



*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



When Christian Healthcare Ministries started in 1981, no one knew how God would use it to bless and minister to so many of His people.

As we enter our 40th year, I'm pleased to report that, just as with previous years, 2020 showcased that CHM remained true to its founding mission—and we continue to experience historic vibrancy and growth. CHM is the nation's longest-serving health cost-sharing ministry, and we're recognized as the standard-setter for health cost sharing. That translates into much more than monetary value for current and prospective CHM members:

1. **Ministry motivation.** CHM provides a biblical, compassionate solution to healthcare costs through which Christians voluntarily share each other's medical bills.
2. **Leadership and experience.** CHM's leadership team is one of high integrity and Christian character who have many years of proven leadership experience.
3. **Credibility and reputation.** CHM has 40 years of excellence and credibility with members and healthcare providers alike. CHM is a high-integrity ministry, marked by transparency, full accountability, and adherence to best practices.
4. **Scale and consistency.** CHM members enjoy

being part of a Christian community that is hundreds of thousands of members strong, spanning all 50 states and the U.S. territories. Our well-trained team of ministry staff delivers a consistent ministry experience.

5. **Vision and momentum.** CHM members are served by ministry staff who share a clear and compelling vision for a larger, stronger, and more excellent CHM. Our vision is to enhance the member experience service through such improvements as new technologies and sustaining a historically low average sharing time of less than 75 days.

Each of these areas enhance CHM's value to current and prospective members. But perhaps the greatest value we offer is our staff's ministry motivation and their commitment to CHM's founding mission. We're excited to see what God will do in our future!

A handwritten signature in white ink, appearing to read 'J. Craig Brown II', written over a dark background.

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 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.

While at CHM, Charity has seen the ministry grow from 35 employees, 8,000 member families and \$16 million in revenue to almost 300 employees, 200,000 families and over \$700 million in revenue. As the landscape for health cost sharing ministries has changed and grown, she has led many strategic initiatives that distinguish CHM as a leader in this industry. These include implementation and execution of investment and financial policy to steward member gifts and sustain competitive pricing, integrate key performance metrics to target efficiencies and decrease

costs. She's responsible for the annual audit; all financial reporting; and the implementation and execution of all financial policies.

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

Charity has been married to Tony 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.

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.

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**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).

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

Dave learned about CHM from board member Joe Emert at a Christian concert taking place near his residence. The conversation led to an interview and his hire at the beginning of 2020.

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

Dave has served on multiple committees and boards in different positions. He served as chairman of the Ohio Insurance Institute's Legislative Committee for 10 years. He also served as a member for nine years and chaired two years with the Ohio Supreme Court's Board of Professional Conduct. He is currently serving as chairman of the Ohio Supreme Court's Board on the Unauthorized Practice of Law.

Dave attends the Pleasant Hill Baptist Church near Sterling, 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 in Kidron, Ohio.

Dave has been married to his wife Ann for 29 years. They have two grown daughters—Stephanie and Courtney—and two grandsons.

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**David 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

# Membership Statistics



# THE WHY BEHIND THE WHO

A letter written by a CHM member helps explain this point. Wynne Manning from Cody, Wyoming wrote this about their CHM experience:

*Five years ago, my husband died, and I was faced with making all the decisions for the first time in 39 years.*

*A young friend of mine told me about CHM and I nervously plunged in. Because I was in good health, I figured I could use CHM for any catastrophic incidents that occurred. I liked the opportunity to help lift up others because that's something I've always believed in. Christ lifted others, so I feel we need to do the same.*

*Four years after I initially joined this fabulous group, I had a serious health issue. I was diagnosed with pericarditis.*

*I almost wept when I received my first check sharing for the costs of the bills I had submitted. I've since been telling anyone who will listen that they need to investigate this healthcare option.*

*Thank you, CHM, for taking care of me so well.*

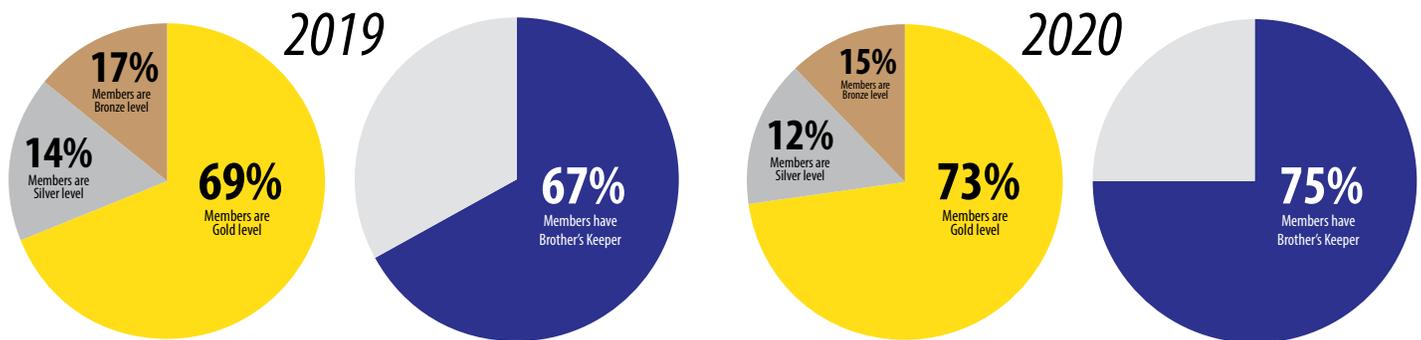
*- Wynne Manning  
Cody, Wyoming*

# 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 eligible bills (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](http://chministries.org/guidelines) for more information.)

## **SILVER | \$118 PER UNIT, PER MONTH**

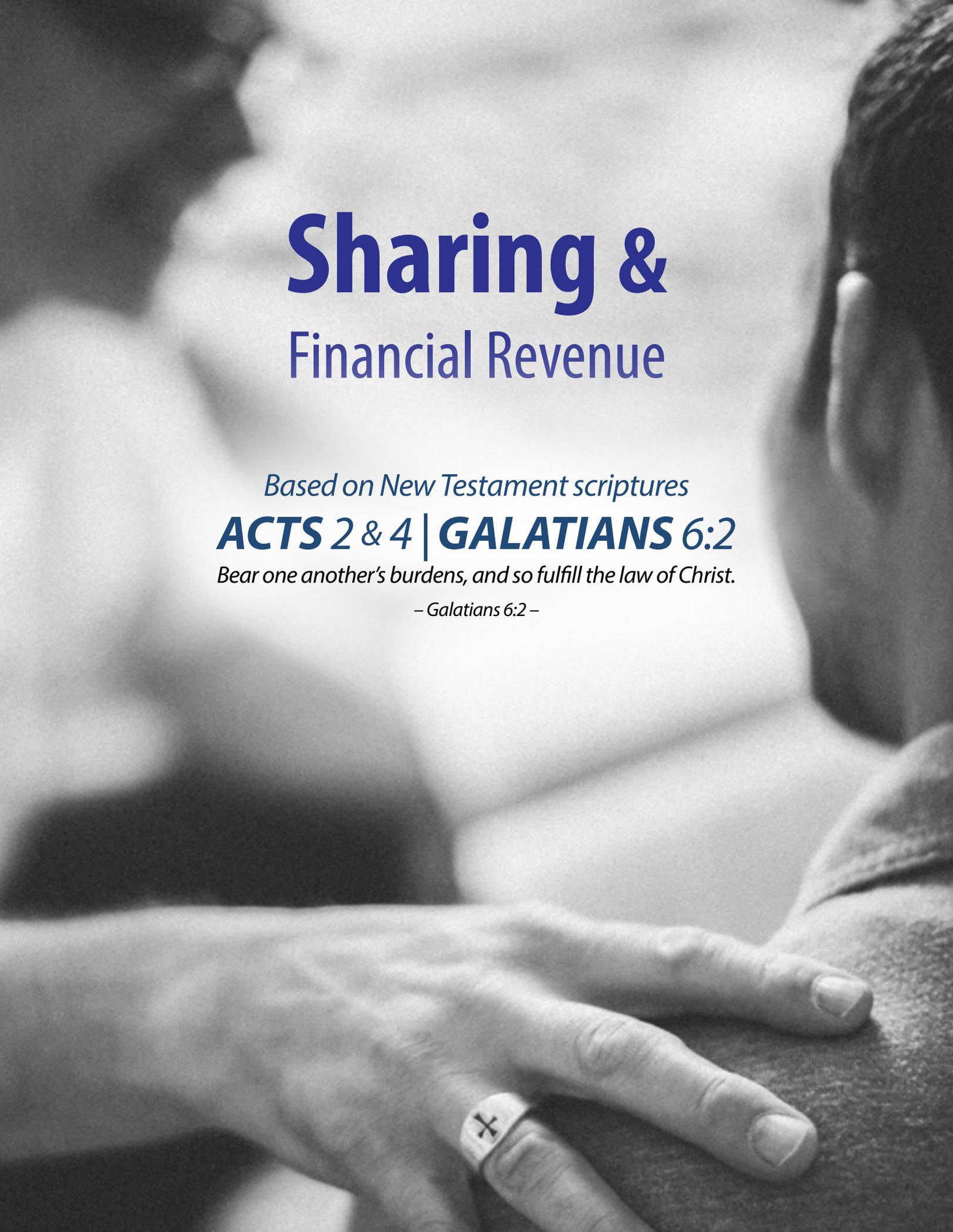
Members have a \$2,500 Personal Responsibility per incident; CHM shares the bills (up to \$125,000\* per illness) for inpatient or outpatient hospital incidents and surgery performed at any certified surgery center. Testing and treatment outside a hospital do not qualify for sharing. Maternity is ineligible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

## **\*BROTHER'S KEEPER | \$40 ANNUAL FEE + ON AVERAGE \$45-\$50/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](http://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](http://chministries.org/glossary)) and authorize bills according to the CHM Guidelines ([chministries.org/guidelines](http://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.

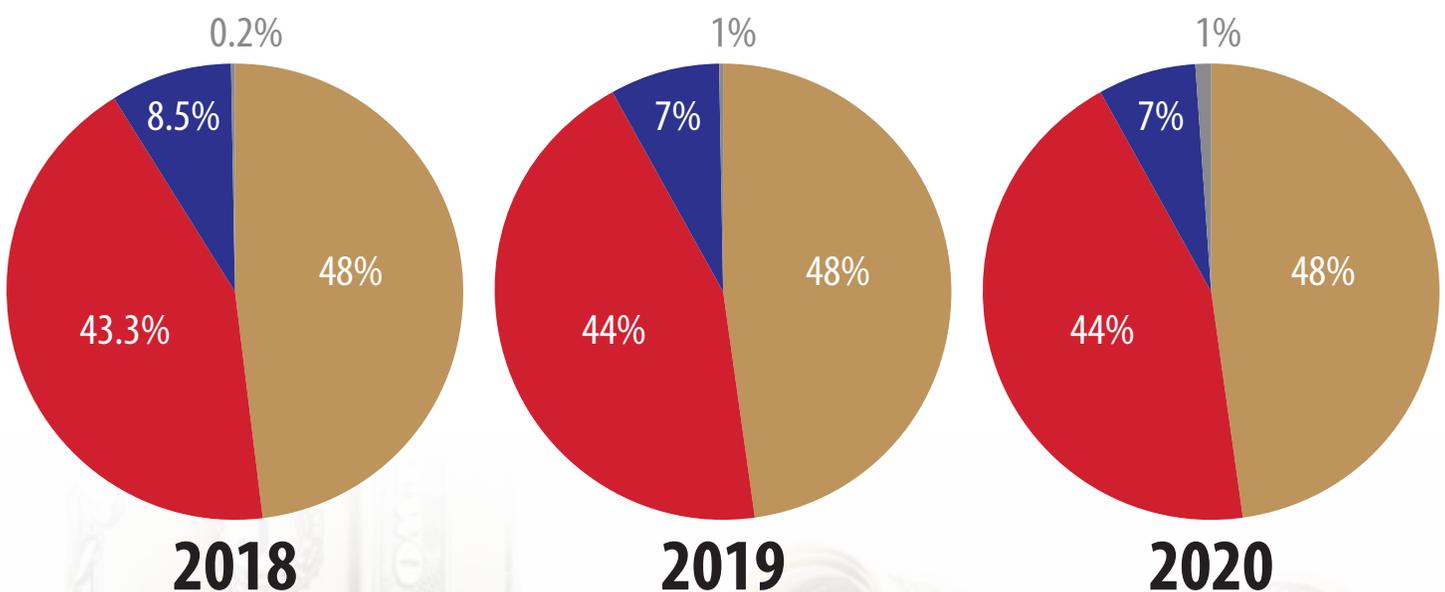
**Member reimbursement:** Staff members perform a final bill audit, after which funds from the audited CHM bank account are released for sharing. The check is sent to the member via mail.\*

Members receive their check(s) in the mail and pay their medical provider(s). *(Note: At this report's publication in mid-2021, sharing time is 70-85 days.)*

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

The graphic below depicts the medical expenses incurred by CHM members and how they were met from 2018 to 2020.

## How medical needs were met from 2018 - 2020



# MEMBERS GO THE EXTRA MILE

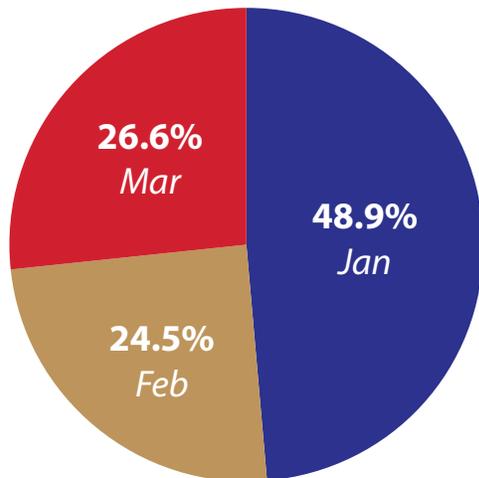
The Prayer Page is an additional means by which CHM members help fellow members. Prayer Page medical needs appearing in *Heartfelt Magazine*, CHM's monthly publication, are ongoing bills incurred from pre-existing conditions that are eligible for sharing when certain qualifications are met. CHM members 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 2020 to Prayer Page participants to pay their medical bills.

## Amount shared for Prayer Page needs in 2020

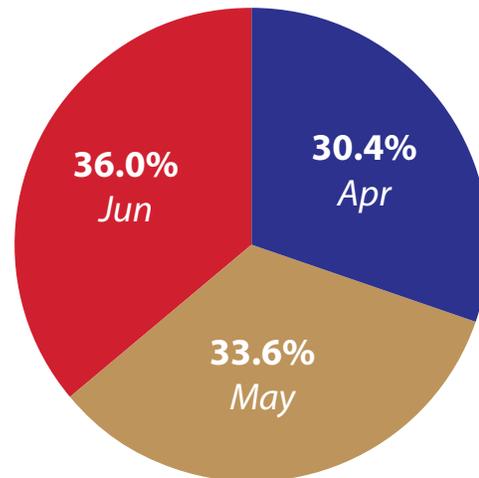
**over \$6 million**

### First Quarter



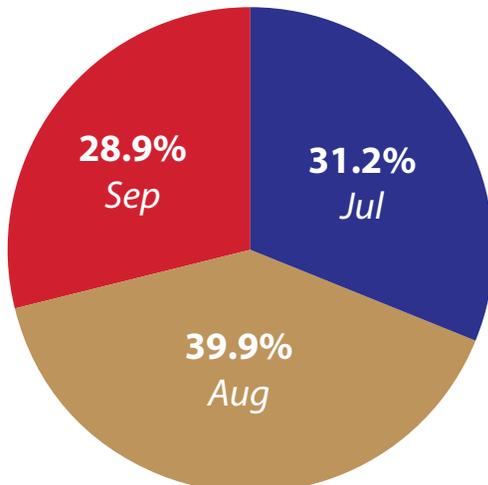
over \$1.9 million shared

### Second Quarter



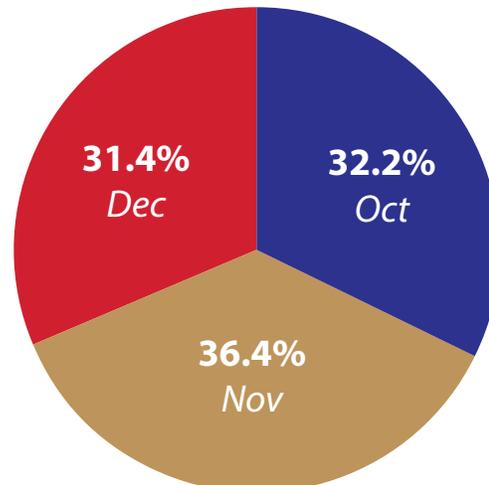
over \$1.3 million shared

### Third Quarter



over \$1.5 million shared

### Fourth Quarter



over \$1.2 million shared

# 2020 REVENUE

## 2020 Actual Revenue

# Over \$600 million

Admin. expenses: **0.6%**

Program services: **5.1%**

Change in net assets: **-0.3%**

Medical bills shared: **94.6%**

## THINGS TO CELEBRATE:



Better Business Bureau  
Accredited Charity since 2013

As Heard on



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



CHM membership increased from 400,000 members in 2019 to Over 425,000 members in 2020



CHM sharing increased from nearly \$500,000,000 in 2019 to Over \$600,000,000 in 2020



*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**



Prayer Page sharing decreased slightly from \$6.3 million in 2019 to just over \$6 million in 2020



CHM's sharing time reduced significantly. See [chministries.org/resources/bill-sharing-process/](http://chministries.org/resources/bill-sharing-process/)



Just over 50 people joined the CHM staff in 2020

CHM's 2018 and 2019 **IRS Form 990s** are available at [www.guidestar.org](http://www.guidestar.org) and audited yearly financial statements are made available upon request.

# 2021 BUDGET



## Q & A with Chief Financial Officer Charity Beall

**How did CHM do in a year defined by COVID-19?** The year 2020 was a record-breaking year for CHM. CHM served its members and the kingdom of God more efficiently and effectively and with a greater impact.

Isaiah 41:10 says, “So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with My righteous right hand.” (NIV) We certainly experienced God’s hand of protection in 2020.

### Medical bill sharing stats:

- CHM received more than \$1.2 billion in eligible medical bills last year, representing over 457,000 individual bill documents. This is roughly \$200 million more than 2019.

*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 2020 alone. Praise be to our God, whose generosity is great and love for His children is even greater.*

**–Charity Beall, CFO and Treasurer**

- CHM turned around and shared over \$600 million directly to almost 70,000 members for their medical bills which was an increase of \$100 million in sharing from 2019.
- Sharing time (days between when your medical bill is received and when a sharing check is mailed) decreased from 120 days to 70-85 days.

## 2021 Projected Revenue

# Over \$700 million

Admin. expenses: **<1%**

Program services: **6%**

Change in net assets: **7%**

Medical bills shared: **86%**

- CHM’s total cost to operate the ministry, including all payroll, rent, utilities, etc. was under 6 percent of the membership gifts collected.
- CHM shared over \$3 million in COVID-19-related medical bills.

**What is CHM looking forward to in the future?** As we launch into our 40th year at CHM, we’re full of hope. Romans 15:13 says, “May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit.” (NIV) CHM has 39 years of history that has taught us what works for the Ministry, important trends, and key market indicators. In those 39 years, we’ve also spent time evaluating opportunities for improvement and growth. We plan for the momentum of positive change to continue and accelerate in 2021.

For more details about what God is doing through CHM, please visit [chministries.org/whats-new](http://chministries.org/whats-new).

**CHM**  
BY THE  
NUMBERS  
2020

Thank you notes sent to CHM



LETTERS

&



EMAILS

379



Prayer requests  
submitted by members

Requests for a CHM  
information pack



13,786  
mailed



1,148  
downloaded

@iheartCHM



33,625 likes



2,721 followers



1,260 subscribers



823 followers



743 followers



127,268 emails  
processed



46,558  
applications processed

84.3% growth on  
social media

Total shared  
over \$600 million

57,544

FAMILY MEMBERSHIPS HELPED  
THROUGH SHARING SUPPORT



6,058

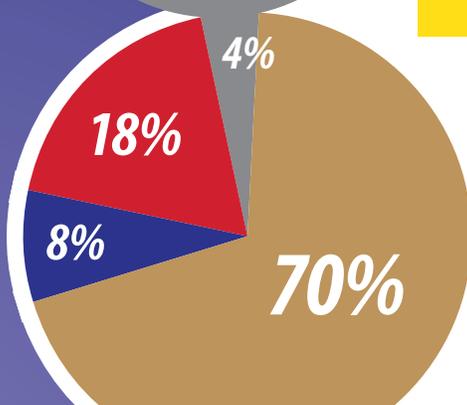
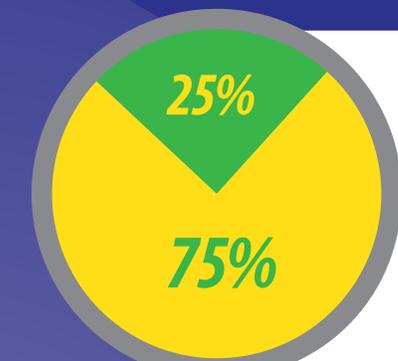
BABIES BORN  
TO CHM MEMBERS

68,945

MEMBERS WHO  
RECEIVED



SHARING  
SUPPORT



PRAYER PAGE

GOLD SCHEDULE

PRE-EXISTING CONDITIONS

MATERNITY

BROTHER'S KEEPER  
(bills exceeding \$125,000)

ILLNESS

See more stats at [chministries.org/CHM-by-the-numbers](http://chministries.org/CHM-by-the-numbers).

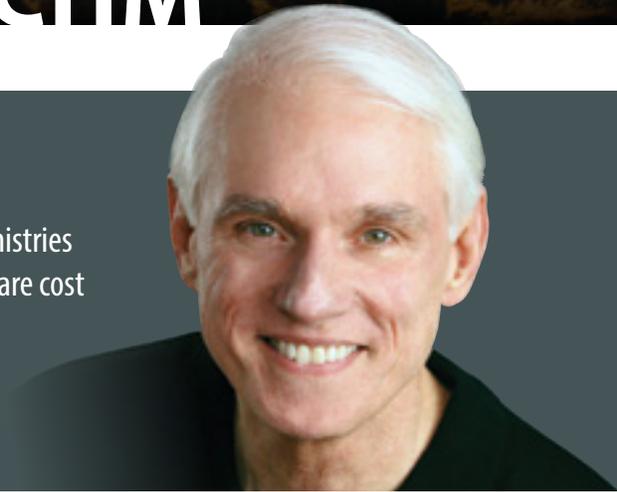
# What people say about CHM



# 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 Ramsey Show*."



**Kendrick Brothers** | Producers of *Overcomer*, *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



**Michael O'Brien** | Christian Music Artist

"Two years after I left NewSong to spend more time with my wife and children, I was diagnosed with atrial fibrillation. Even though my condition was pre-existing, because it was in a maintained state when I joined, CHM shared my medical bills on the Gold schedule. The staff even negotiated my original \$140,000 bill to just \$40,000! CHM is a huge blessing; I'm truly a CHM believer."



**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 and the best decision we've made regarding our healthcare costs."



**Steve Moore** | Former 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

## Wahid & Laila Wahba | Peachtree Corners, Georgia



The biggest blessing we received was all the cards and prayers that poured in from CHM members. We received emails and cards daily from people we didn't know and will probably never meet. The only connection we had with them was our Lord Jesus Christ.

## Crystal LeMaster | Gerrardstown, West Virginia



Just three weeks after Faith was born, we noticed a cough that grew worse and affected her breathing. The day after Christmas, we took Faith to the pediatrician who immediately admitted her to the hospital. It was such a blessing to have our CHM family on our side through Faith's birth and during her bout with RSV.

## Cassie Millburn | Mechanicsville, Virginia



Within a few short months, the tumor was bigger than the width of my daughter Mallory's thumb; I knew it was only going to get bigger. Two surgeries later, it still wouldn't go away. Members from across the country began to pray for healing. We watched her tumor shrink—one month later, it was gone. The Prayer Page was exactly what we needed; our generous CHM brothers and sisters helped us pay off all our daughter's medical bills.

## Laurie Hayn | Plymouth, Indiana



I heard the combine coming through the corn right behind me. I didn't have time to get out of the way! I lost my left arm and leg in the accident. CHM has been so good to us through this all. I love everyone I talk to! I also don't have to wait on approvals to get treatment. I know my injury will cause me future difficulties and require additional medical treatment, but because we are Gold members with Brother's Keeper, I don't have to worry about how we'll meet those expenses.

## Doug Bevins | Newmarket New Hampshire



When Theresa spoke with a CHM representative, relief swept over her—the reassuring staff member soothed and informed her, answered her questions, and walked her through detailed instruction on how to navigate handling bills as self-pay patients.

## Madyson Frick | Billings, Montana



At my 19-week appointment, the doctor noted that the baby's heart rate was dropping below normal readings. Praise God, the testing done at triage showed the baby was fine; however, the additional testing and treatment were incredibly stressful and quite expensive. CHM members shared all our maternity bills in full. Not only was a financial weight lifted off our shoulders, but the Christ-like way CHM took care of us during this difficult time proves its ministry focus.

## Scott Lowe | Soddy Daisy, Tennessee



I was diagnosed with an aggressive form of prostate cancer. The news was a shock. My wife, Rhonda, had just endured radiation and chemotherapy after being diagnosed with cancer. It was like starting the same nightmare all over again. I had to undergo a high-risk surgery, which was successful. All of my medical bills are paid—a tribute to the generosity of my fellow CHM members.

## Cara Chatwin | Utah



Several months after joining CHM, we were excited to find out I was pregnant. Imagine our shock when we learned I was carrying not one, not two, but three babies! Reese, Royal and Wren, born at 34 weeks and five days, were in the NICU for 20 days before coming home. We're forever thankful for the generous members who have taken such good care of us.



Scan to view video testimonials on our website. To read more testimonials, visit [chministries.org/testimonials](https://chministries.org/testimonials).



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