cost sharing ministry heard on *The Dave Ramsey Show*



CHM membership increased from 389,042 members in 2018 to 416,785 members in 2019



CHM sharing increased from \$388,722,857 in 2018 to \$499,917,946 in 2019



Prayer Page sharing decreased slightly from \$6,404,655 in 2018 to \$6,357,446 in 2019



77 people joined the CHM staff in 2019

CHM’s 2018 and 2019 **IRS Form 990s** are available at www.guidestar.org and audited yearly financial statements are made available upon request.

2020 BUDGET



Q & A with Chief Financial Officer Charity Beall

Why did CHM have reduced revenue in 2019? For the past five years, CHM has experienced explosive growth, with over 310,000 new members sharing each other's burdens. As membership grew, so did our need for staff. Although we've

continued to implement numerous efficiencies, enabling fewer staff to serve more members, during the summer of 2019 we saw sharing time—time between receipt of medical bills and issuance of sharing checks—reach a peak of over 150 days. This occurred for several reasons, including an increase in medical bill submissions earlier in the membership timeline than had historically been the case. Praying for wisdom, and making additional process improvements, we worked diligently to reduce sharing time to 120 days by the end of 2019. This rapid reduction resulted in record-breaking amounts shared throughout much of 2019. To God be the glory!

From my chair as CHM's CFO, I'm often amazed by enormous medical costs and the need for God's healing touch for our members. As I pray for our members, the Holy Spirit reminds me that we serve a big God: He used CHM members to satisfy more than \$1 billion in medical expenses in 2019 alone. Praise be to our God, whose generosity is great and love for His children is even greater.

—Charity Beall, CFO and Treasurer

Why did CHM raise member gift amounts? CHM has a long-standing history of making decisions focused on glorifying God and serving members. Colossians 2:3 states, "In him (Christ) lie hidden all the treasures of wisdom and knowledge." We rely on Christ every day as we serve members' medical bills. One of CHM's 2020 goals is to reduce and maintain sharing time at 75 days or less (a goal that was achieved by this report's publication date in mid-2020). CHM leadership carefully observes and analyzes trends so we can respond appropriately and sustain this ministry that we serve on behalf of God's people. Trends we noted in 2019 were an increase in medical bill submission and a decrease in the rate of membership

2020 Projected Revenue

\$630,144,000

Admin. Expenses: <1%

Program Services: 6.0%

Change in Net Assets: -3%

Medical Bills Shared: 97%

growth. These two factors created the need for a membership gift increase. CHM maintained the same membership gift amounts for 12 years, and after detailed analysis, it was clear that a gift amount set in 2007, particularly in the current environment of rising healthcare costs, would not enable CHM to continue offering the same advantages. The decision to change gift amounts was a comprehensive process that involved significant reporting, analysis and review by the Leadership Team and the Board. Care for our members led us to give ample notice of the gift increase, which did not take effect until April 1, 2020. The most relevant part of the process was prayer. Though these decisions are difficult, the goal is to ensure the ministry's long-term ability to meet the medical needs of its members.

How does CHM combat rising healthcare costs? It's beneficial to all members to negotiate discounts with your providers and to ask for better pricing on your medical bills. Your faithful stewardship has produced a consistent increase in discounts of over five percent, across the board. CHM's entire reason for being is to glorify God first and foremost. We walk this mission, asking in faith with earnest expectation for God's protection, wisdom and favor. As His promises express, "My help comes from the Lord, who made heaven and earth!" and "The Lord keeps watch over you as you come and go, both now and forever" (Psalms 121: 2 and 8). We recognize God's faithfulness and your faithfulness as the root of the success and sustainability of this ministry. We are honored to serve you.

CHM BY THE NUMBERS 2019

52,200
MEMBER APPLICATIONS PROCESSED

77
NEW HIRES IN 2019

5,852 BABIES BORN IN 2019

61,600 EMAILS PROCESSED

364 HANDWRITTEN THANK YOU LETTERS TO CHM

7 YEARS AS A ACCREDITED CHARITY **SINCE 2013**
BBB bbb.org

- PAYMENT
- TRANSACTIONS
PROCESSED -
2,542,768
IN 2019

OVER **50,000** FAMILIES RECEIVED HELP IN 2019

GOLD SCHEDULE PRAYER PAGE

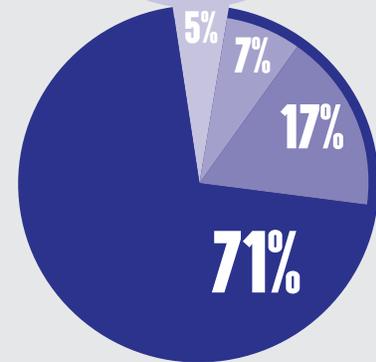
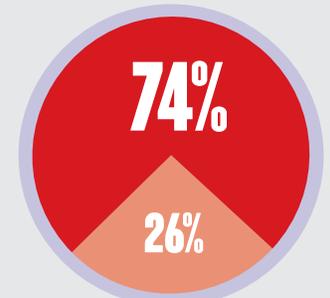
27,332 FACEBOOK LIKES

PLUS OVER **2,800** FOLLOWERS ON OTHER SOCIAL MEDIA PLATFORMS

17.4% FOLLOWER GROWTH

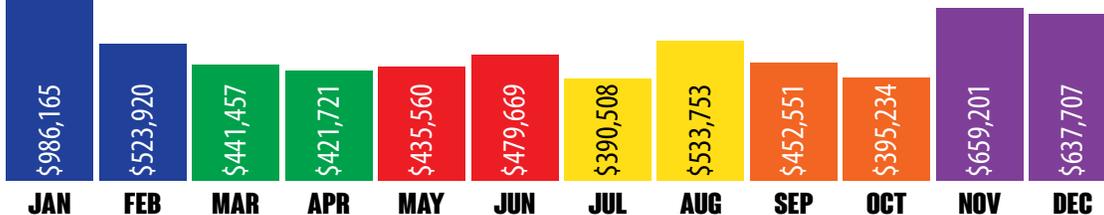
719,646 CALLS INTO CHM
4,292,864 MINUTES OF TALK TIME IN 2019

65% GOLD MEMBERS
67% BROTHER'S KEEPER



PRE-EXISTING BROTHER'S KEEPER MATERNITY NEEDS ILLNESS NEEDS

\$6,357,446 SHARED ON PRAYER PAGE IN 2019



365,364 **BILLS SHARED IN 2019** \approx **\$1,043,470,058** **TOTAL ELIGIBLE BILLS BEFORE DISCOUNTS IN 2019** $-$ **\$463,158,626** **TOTAL DISCOUNTS IN 2019** $+$ **\$80,393,486** **MEDICARE/INSURANCE IN 2019** $=$ **\$499,917,946** **TOTAL SHARED IN 2019**

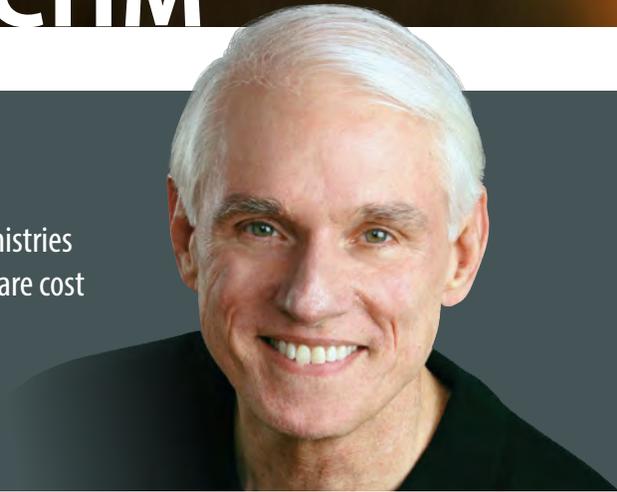
What people say about CHM



FRIENDS OF CHM

Howard Dayton | Founder of Compass – Finances God's Way

"I love the core value that is the foundation upon which Christian Healthcare Ministries is built—God's people taking care of one another! Anyone searching for healthcare cost support should explore this option."



Dave Ramsey | Financial Expert and Radio personality

"CHM is a proud sponsor of Ramsey Live Events and the only health cost sharing ministry heard on *The Dave Ramsey Show*."



Kendrick Brothers | Producers of *War Room*, *Courageous* and other major Christian films

"Being CHM members is a God-honoring way to steward our resources and is a trusted program to provide medical care for our families while also helping other believers."



Benham Brothers | Benham REO (Real Estate) Group, Entrepreneurs, authors & former baseball players

"For us, joining CHM was an easy decision—personally and for our business. It's an excellent solution that turns traditional healthcare upside down because it's totally nonprofit. The money I send each month goes to meet other Christians' medical needs."

FRIENDS OF CHM



Jim Cross | Village Missions Chief Financial Officer

"With CHM as a component of our healthcare program, we saw an immediate \$480,000 savings. We were able to use those funds to fulfill our purpose: Sending missionary-pastors to rural churches."

Pat Petkau | Forrest Springs Camp & Conference Center

"Joining Christian Healthcare Ministries was an easy decision for us as we sought healthcare provision for our greatest asset: Our staff. CHM is a quality healthcare program at an affordable price and the best decision we've made regarding our staff's healthcare costs."



Steve Moore | Co-host of *MoneyWise* Radio Show

"Christians helping each other with their healthcare costs—it's the better way! CHM is the best solution to combatting today's rising medical expenses."

Brian Doyle | Iron Sharpens Iron National Director

"CHM is based on New Testament principles and is the closest thing I know of that embraces God's plan for our healthcare provision. I love that it points families, especially men, to trust God and walk by faith."



CHM MEMBERS

Missy Barton | Maple Park, Ill.



Since CHM isn't insurance, I had some reservations. I was nervous that the ministry was too good to be true and that we'd have to pay large bills in the event of a major medical expense. Little did we know that God would use three incidents—in rapid succession—to confirm that placing our faith in His people to meet our healthcare costs was just what we needed to do.

Becca Kyle | Dripping Springs, Texas



My 20-week ultrasound showed that our baby was fine, but I had some serious pregnancy complications. I was told to hope for the best but prepare for the worst: a hysterectomy as a life-saving procedure, a transfusion, lots of IVs, bladder repair, ICU and NICU time and a catheter for a few weeks. Ministry members shared almost \$42,000 after more than \$125,000 in healthcare provider discounts. We were blessed not only by the financial help but by each CHM staffer who answered our phone calls and emails. It has been such a joy to be part of this incredible ministry—they have been the hands and feet of Jesus.

Dr. Jeff Erdner | College Station, Texas



When a friend asked my opinion about health cost sharing ministries—specifically Christian Healthcare Ministries—I admitted I didn't know much about them. His question spurred me to research the concept. What I found was an incredible program—so much so that I recommended CHM to my friend and signed up myself. I was drawn to CHM for many reasons. I appreciated the low monthly cost, but what excited me the most is knowing that our family won't be violating our religious and moral beliefs. Also, I love the idea that CHM is a ministry of Christians helping Christians.

James & April Standing | American Fork, Utah



Late 2016 and early 2017 were some of the most difficult months of our lives. Our two-week-old son, Crew, passed away from a heart defect. Still reeling from the loss, we got the news less than six months later that our two-year-old daughter, Mazy, had a life-threatening condition. To date, CHM has shared over \$410,000 after \$436,000 in medical bill discounts. At this writing Mazy still has about a year of chemo to go, but thankfully the most difficult treatment period is over and she is now in the "maintenance" phase. She is a happy, strong, busy three-year-old—and she has an 80 percent chance of being cured!

Michelle Danreuther | Loma, Mont.



I contracted norovirus when I was 22 weeks pregnant with our youngest child, Cove. Its effects led to a very difficult winter, a premature birth, an 11-day stay in the Neonatal Intensive Care Unit (NICU) and a tailspin of healthcare costs (more than \$70,000). Though I knew CHM shares most maternity costs through its Gold program, I still had my doubts during our time of need. However, our recent medical events and CHM members' faithfulness now leaves me with peace because CHM has proven they have our backs.

Kimberly Rae Thigpen | Madison, Ga.



Without CHM we never could have afforded to pay even a percent of the procedure's total cost, which was about \$120,000. I would have had to forego the care I needed and continue my spiral toward lifelong disability.

Beth Grimm | Lancaster, Pa.



I can't tell you how grateful I am for the financial provision available through CHM and how its pre-existing conditions programs fully shared my medical expenses. I'm so thankful for the monthly Prayer Page checks that helped keep me afloat, but even more encouraging were all of the notes, cards, letters, emails and prayers sent by fellow CHM members. I even received a hand-quilted blanket!

Jim Sherwin | Brasstown, N.C.



At the hospital we learned my wife's heart attack was caused by a bleeding ulcer that in turn had caused a dangerously low hemoglobin count. She was quickly transferred to a larger hospital in Atlanta, where she was stabilized in the cardiac intensive care unit and was treated for 10 days. To my surprise, the hospital reduced our bill from \$78,000 to about \$23,000—a discount of about 70 percent. I was equally astonished when a check for \$15,000 arrived from CHM about six weeks later. Meanwhile, I learned that Joan's expenses exceeding \$15,000 would be included on the Prayer Page, which is another program for pre-existing conditions. In this way, members would be able to send voluntary donations above and beyond their regular financial gifts to help us pay the rest of Joan's medical bills.



Scan to view video testimonials on our website. To read more testimonials, visit chministries.org/testimonials.



Christian Healthcare Ministries

The biblical solution to healthcare costs

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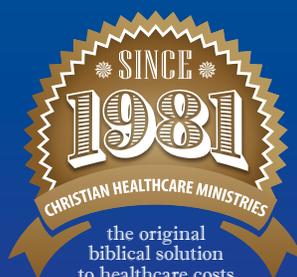
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As Heard On

