



CHM

*Christian
Healthcare
Ministries*

2025 Year in Review



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 as Christians share each other's medical bills.

Our innovative solutions provide access to high-quality healthcare while keeping costs down and keeping Christ at the center of everything we do. Through prayer, encouragement, and practical support, we walk alongside our members in their joys and challenges.

I'm so proud to lead this organization! The staff are the hands and feet of Jesus to the members we have the high honor of serving. And the staff use best-in-class tools either developed in-house or implemented for the ministry to support our members in an excellent manner. We take our members' experience seriously.

God's favor has sustained CHM for more than four decades and I look forward to the future. We're living out a ministry that glorifies God and reflects His love in practical, tangible ways.

In His name,

A handwritten signature in black ink, appearing to read "J. Craig Brown II". The signature is stylized with a large, sweeping flourish at the end.

J. Craig Brown II

President and CEO

Overview

CHM is the nation's first and longest-serving health cost sharing ministry. CHM puts the Galatians 6:2 mandate to carry each other's burdens into action by providing a cost-effective and faith-based framework to help fellow believers with medical expenses. Across all 50 states, our fellowship of believers voluntarily shares the financial weight of medical bills, putting their faith into action.



We've shared 100% of members' eligible medical bills since our founding in 1981, satisfying more than \$13 billion in healthcare costs over our lifetime.

\$13,000,000,000

Verified as Trustworthy

CHM prioritizes integrity and transparency. Based on 20 accountability standards, CHM has been accredited by the Better Business Bureau since 2013.



We also have a first-in-the-nation independent accreditation from Demotech, a financial analysis firm that provides Financial Stability Ratings®. These ratings are assigned based on assessments in 35 areas of financial and organizational operation.

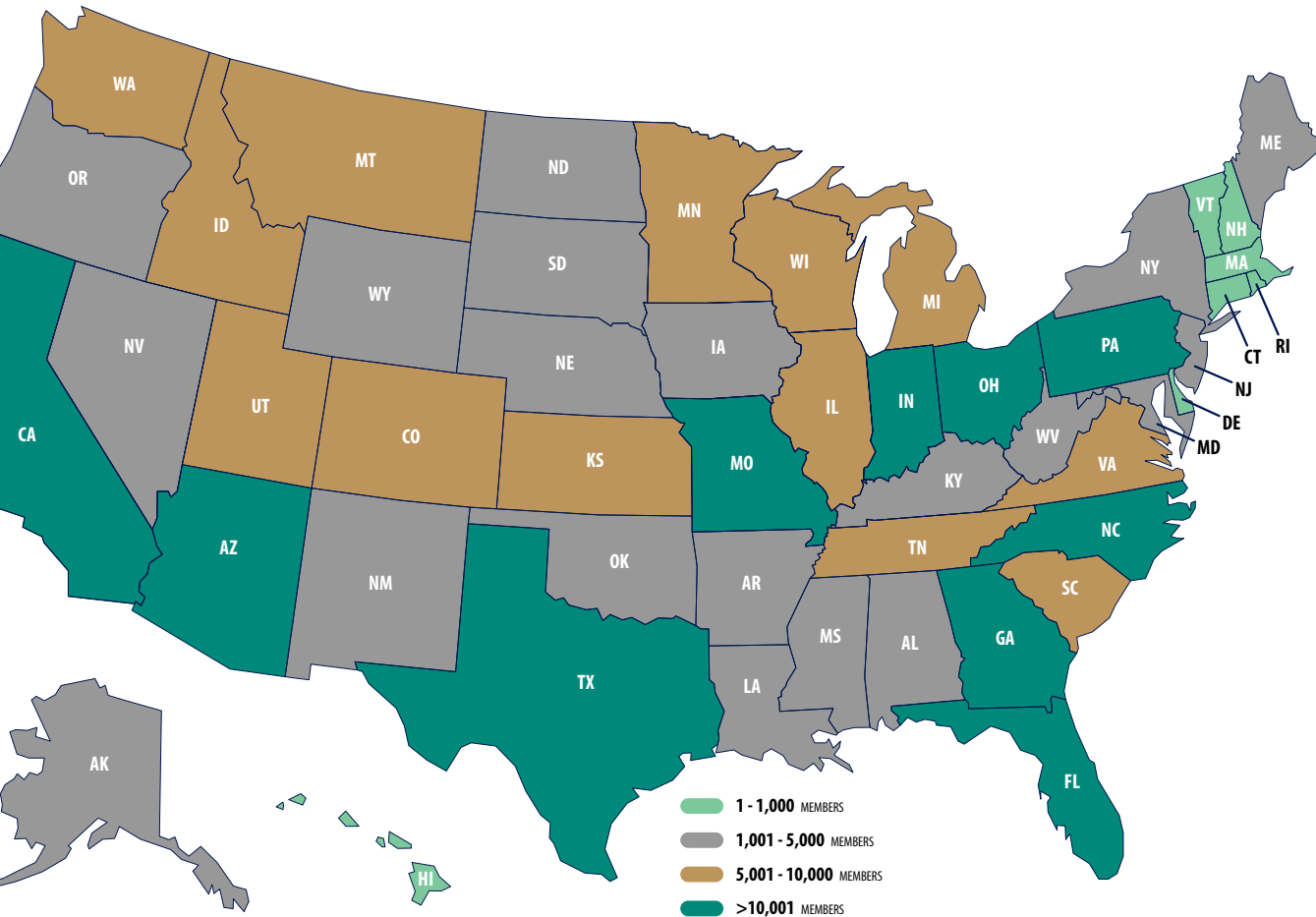
★★★★★
97/100



CHM is the only health cost sharing ministry heard on The Ramsey Show since 2010. The Ramsey Show is part of Ramsey Solutions, which provides financial guidance to help people reach their money goals.



Candid Transparency Seals are based on the highest-quality data about nonprofits in the U.S., providing the information that matters most.



What Our Members Say

"I'm so grateful for this ministry over the past 10 years I've been a member. I can't believe how easy it is to process my medical bills now that I'm on CHM SeniorShare™. How blessed I am to have other believers lift me up when I'm in need!"

DONNA V. | *Ellwood City, PA*

"My husband and I believe CHM's methodology and ideals are in line with the Bible. Within the last eight years, I have gone to the mailbox to find numerous cards with scripture, prayers, and words of encouragement. What a testament to the love of God!"

ALESHA R. | *Ormond Beach, FL*

"I've been with CHM for five years and am still in awe at how this ministry has been such an effective example of God's love to His people. CHM's Complete Surgical Care Solution was an absolute blessing as they guided me through every step of my surgery. I felt encouraged and ministered to by the people at CHM—they're wonderful to work with!"

TAMARA H. | *Saint Simons Island, GA*



The Numbers



\$1.5 billion in medical bills satisfied in 2025.



From 2020 to 2025, CHM **shared nearly twice as many** medical bills as the ministry did in its first 38 years.



\$693,469,000 saved through discounts and financial assistance.



6,061 babies born into the ministry during 2025.



54,000 members helped through sharing support.



1,753 members received sharing support for cancer treatment.



1,551 prayer requests submitted on the Prayer Wall in the Member Portal.



\$14,707,000 shared for pre-existing conditions through CHM Give and the Maintained Pre-existing Schedule.



CHM's new Cancer Care Solution helped improve members' cancer treatment and **saved \$10,679,000.**



In 2025, the Member Support department answered **336,781 member calls**, responding to questions, providing information about the medical bill submission process, and praying with members during difficult medical situations.



2025 Revenue

- Just over **\$749 million**
- **82.1%** used for member benefit expenses
- **8.4%** used for operating expenses
- **9.5%** change in net assets

The IRS Form 990s for CHM are available at [candid.org](https://www.candid.org); audited annual financial statements are available on request.



2025 Highlights

- **Exceeded \$13 billion** in satisfied medical bills since the ministry was founded in 1981
- **Average sharing time reduced to 52 days** due to new technology that bolstered efficiency
- **Introduced CHM Care Solutions**, a collection of specialized care solutions to address specific types of medical needs, such as virtual care, surgery, cancer, and maternity
- Enhanced the Refer-a-Friend program; **8,799 new members** were referred to CHM, a 31% increase over 2024
- Launched the **CHM Member Portal app** to enable members to access their CHM membership from their phone
- Implemented a **new billing and payment platform** to modernize and strengthen CHM's billing infrastructure
- CHM staff **retention was 96%** for the year
- Received the **Most Trusted Expert Award from Five9**, which recognizes standout teams who have transformed the member experience through staff-to-member communications



CHM Leadership



CRAIG BROWN | PRESIDENT AND CEO

J. Craig Brown II brings a unique blend of knowledge and experience to his role. 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 CHM, Craig served as chief relationship officer at Ohio Christian University and held a variety of roles during a time of historic growth. Craig came to CHM in 2020 and has led the ministry through many advancements and expansion.



CHARITY BEALL, CPA | VP, CFO, AND TREASURER

Charity Beall graduated from The Ohio State University with a double major in finance and accounting. She pursued a career in public accounting, specializing in auditing not-for-profit organizations. She became a Certified Public Accountant and earned the Toastmasters Competent Communicator certificate.

Since Charity joined CHM in 2008, she's seen the ministry grow from serving 8,000 memberships and \$16 million in revenue to 141,165 memberships and more than \$749 million in revenue. As the landscape for health cost sharing organizations has evolved, Charity has led many strategic initiatives that distinguish CHM as a leader in the industry.



RICH BOCHART | VP, PROGRAM SERVICES

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

After teaching for two years at a vocational school in Fort Collins, Colorado, he worked in process and management improvement at several manufacturing companies.

In 2015, Rich joined CHM. He oversees the Program Services teams, including Cancer Care, Complete Surgical Care, Maternity Care, Member Advocate, and Eligibility Adjudication.



NORMA MULL | VP, MEMBER SERVICES

Prior to joining CHM in 1990, Norma Mull and her husband, Gordon, owned a carpet store in Uniontown, Ohio.

Norma has served in several divisions of the ministry, including Member Services, Member Bill Processing, and Human Resources. Today, as Vice President of Member Services, she is responsible for Member Support, Quality Control, Call Center Technology, the Member Portal, and Member Communications.



DERRILL WAKEFIELD | VP AND CIO

Derrill Wakefield graduated from the University of Nebraska with a Bachelor of Science in engineering technology. He went on to earn his Executive Master of Business Administration at the University of Wisconsin.

He worked for a variety of organizations in the food, manufacturing, software, and home products industries.

Derrill joined CHM in 2022. He oversees Project Management, Information Technology, Business Intelligence, Cyber Security, and Database Administration. 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.



Support CHM

We cherish your prayers for Christian Healthcare Ministries!

Another way you can support the work we do is to donate to CHM Give (CHMinistries.org/give). Donations fund eligible medical bills for maintained pre-existing conditions, enabling members to get the care they need.

You can also name CHM as a beneficiary. To do so, here's the information you'll need:

- Legal name of the charity – **Christian Healthcare Ministries, Inc.**
- Address – 127 Hazelwood Ave., Barberton, OH 44203
- EIN – 34-1964742
- Confirmation of 501(c)(3) status – we can provide CHM's IRS Determination Letter

Thank you for your support! We appreciate your help in glorifying God, showing Christian love, and experiencing God's presence as Christians share each other's medical bills.

Board of Directors



Roy Hamilton | Hurricane, WV
Board Chairman
Board member since 2001
VP of Farmers Bank



Dr. Carol Peters-Tanksley, MD, DMin | Austin, TX
Board Secretary
Board member since 2017
Physician, minister, author, speaker



J. Craig Brown II | Barberton, OH
Board member since 2022
President and CEO, CHM



Jeff Yount | Mifflinburg, PA
Board member since 2002
President and Owner, The Decorating Center



Joseph Emert | Locust Grove, GA
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Board member since 2010
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General Counsel for R&L Carriers



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Board member since 2017
Southern Gospel vocalist, member of The Hoppers



Doug Cronin | Lancaster, OH
Board member since 2025
Founder, NFocus Consulting



Rob Kopp | Westerville, OH
Board member since 2024
Chairman and President, RONO Consulting



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LEGAL NOTICES