



**Christian
Healthcare
Ministries**

A MESSAGE FROM THE CHIEF EXECUTIVE OFFICER



Regardless of your relationship to Christian Healthcare Ministries, the work of this ministry affects you. If you're a CHM member, you have kept knowledge of this New Testament-based ministry of Christians voluntarily paying each other's medical bills. If you're not a CHM member, CHM affects you and all other Americans in that it's part of our national solution to medical costs.

CHM is a ministry of firsts, from being founded in 1981 as America's first—and therefore, now longest-serving—health cost sharing ministry (HCSM), to in 2022 becoming our country's first independently accredited HCSM. CHM's accreditation review was conducted by Demotech, a nationally-recognized Financial Stability Ratings® organization. Demotech conducted a four-month, detailed examination of CHM's efficiency and effectiveness of our financial management and policies, operations, and programs. And we passed with flying colors.

Accreditation by Demotech (as well as decade-long accreditation by the Better Business Bureau which is universally recognized as a standard for organizational integrity) speaks to doing the right things the right way, which is essential to our mission, to glorify God, show Christian love, and experience God's presence as Christians share each other's medical bills.

CHM isn't a business, isn't insurance, and isn't part of government: it's a faith-based organization, born of Scripture, Galatians 6:2: "Carry each other's burdens and so fulfill the law of Christ." That requires living by a higher standard. It requires integrity and accountability. There are no contracts between CHM and its members: it's a spiritual covenant, a relationship based on our shared faith in Christ through which members use the ministry to support and uplift each other financially and spiritually.

OUR MISSION

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

Ministry is only a word if its not backed by prayer, Scripture, worship, faith—and love. To that end, our staff holds weekly chapel services during which we worship, pray for our members and for each other, and thank the Lord for the opportunity to serve His people through CHM. Through methods we've created, members support each other person-to-person with cards, letters—even sometimes sending faith-related gifts to people with medical conditions whom they've never met. Why? Because we're a family.

And families take care of one another. For example, in 2022 CHM members shared (voluntarily paid) over \$671 million after discounts.

As we look at 2023 and beyond, we see a bright future in the light of God's leading. We're in our fifth decade of service because we serve something—and Someone—monumentally bigger than ourselves. CHM participation is an expression of freedom to make your own healthcare cost support decisions. It's an expression of faith, faith in each other and New Testament teaching, of hope in what is to come, and in love for each other. And the greatest of these is love.

In His name,

J. Craig Brown II | **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.

More of Craig's bio on the next page

MEET OUR LEADERS

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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 Kelly 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.

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 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 was also an administrator of CHM's Prayer Page program for pre-existing conditions.

In 2019, Lauren became CHM Vice President of Communications & Media and now has oversight of the ministry's Growth Marketing, Brand Integrity, Creative Content, Digital Promotions, Video Production, and WKJA Heartfelt 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 is working to earn a second black belt in taekwondo. 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 also licensed foster parents.

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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.

David Tschantz | **VP, General Counsel**



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

Dave 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).

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 in 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 the 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 a member 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.

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.

Derrill Wakefield | **VP, Chief Information Officer**



Derrill Wakefield is the Chief Information Officer of Christian Healthcare Ministries (CHM).

Derrill graduated from the University of Nebraska with his Bachelors of Science in engineering technology.

He then went on to get his executive master's in business administration at the University of Wisconsin. After finishing school, he went on to work for various organizations in food industry, manufacturing, software, and home products. One of the most unusual places he's worked was a seven-story picnic basket in mid-Ohio—the Longaberger Company.

After looking into where God was calling him to work, Derrill felt a desire to work in ministry. A friend recommended CHM to him, and God opened the doors from there. His prayer is to be able to use his vocational gifts to enable ministry growth in a world where technology is integrated into every part of our lives.

Derrill has a heart for relationships and being with people. Having grown up in a Christian household, he's had opportunity to serve in various local churches as a small group leader, elder, deacon, music and audio tech, and grounds supervisor. He also has a love for travel and home improvement projects.

Derrill and his wife, Ann, have been married since 1987 and reside in Medina, Ohio. His daughter and son-in-law live nearby in Lucas, Ohio. His family worships together at Providence Church in Mansfield, Ohio.

MEET THE BOARD



Dan Brake
Lebanon, OH

Board Member since 2022,
General Counsel for R&L Carriers



J. Craig Brown II
Barberton, OH

Board Member since 2022,
President & CEO of CHM



Jim Detwiler
Willard, OH

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



Joseph C. Emert
North Stonington, CT

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



Roy Hamilton
Hurricane, WV

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



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



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

Board Secretary
Board Member since 2017
OB/GYN, Reproductive Endocrinologist,
Christian minister



Jeff Yount
Mifflinburg, PA

Board Member since 2002
President & Owner of
The Decorating Center

Membership Statistics





CHM: MINISTRY FIRST,

ministry foremost

Ministry: That's what CHM is all about. That's what we do. That's all we want to do.

This is a charity that seeks to help people—just like churches and ministers, missions, outreaches to the homeless, and other, similar activities and organizations. Here's an example of what a member had to say about the impact of his brothers and sisters in Christ in his life through this health cost sharing ministry:

Dear CHM,

Thank you for the CHM sharing check we received. What a joy it is to be a part of a biblically-based organization that helps (in a non-stressful way) during what can be a very stressful part of life, thus imparting peace. It's actually a delight to send monthly gifts and be a part of something so worthwhile and God-honoring.

*Sincerely,
Richard Stoey
Waterfall, PA*

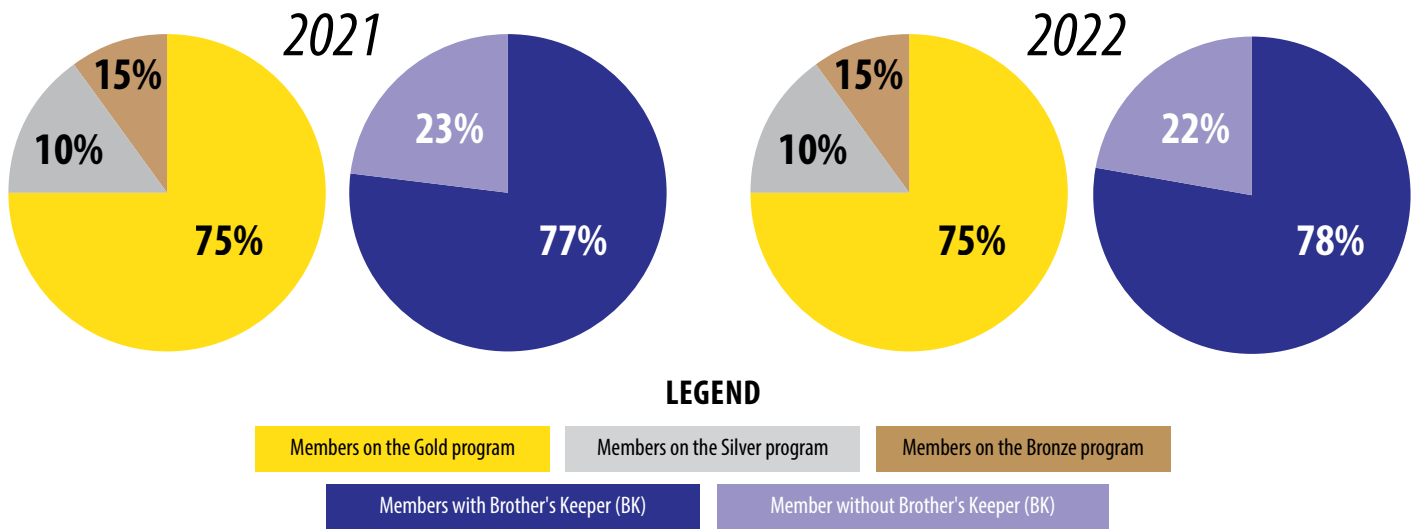


CHM PARTICIPATION

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 | \$205 PER UNIT, PER MONTH[†]

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 for more information.)

SILVER | \$125 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 | \$85 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 | \$20 PER UNIT, PER MONTH[†]**

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.)

[†]As of January 1, 2023: CHM's monthly gift amounts are as follows: Gold at \$235, per unit; Silver at \$135, per unit; Bronze at \$90, per unit. Brother's Keeper is billed monthly at \$22 per unit. Additionally, CHM's Personal Responsibility was updated as outlined at chministries.org/programs-costs.



Sharing & Financial Revenue

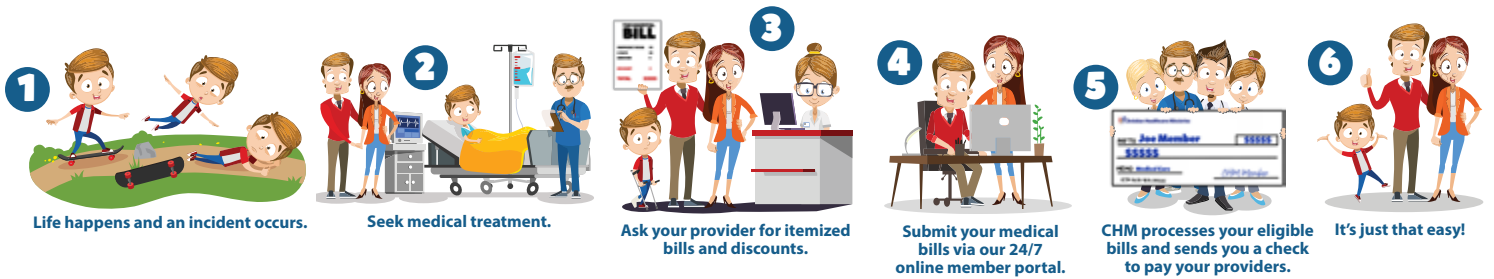
Based on New Testament scriptures

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 CHM forms are received by mail, fax, or through the online Member Portal, and based on the date received are processed by CHM employees.

Data entry: Each bill's data is entered into the CHM database. CHM employees verify there are no duplicate charges (a common occurrence) or other healthcare provider billing mistakes.

Authorization: Medical bills are authorized for cost sharing according to the CHM Guidelines (chministries.org/guidelines).

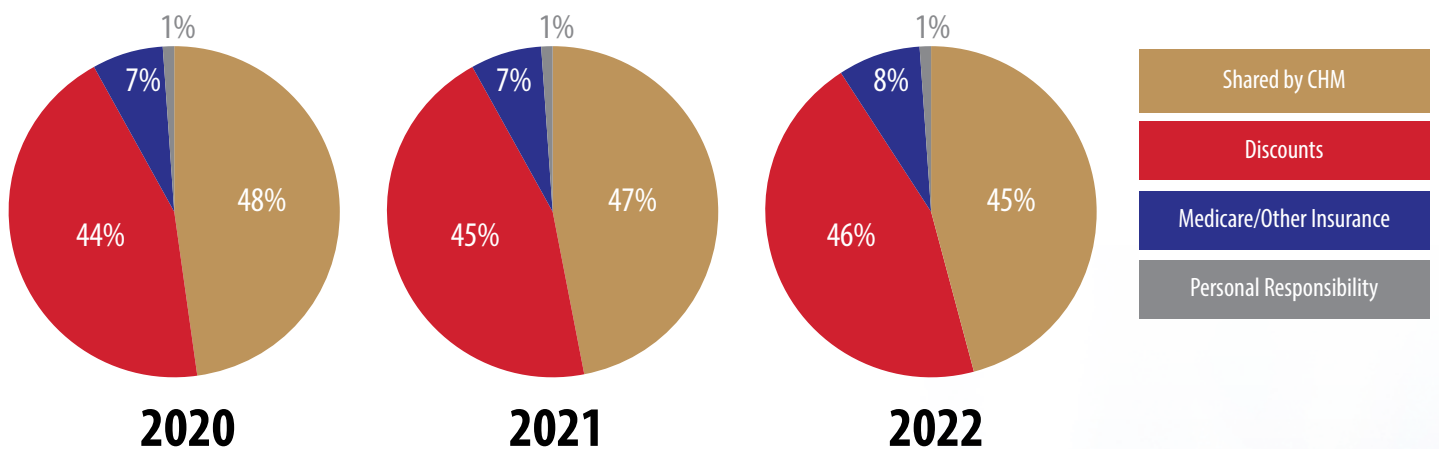
Member advocacy: Employees call members' attention to bills with duplications, errors, or other issues, and check and verify bill discounts.

Member reimbursement: After a final audit, reimbursement is made to the member.*

**(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 2020-2022.

How medical needs were met from 2020 – 2022



THE CHM FAMILY AT WORK

Prayers Unceasing: Edifying through prayer

Imagine this: You receive a heartbreaking diagnosis. Discouraged, you call CHM. A staff member asks if you'd like Christians to pray for you. You say "yes," but perhaps doubt they will. However, you soon receive cards of encouragement. Someone even mails a care package with a note that says, "I've been there. I'm here for you." This is the CHM family, and this is Prayers Unceasing.

With each monthly billing statement, members receive contact information of a CHM member who has asked their CHM family to pray for them.

Members voluntarily mail or email an encouraging note that includes Scripture verses, a written-out prayer, or a reminder to lean into God's faithfulness and peace in the midst of trials.

Prayer Page: Faith in action

The Prayer Page is a means by which members voluntarily share (pay) funds for other members' pre-existing conditions when certain qualifications are met. In 2022, CHM members contributed \$4.25 million to meet Prayer Page needs. 100 percent of Prayer Page gifts are used to meet medical costs. Prayer Page participants are listed monthly in CHM's Heartfelt Magazine until their medical bills are shared in full.

Amount shared for Prayer Page needs in 2022

over \$4.25 million



iheartCHM:

Connecting through social media

We love providing an online space for members to connect with each other! Our CHM social media community shares their experiences with #IamCHM and #CHMStories. Additionally, they come together for weekly prayer and encouragement with #WarriorWednesday, #ComeandWorship, and #InTheWord.

2022 REVENUE

2022 Actual revenue

Over \$740 million

Member expenses: **91.5%**

Operating expenses: **6.1%**

Change in net assets: **2.4%**

“*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:



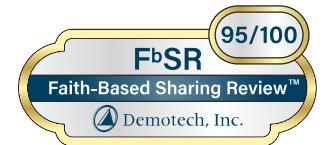
Better Business Bureau
Accredited Charity since 2013

The only health cost sharing ministry heard on
The Ramsey Show

As Heard on



CHM sharing increased from nearly \$635,000,000 in 2021 to over \$671,000,000 in 2022



Received top-notch score from industry leader in financial analysis.



Launched fully digital medical bill submission process within the Member Portal



Millions in medical bill savings from telemedicine and nurse navigation services, and physician-certified medical bill reviews



Introduce digital platform for members to refer friends and track earned referral credits

2023 PROJECTIONS



Q & A with Chief Financial Officer Charity Beall

What is CHM's philosophy on stewardship of members' monthly membership fees? We apply the Lord's teaching of doing to others as we'd want done

to us: treating members' money and their needs with the respect, efficiency, and care that we would want, if it were our money. We approach this responsibility with the highest integrity and accountability because the Lord—and CHM members—expect nothing less.

What money-saving tactics are helping CHM members? Each time the ministry saves a dollar, it's another dollar that can be used to pay members' medical bills. Among the cost-savings programs CHM has in place are:

- **Discounts:** In 2022, CHM helped members receive 46 percent in discounts from healthcare providers.
- **Telemedicine:** CHM has saved members millions since Oct. 2021 through the introduction of telemedicine support by HealthiestYou™.
- **Nurse navigation:** We've partnered with a Nurse Navigator organization that provides CHM members who are pregnant with advice on where to go for the best care, a reasonable price, and medical support through the event.
- **Physician-conducted billing reviews:** Our partnership with Advanced Medical Pricing Solutions (AMPS), a team of board-certified physicians, protects members from excessive or duplicative charges and any improper billing practices by conducting detailed reviews of medical bills from healthcare providers—having saved CHM members millions of dollars due to billing errors.
- **2 Corinthians 8:21 ESV:** For we aim at what is honorable not only in the Lord's sight but also in the sight of man.

2023 Projected revenue

Over \$820 million

Member expenses: **85%**

Operating expenses: **7%**

Change in net assets: **8%**

This list—while not exhaustive—provides a picture of our robust stewardship efforts on our members' behalf.

What evidence proves that CHM does what it says in terms of operating with integrity?

Five examples include:

1. In 2022, CHM earned independent, first-in-the-nation accreditation as a health cost sharing ministry from Demotech, a nationally-recognized Financial Stability Ratings® organization. Demotech conducted a comprehensive four-month review of CHM's financial policies and ministry operations.
2. CHM has been accredited for 10 years by the Better Business Bureau.
3. CHM's annual independent audit results, as well as its annual financial statement, are available to the public upon request.
4. CHM abides by the Sarbanes-Oxley Act, though not required to do so.
5. CHM annually files an IRS Form 990.

Everything here, and a great deal more, is done for a singular purpose, to fulfill CHM's mission to glorify God, show Christian love, and experience God's presence as Christians share each other's medical bills.

Nearly **\$1,500,000,000**
of eligible medical bills were submitted in 2022



For the same price,
you could buy

3,000

around-the-world
plane tickets

An average of

55%

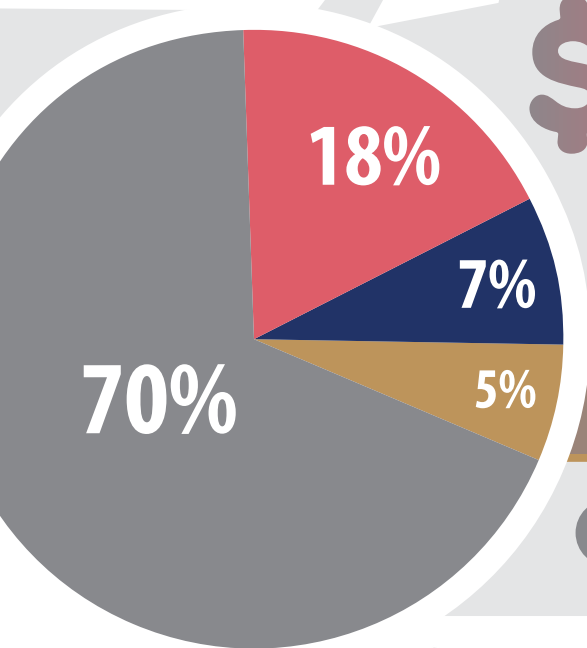
was saved due to discounts and
other payment sources in 2022

\$1,500,000,000

A total of

\$671,420,000

was shared to members in 2022 after discounts



90% Gold schedule*

10% Prayer Page*

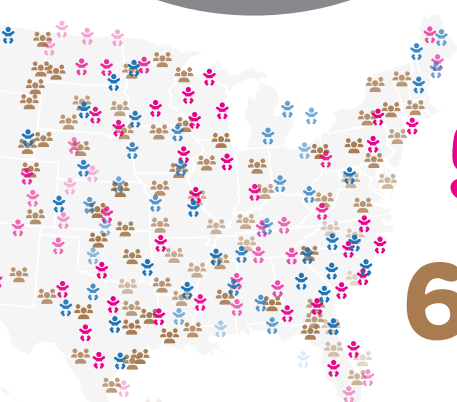
*a percentage of maintained
pre-existing conditions

Illness

Maternity

Pre-existing

Brother's Keeper



5,448

babies were born to
CHM members in 2022

63,011

families were helped through
sharing support in 2022



Operating
expenses in 2022

6.1%*

*Average operating expenses
for nonprofit is 10 - 20%



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*."



Jinger Vuolo | Social media influencer

"Life these days has been busy but a fun adventure. In all the busyness, it's comforting knowing that Jeremy, the girls, and I don't have to worry when it comes to our health costs. We've been grateful for Christian Healthcare Ministries and how they've always shared our needs."



Abbie Halberstadt | Social media influencer

"As a home birth mama (oh, and a birth center + hospital mama too!), I am so thankful for the fact that Christian Healthcare Ministries has been so flexible and supportive of whatever choice we make that works best for my maternity care. Children are a blessing, and newborns are so fun (and, yes, hard), but so many of the details surrounding the financial side of birth are stressful, and my being on the CHM gold program has relieved so many of those worries from their helpful, knowledgeable advisors to their full sharing off the expenses for all of my previous births with them."



CHM MEMBERS



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



Michael Widuck | Canton, Ohio



As an entrepreneurial family, we know the value of flexibility. One day, I heard financial expert Dave Ramsey mention CHM. It seemed like it had exactly what we needed with our self-employed lifestyle. When it comes to healthcare, CHM is how it's supposed to work. We're so thankful for this ministry.



Katherine White | Arden, N.C.



After joining the entrepreneurial world in 2020, I was diagnosed with uterine fibroid tumors, which caused severe pain for months. My illnesses put CHM to the test, and they exceeded expectations. Not only did they do what they said they would, but they have caring staff and supportive members as well. After my experience, I consider myself an ambassador for CHM because I can't tell my story without including CHM. I'm so grateful to be a part of the CHM family.



Nicole Wilke | Peru



As missionaries, we were in a complex situation: We needed budget-friendly support for medical bills that could travel with us to any country (including the United States, in case of emergency). When we found CHM, it was a perfect fit. At the time, we weren't thinking about maternity, but it's proven to be one of the greatest blessings of CHM!



Dee Deloy | Orlando, Fla.



CHM is totally different from anything that I'd ever heard of before. My money is going to take care of other people and I'm bearing one another's burdens. That's what this is all about. After accomplishing all the things that I've done for the last 42 years in the art field, I can honestly tell you that CHM is the best decision that I've made for any part of my life. I would do this until I'm 120.



Mike Tisdell | Lawrenceville, Georgia



I needed something for my family that would take care of our medical bills while also staying budget-friendly. When I found out about CHM and the Bronze program, I knew it would be a perfect fit. CHM exceeded all my expectations. Any time I had questions, the staff was there with answers. Since I'm self-employed, I don't get sick time. If I'm not working, I'm not getting paid. CHM supported us by reimbursing all of my eligible medical bills.

Christian Healthcare Ministries

CHMinistries.org | 800-791-6225



 fb.com/iheartchm

 instagram.com/iheartchm

 youtube.com/iheartchm

 tiktok.com/iheartchm