



**Christian  
Healthcare  
Ministries**

# A MESSAGE FROM THE CHIEF EXECUTIVE OFFICER



Throughout the United States, hundreds of thousands of Christians use biblical principles to meet healthcare costs. How are they accomplishing this? 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 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—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 just 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. What members understand is 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 more than \$635 million of each other's expenses—causing the ministry to reach a milestone of satisfying over \$7 billion in medical bills since the ministry's inception in 1981. Simply put, it's God's biblical design and favor that has empowered 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,

A handwritten signature in black ink, appearing to read "J. Craig Brown II". The signature is fluid and cursive, with a large initial "J" and "C".

J. Craig Brown II  
President and CEO

## OUR MISSION

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



# MEET OUR LEADERS

## Craig Brown | **President and CEO**



J. Craig Brown II brings a unique blend of knowledge and experience to his role as president and chief executive officer for Christian Healthcare Ministries. In addition to being a ministry executive, he is also a successful entrepreneur and engaged civic leader.

Craig earned a Bachelor of Business Administration in accounting from the University of Cincinnati, a Master of Business Administration from Ohio Christian University, and was awarded a Doctor of Business, honoris causa, from Columbia International University.

Prior to coming to Christian Healthcare Ministries (CHM), Craig served as chief relationship officer at Ohio Christian University and held a variety of roles during a time of historic growth. Those roles included special assistant to the president, vice president for advancement, and vice president for entrepreneurship. He also served as the university's corporate and legislative liaison, leading numerous internal and external initiatives collaborating with a wide spectrum of church and parachurch organizations. He also provided leadership from concept to completion for the university's Ministry and Performing Arts Center and the Robert W. Plaster Free Enterprise Center, a public/private collaborative economic development project.

In addition to his career in the non-profit sector, Craig had a successful career in the private corporate sector as an entrepreneur. He began his career with two years of volunteer service to the Christ Hospital in Cincinnati, Ohio, where he subsequently worked in a variety of roles while a student at the University of Cincinnati. Upon graduation, he joined Faxon Machining—a fast-growing single source manufacturing company serving the automobile, defense, aerospace, and oil & gas industries—as an accountant and rose to serve in the role of chief financial officer during a period of historic growth. Subsequently, as an entrepreneur he formed and operated a burgeoning real estate and restaurant holding company for more than a decade.

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

Craig and his wife reside in Barberton, Ohio, and enjoy spending weekends in central Ohio with their children.

## 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.

Since Charity joined the team in 2008, she's seen the ministry grow from serving 8,000 families and \$16 million in revenue to almost 200,000 families and \$700 million in revenue. As the landscape for health cost sharing ministries continues to advance, she has led many strategic initiatives that distinguish CHM as a leader in this industry. These include the implementation and execution of investment and financial policy to steward member gifts and sustain competitive pricing, integrating key performance metrics to target efficiencies and decrease costs, and building a platform for the future through expanding financial technological competencies. Charity'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.

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## 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.

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*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.

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*Norma Mull* | **VP, Member Services 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, as Vice president of Member Services and Groups since 2019, she is responsible for the teams that serve individuals, families and ministries.

Norma and her husband, Gordon, are members of Crossroads Community Church's 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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*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 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, since 1991. 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

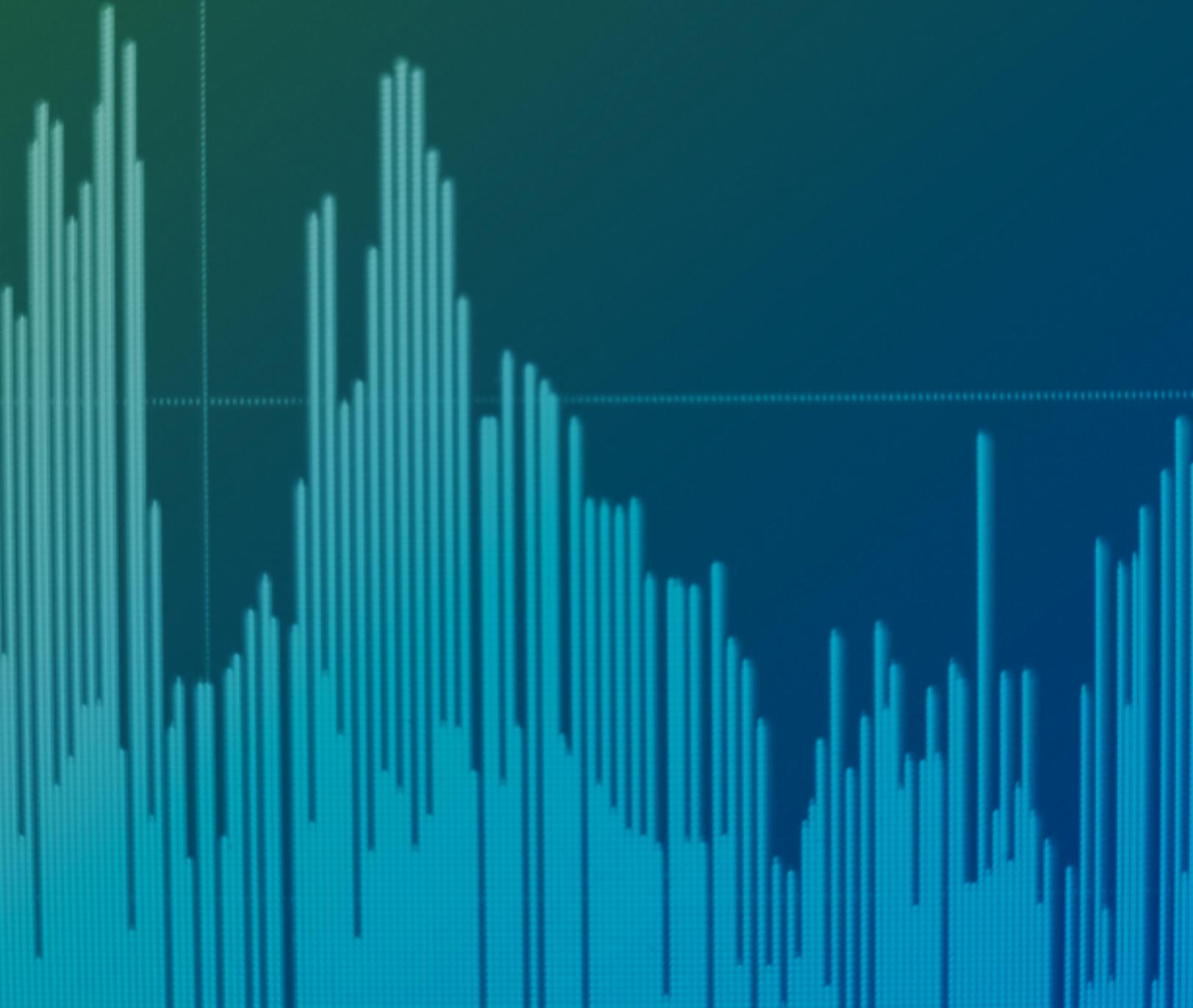
Board Member since 2010  
President & Founder of  
Acorn Financial Group



**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. Lacey Graves from Carolina Shores, North Carolina, wrote this about her CHM experience:

*As health costs rose, I decided to take my friend's advice and try CHM.*

*Well, I never got sick or had any accidents for several years. Then, in January, I felt a lump in my left breast. I had breast cancer.*

*I needed a lumpectomy and radiation treatment. Suddenly I was looking at major medical bills.*

*Since then, CHM has shared all of my eligible bills. Even though I had dozens of prayer warriors praying for me, the thought of having cancer growing in my body tested my faith. I had to turn it over to God and now I am praising Him for His mercy. I'm also thanking Him for CHM. Not having to worry about paying the bills took a big strain off my shoulders and allowed me to focus on getting well.*

*- Lacey Graves  
Carolina Shores,  
North Carolina*

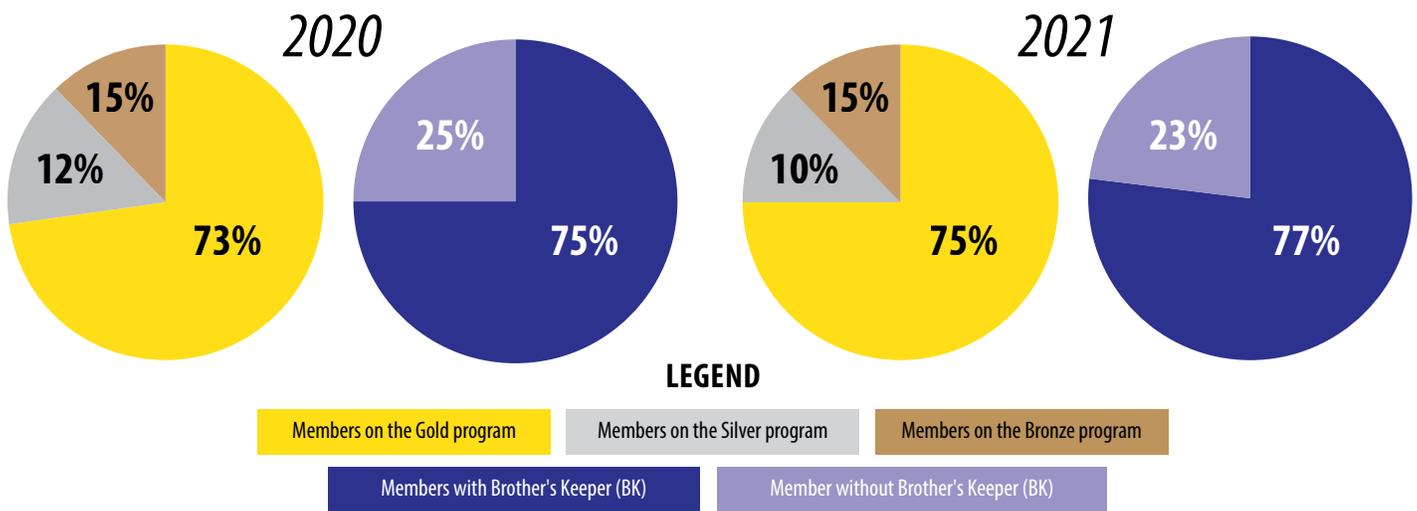


# CHM PARTICIPATION

The qualifications for joining CHM 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<sup>†</sup>

CHM shares 100% 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; and incident-related prescriptions. (See [chministries.org/guidelines](http://chministries.org/guidelines) for more information.)

## SILVER | \$118 PER UNIT, PER MONTH<sup>†</sup>

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<sup>†</sup>

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<sup>†</sup>

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.)

<sup>†</sup>As of January 1, 2022: CHM's monthly gift amounts are as follows: Gold at \$205, per unit; Silver at \$125, per unit; Bronze at \$85, per unit. Brother's Keeper is billed monthly at \$20 per unit.



# 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](https://chministries.org/glossary)) and authorize bills according to the CHM Guidelines ([chministries.org/guidelines](https://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.

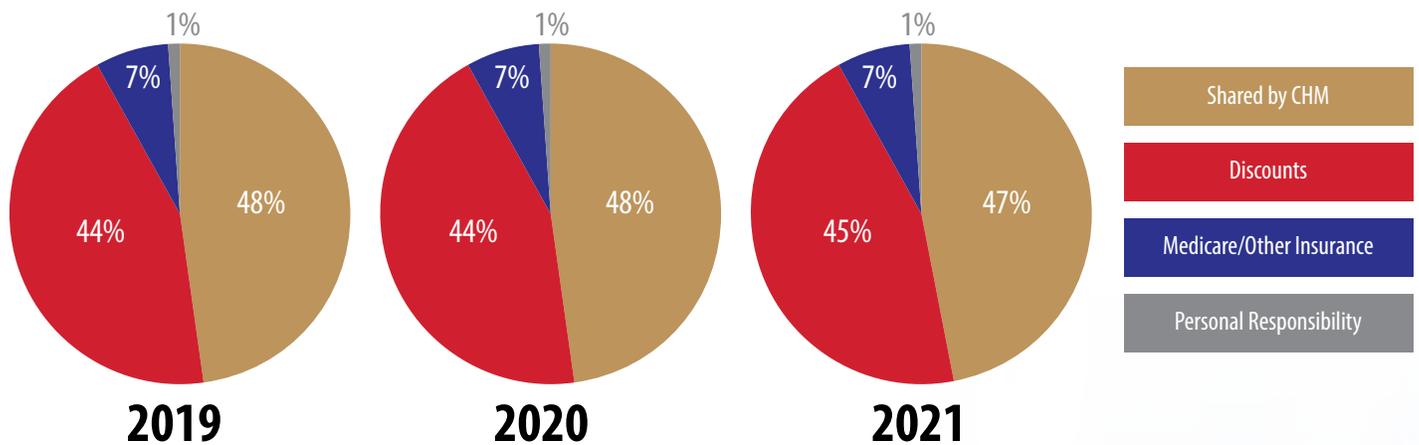
**Member reimbursement:** Staff members perform a final bill audit, after which funds from the audited CHM bank account are released for sharing. The check is sent to the member via mail.\*

Members receive their check(s) and promptly pay their medical provider(s). (Note: At this report's publication in mid-2022, 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/](https://chministries.org/chm-membership-for-maryland-residents/).)

The graphic below depicts the medical expenses incurred by CHM members and how they were met from 2019 to 2021.

## How medical needs were met from 2019 - 2021



# MEMBERS GO THE EXTRA MILE

The Prayer Page is an additional means by which CHM members help each other. Prayer Page medical needs appearing in *Heartfelt* Magazine, CHM's monthly publication, are ongoing bills incurred from pre-existing conditions that are eligible for Prayer Page sharing when certain qualifications are met. CHM members voluntarily donate funds above their regular CHM monthly financial gift: 100% of this extra giving goes to help members in need. Members listed on the Prayer Page receive monthly donations proportionate to their needs until their bills are shared in full.

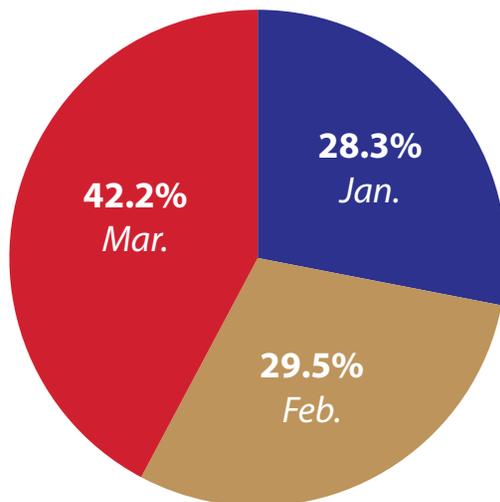
The chart below represents the amount of voluntary donations shared monthly in 2021 to Prayer Page participants to pay their medical bills.

## Amount shared for Prayer Page needs in 2021

over \$5.7 million

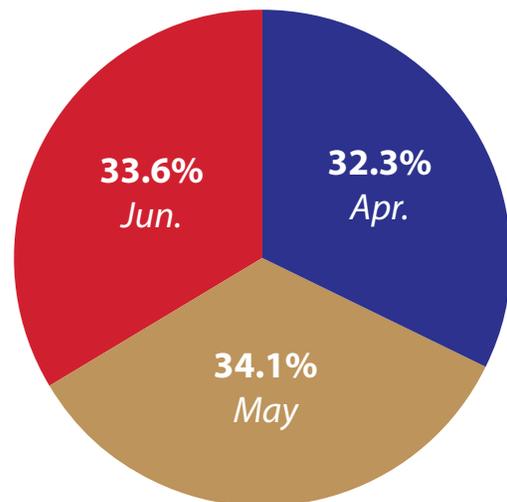
### First quarter

over \$1.3 million shared



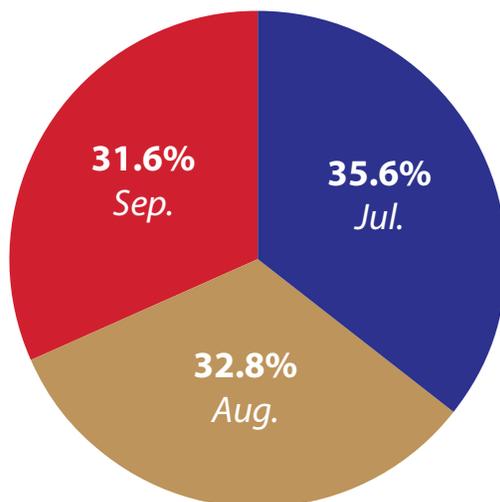
### Second quarter

over \$1.2 million shared



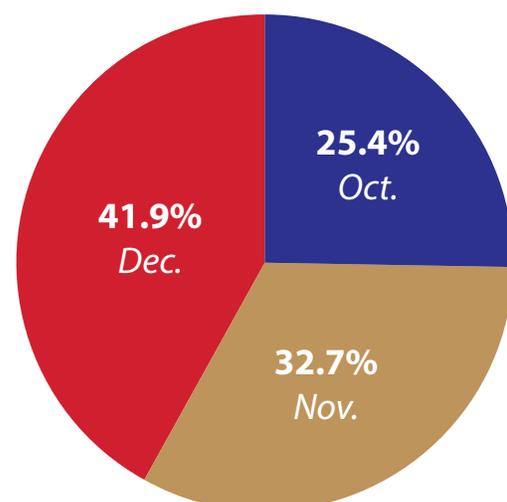
### Third quarter

over \$1.4 million shared



### Fourth quarter

over \$1.8 million shared



# 2021 REVENUE

2021 Actual revenue

## Over \$685 million

Medical bills shared: **92.7%**

Operating expenses: **5.5%**

Change in net assets: **1.8%**



*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.*

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**–Better Business Bureau**

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 held steady at over 425,000 members in 2021



CHM sharing increased from nearly \$600,000,000 in 2020 to Over \$635,000,000 in 2021

## OVER \$22,000,000

### TOTAL AMOUNT SHARED FOR COVID-19 MEDICAL BILLS

## IN 2021



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



CHM's 2019 and 2020 **IRS Form 990s** are available at [guidestar.org](https://www.guidestar.org) and audited yearly financial statements are made available upon request.

# 2022 PROJECTIONS



## Q & A with Chief Financial Officer Charity Beall

**How did CHM do in year two of COVID-19?** The Lord continues to sustain this ministry through your faithful and consistent giving, by providing favor with various outside administrations and bringing partners for process improvements.

One of my favorite Scripture passages that speaks to me as I fulfill my responsibilities as CFO is Proverbs 3:5-6 (NLT): "Trust in the Lord with all your heart; do not depend on your own understanding. Seek His will in all you do, and He will show you which path to take."

### Medical bill sharing stats:

- CHM received more than \$1.3 billion in eligible medical bills before discounts last year, representing over 462,000 individual bill documents. This is roughly \$140 million more than 2020.
- CHM shared over \$635 million directly to more than 70,000 members for their medical bills, which was an increase of \$35 million in sharing from 2020.
- CHM was able to offer our Medicare-participating members a gift reduction through our SeniorShare™ program to keep our long-time valued members as they transition to Medicare.
- Sharing time (days between when your medical bill is received and when a sharing check is mailed) significantly decreased.
- CHM's total cost to operate the ministry, including all payroll, rent, utilities, etc. was under 6 percent of the membership gifts received.
- CHM shared over \$22 million in COVID-19-related medical bills through discounts and member reimbursement.

2022 Projected revenue  
**Over \$750 million**

Medical bills shared: **91%**

Operating expenses: **6%**

Change in net assets: **3%**

### Why did CHM increase member gift amounts for 2022?

As part of our commitment to our purpose of glorifying God by serving His people well, we regularly evaluate the cost of sharing medical bills to make sure CHM is able to continue sharing medical costs now and in the future.

The method to establish monthly gift amounts starts with reviewing what's been shared and what's expected to be shared over the next few years. A three-year review of healthcare costs and incoming financial gifts, coupled with increasing inflation, showed the need for a monthly gift amount adjustment.

CHM is a remarkable value. The range of services, costs, programs for pre-existing conditions, catastrophic costs, and many other factors, means that, for Christians, CHM is the nation's leading health cost sharing ministry.

Through your generous giving, CHM was able to help more than 70,000 members with \$635 million in medical bills. God is moving mountains through you.

For more details about how God is serving His people through CHM, please visit [chministries.org/whats-new](https://chministries.org/whats-new).

**CHM**  
BY THE  
NUMBERS  
2021

**936**



Prayer requests  
submitted by members

**OVER 5,000**

Requests for a CHM information pack



mailed



downloaded

@iheartCHM

**61,810**  
engagements

+15.9% **38,917** likes

+93.6% **3,954** followers

+52.3% **1,873** subscribers

+45.0% **1,183** followers

+36.4% **1,011** followers

**OVER**

**\$599,250,000**

of discounts and other financial assistance

**36,738**   
new applications

**357,238**   
total calls

**45%** average discount amount

**OVER \$22,000,000**



amount was shared for covid-19 medical bills



SINCE 1981  
CHM HAS SATISFIED

**OVER \$7 BILLION**

in members' Eligible medical bills

**OVER 70,000**

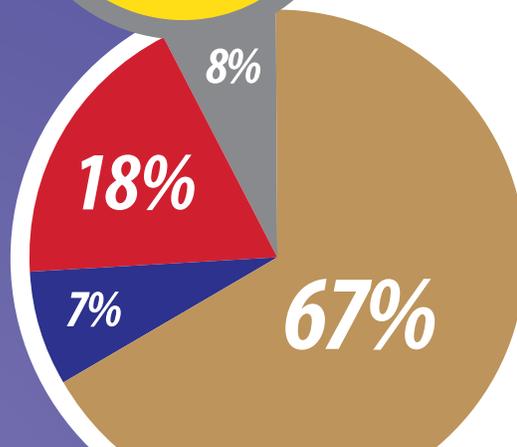
members who received sharing support

**OVER 59,000**

families helped through sharing support



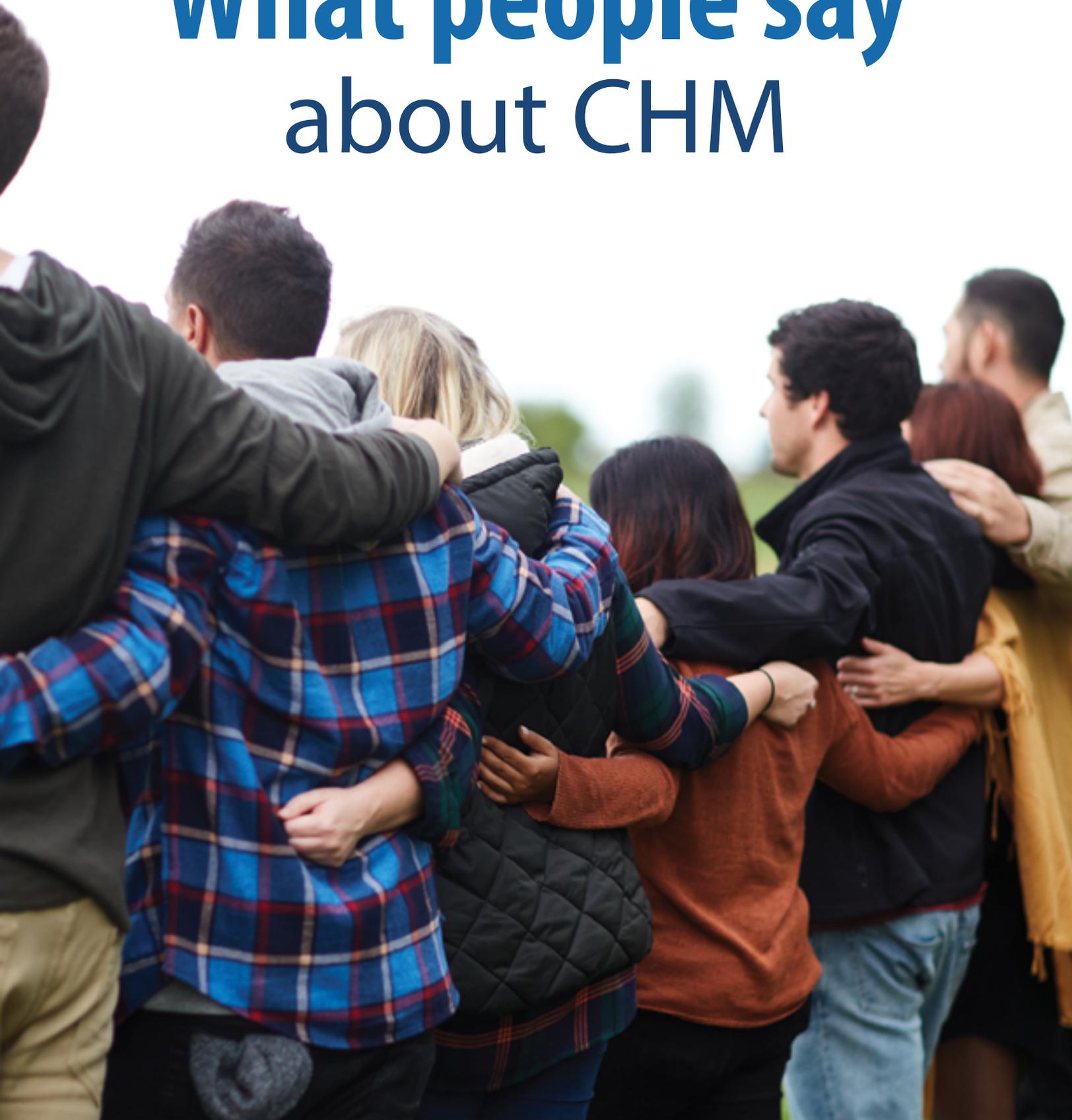
**OVER \$635 MILLION TOTAL SHARED**



- PRE-EXISTING
- OVER \$5,760,000 SHARED ON PRAYER PAGE
- GOLD SCHEDULE
- MATERNITY
- BROTHER'S KEEPER
- ILLNESS

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

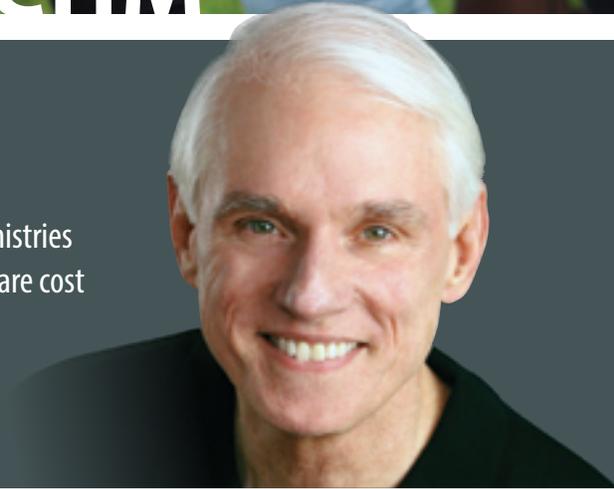
# What people say about CHM



# 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 professional 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



**Elle Cardel** | Founder of *Daughter of Delight*

"Shortly after we joined CHM, my husband, Michael, got sick. He was in the hospital for four days and three nights and we quickly learned that's not cheap! It could have spelled out financial ruin for us—but thanks to CHM, it didn't. It's such a tremendous blessing to witness this financial burden literally being lifted right out of our hands."

**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."



**Chloe Ogden** | Top USA collegiate wrestler

"I had back-to-back surgeries on my shoulders, three weeks apart, before I left for my first year of college. That's where CHM stepped in. CHM was there for us, handling the financial side so I could focus on getting well."

**Brooklyn Collingsworth Blair** | Singer with *The Collingsworth Family*

"My husband and I joined CHM in 2014 and have been so blessed by their ministry! We travel for a living and have had three pregnancies, multiple surgeries, and plenty of incidents. Christian Healthcare Ministries exemplifies the Biblical charge to bear one another's burdens and they do it with excellence. We are forever grateful!"



# CHM MEMBERS

**Mary Lund** | Orem, Utah



We were expecting identical twin boys. However, one of the twins, Aaron, was in heart failure and passed away. CHM shared our medical bills and answered all our frantic questions. CHM employee Theresa even stayed late at the office to wait for news of how Calvin's life-saving surgery went. She mourned with us when Aaron passed, but she joined us in rejoicing at Calvin's miracle. CHM prayed for us, with us, and showered us with love.

**Lisa Seegert** | Parma, Ohio



I was overwhelmed with the stage four cancer diagnosis, but CHM stepped right in and helped me. CHM was absolutely gracious from the first call I made to the most recent call. As medical bills began to arrive, the CHM staff walked me through each step: filling out forms, submitting bills, and working with healthcare providers. The Lord brought me to CHM at just the right time. As I fought the battle of my cancer, His people stood beside me to carry the burden of my medical bills.

**Linda Eckstein** | Plano, Texas



Seemingly out of nowhere, I began having "fuzzy" episodes. Within a week, I started passing out. There was no warning; I was out within seconds. Doctors determined I had severe bradycardia because of Giant Cell Myocarditis. I was scheduled for a heart transplant and started the long process of healing. For me, ongoing care will be a way of life. With all the worry about my survival and now my continued health care needs, it's an enormous blessing to know my CHM family is supporting me financially and spiritually.

**Amy Roberts** | Leavenworth, Kansas



What was supposed to be a simple surgery for our five-month-old baby revealed malrotation of the intestines. She had two surgeries attempting to fix it. But one morning, she wasn't breathing properly. The doctors couldn't get her stabilized. She was gone at seven-and-a-half months old. CHM stepped in and made sure that we could just grieve. This was one of the hardest parts of our life, yet we still felt so blessed by how God cared for us through our fellow CHM members.

**Judy Nolley** | McKinney, Texas



My youngest daughter, Alicia, was 16 when she found a lump in her throat and was diagnosed with thyroid cancer. I still remember the day CHM called to explain that Alicia's bills were eligible for sharing on the Prayer Page. After we hung up, I cried, thanking the Lord for His provision. As a single mom caring for a child with cancer, it was a huge relief from the financial burden. It's a blessing knowing that there's a network of Christians praying for you during a health crisis.

**Carlos Ulloa** | Los Angeles, California



I've worked using ladders most of my adult life, but I still don't know why I fell. I was standing on the top step of an eight-foot ladder, assessing an attic, when I fell backwards out of the attic hatchway. On the way down, I hit my head on the edge of a shelf before landing on the concrete floor. The CHM staff was very responsive and helpful. Whenever I called or emailed CHM, I felt supported. Due to the generosity of fellow members, 100 percent of my eligible medical bills were shared.

**Jaclyn Washington** | Prospect, Kentucky



My son, Jayden, was playing basketball one spring morning; he was elbowed in the face, breaking his jaw in two places. Jayden had to have his jaw wired shut and was on a liquid diet for six weeks. It was our first time going to the doctor since we joined CHM. As I followed the instructions for submitting medical bills online, the process was very simple. I'm so thankful my friend told me about CHM! Jayden is feeling 100 percent again and I would absolutely recommend CHM to my friends and family.

**Kristen Jenkyns** | Peyton, Colorado



I was riding one of our horses when she inexplicably switched from standing quietly to bucking bronco and I was thrown off. As help came running, my first thought was, "Thank goodness we joined CHM." A CT scan revealed an "exploded" collarbone, eight broken ribs, and a punctured lung. It was a long journey, but CHM helped us with every step. Calling CHM is easy and pleasant. When I have questions, they are always kind, patient, and efficient. We felt wrapped in God's love and reassurance the entire time through the outstanding care and compassion we've experienced with CHM!



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



# Christian Healthcare Ministries

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