

CHM

**Christian
Healthcare
Ministries**



ANNUAL REPORT

2024

CHMinistries.org

A message from the Chief Executive Officer

Christian Healthcare Ministries (CHM) is more than a health cost sharing ministry. It's a testament to God's provision and the power of a biblical community. Since our founding in 1981 as the nation's first health cost sharing ministry, CHM has remained steadfast in its mission to glorify God, show Christian love, and experience His presence through the sharing of medical expenses.

We're the longest-serving biblical solution for meeting healthcare costs because we're built on timeless Scriptural principles. Galatians 6:2 calls us to "carry each other's burdens," and our members live out that calling every day. Spanning all 50 states and beyond, this fellowship of believers voluntarily shares the financial weight of medical bills, demonstrating faith in action.

Over the years, CHM has shared 100% of eligible medical bills, satisfying over \$11 billion in healthcare costs. But our ministry is about more than finances. It's about people. Through prayer, encouragement, and practical support, we walk alongside our members in their joys and challenges. Our innovative solutions provide access to high-quality healthcare while keeping Christ at the center of everything we do.

Unlike traditional healthcare systems, CHM operates without legal contracts. Members know they are ultimately responsible for their medical bills, yet they trust in the faithfulness of their brothers and sisters in Christ to meet one another's needs. This trust is rooted in God's biblical design, and His favor has sustained us for over four decades.

It's an honor and a privilege to serve you, our CHM members. Together, we're living out a ministry that glorifies God and reflects His love in practical, tangible ways. As we look ahead to 2025, I'm confident God will continue to bless and guide this community for His glory.

In His name,



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 | *VP, 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 over \$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 policies 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 is 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 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. Rich recently completed a four-year term on the Kingsway Christian School Board of Directors in Orrville, Ohio, during which he served as president for one year.

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 Radio



Lauren Gajdek is the Vice President of Communications and Radio 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 CHM Give option for pre-existing conditions.

Over the years, Lauren has enjoyed volunteering at her church in the young adult ministry, worship team, children's ministry, and sports ministry.

She earned a black belt in both karate and taekwondo, and her hobbies include traveling, hiking, kickboxing, and reading.

Lauren and her husband, Peter, married in 2012 and have two daughters, Isabelle and Juliette.

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.

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.

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 Lucas, Ohio. His daughter and son-in-law live nearby in the same town. 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



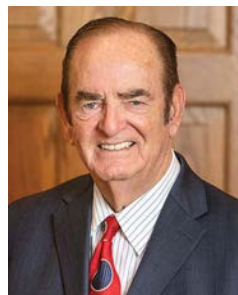
Joseph C. Emert
Locust Grove, GA

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



Rob Kopp
Westerville, OH

Board Member since 2024
Founder/President of
RONO Consulting



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



Sharing and Financial Revenue

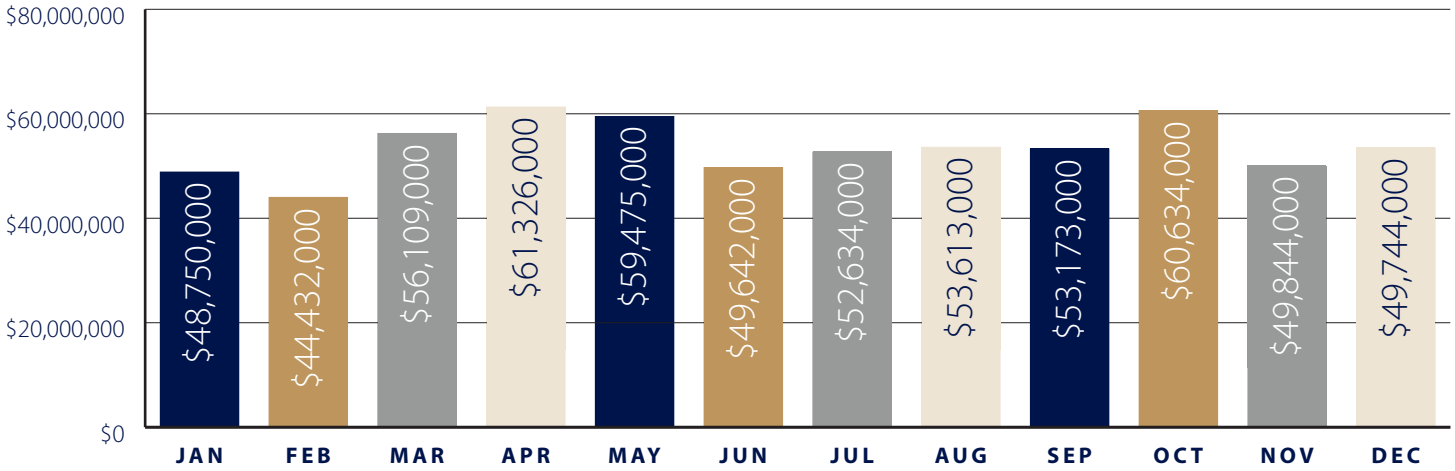
**BASED ON NEW TESTAMENT
SCRIPTURES**

Acts 2 & 4 | Galatians 6:2

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

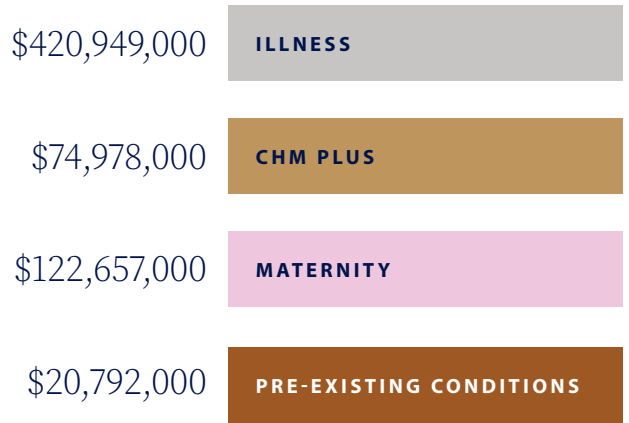
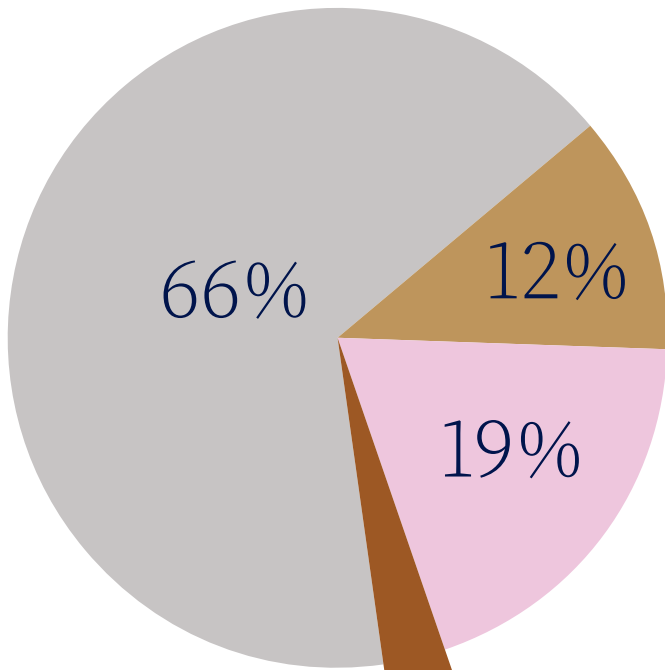
[Galatians 6:2]

2024 Medical Bill Sharing



A total of
\$639,376,000

was shared to members in
 2024 after discounts



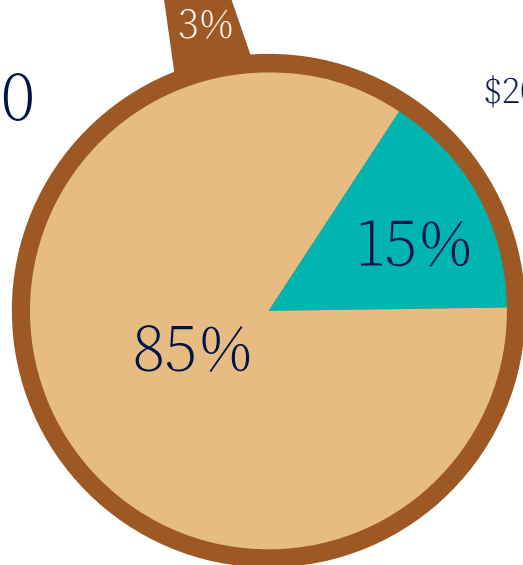
\$721,680,000

saved due to discounts
 and financial assistance



52,536

families helped through
 sharing support in 2024



Scan to visit our full CHM
 by the numbers page

2024 Revenue

Over \$757 million

85.2% **MEMBER BENEFIT EXPENSES**

8.6% **OPERATING EXPENSES**

6.2% **CHANGE IN NET ASSETS**



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



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



CHM satisfied over \$11 billion in medical expenses and reached an average sharing time of 50 days.

Things to celebrate:



Christian Healthcare Ministries launched Advantage Care Solution as a way to provide members in need of surgery with high-quality provider options, out-of-pocket savings, and a simplified healthcare experience. This option is available to all CHM members with a qualifying surgery at no additional cost to them.



Christian Healthcare Ministries earned third-party accreditation from

Demotech, a financial analysis firm that provides Financial Stability Ratings®. Demotech assesses health cost sharing ministries in 35 different areas of financial and organizational operation. CHM scored 97 out of a possible 100 points on the F^bSR and was the first HCSM in the nation to do so.

Demotech

As Heard on



The only health cost sharing ministry heard on The Ramsey Show since 2010.



“Because of CHM members’ generosity, all my eligible medical bills were shared. I also received many cards and emails of support. They were incredible.”

STEVIE S.,
Winsor, Colo.

“We’ve recommended CHM to so many people. I feel so good about our monthly contributions because I know they’re going to help other Christians’ needs. It’s a great way to show love to the Body of Christ.”

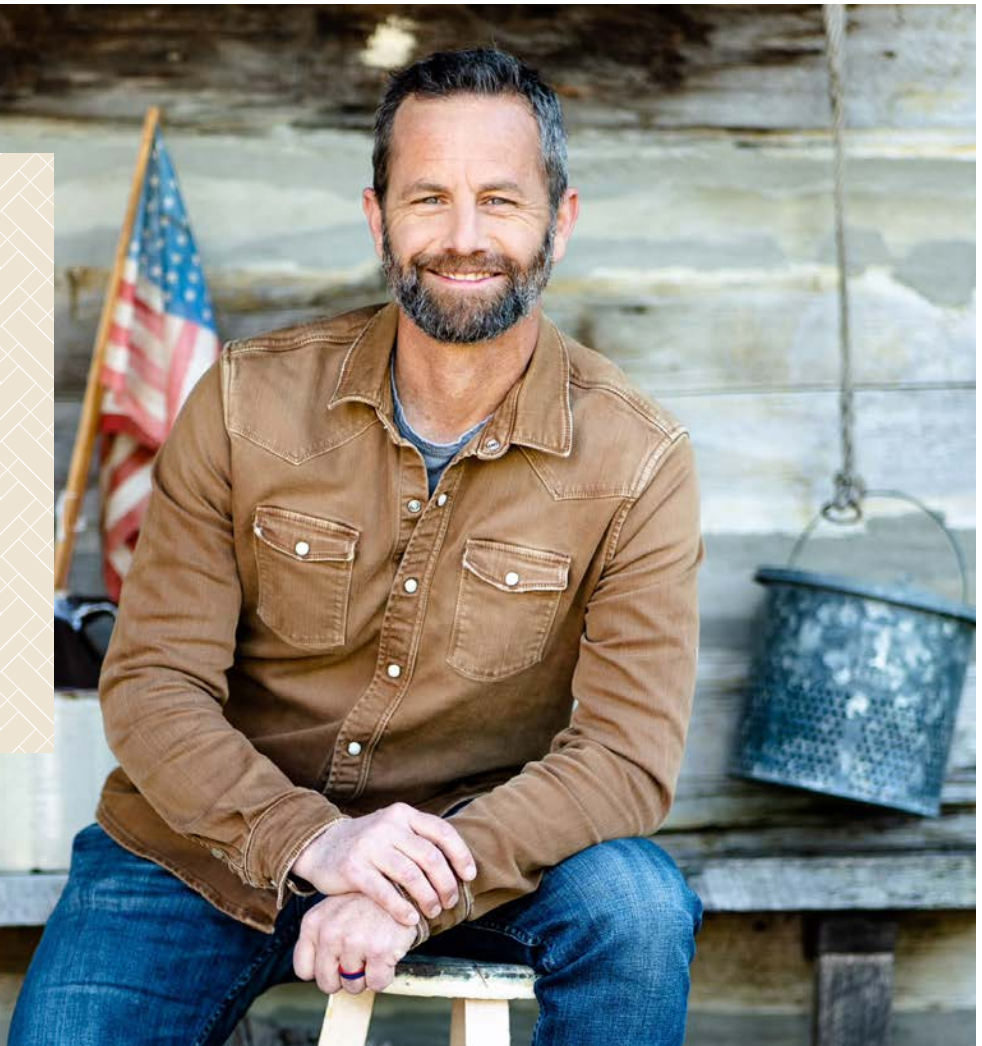
HOLLY S., *Easton, Mo.*

“While we waited for CHM to share our medical bills, we experienced a flood of prayers and mailed cards that touched us deeply. We were so moved by the power and support of the ministry and its members. CHM fulfilled our spiritual needs and our financial ones. The various forms of encouragement gave us hope for healing and financial relief.”

SHAWN & NICK G.,
Parker, Colo.

“Christian Healthcare Ministries stands apart from traditional healthcare options because it equips me with flexibility to see the doctors I want while also being more affordable. Additionally, Christians sharing for one another’s eligible medical needs strengthens my faith and reminds me that my family and I are not alone; we’re a vital part of the larger family of faith.”

–KIRK CAMERON



CHM

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Barberton, OH 44203-1316



**VISIT OUR WEBSITE
CHMINISTRIES.ORG**