



*Christian  
Healthcare  
Ministries*



**ANNUAL REPORT**

**2023**



# A message from the Chief Executive Officer

We're the longest-serving biblical solution to satisfying medical costs.

Founded in 1981, Christian Healthcare Ministries (CHM) is the nation's original health cost sharing ministry. We're a ministry made for people like you—Christians who expect more from their healthcare.

Our biblical community of members in all 50 states and around the world works together to share (voluntarily pay) the burden of medical expenses as we put Galatians 6:2 in action. We take that calling of "carry each other's burdens" seriously.

It's why CHM's mission is to glorify God, show Christian love, and experience God's presence through the sharing of each other's medical bills. This is the cornerstone of who we are and why the ministry exists.

CHM shares 100% of eligible medical bills and has satisfied nearly \$10 billion in members' healthcare costs. With us, you can save on your healthcare, but we're about more than just medical bills. We minister through prayer, encouragement, and love for one another.

Christians join this fellowship of believers knowing there are no legal contracts or guarantees. They know that, ultimately, they're responsible for their own medical bills. Nevertheless, they have confidence that their fellow Christians will faithfully give their monthly financial gifts to meet one another's needs. Members understand 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. 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 stylized, handwritten signature in black ink, appearing to read "J. Craig Brown II".

*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.

## **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.

– continued on next page –

## 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.

## 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 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



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



J. Craig Brown II  
*Barberton, OH*

Board Member since 2022,  
President & CEO of CHM



Dan Brake  
*Lebanon, OH*

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



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



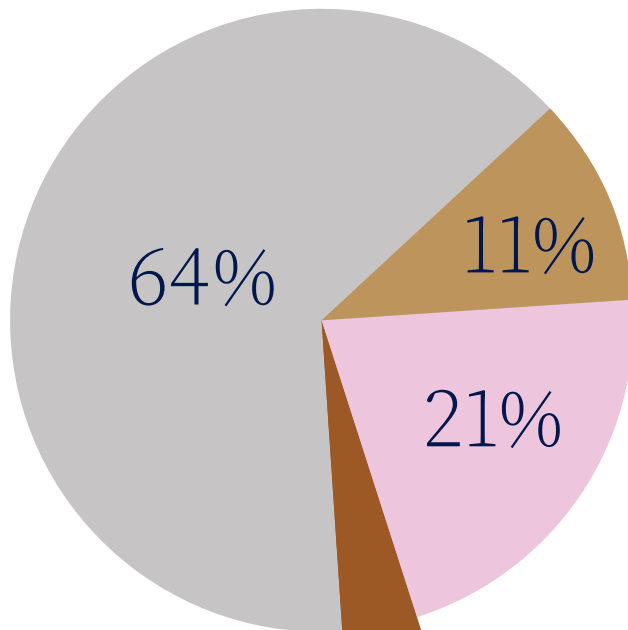
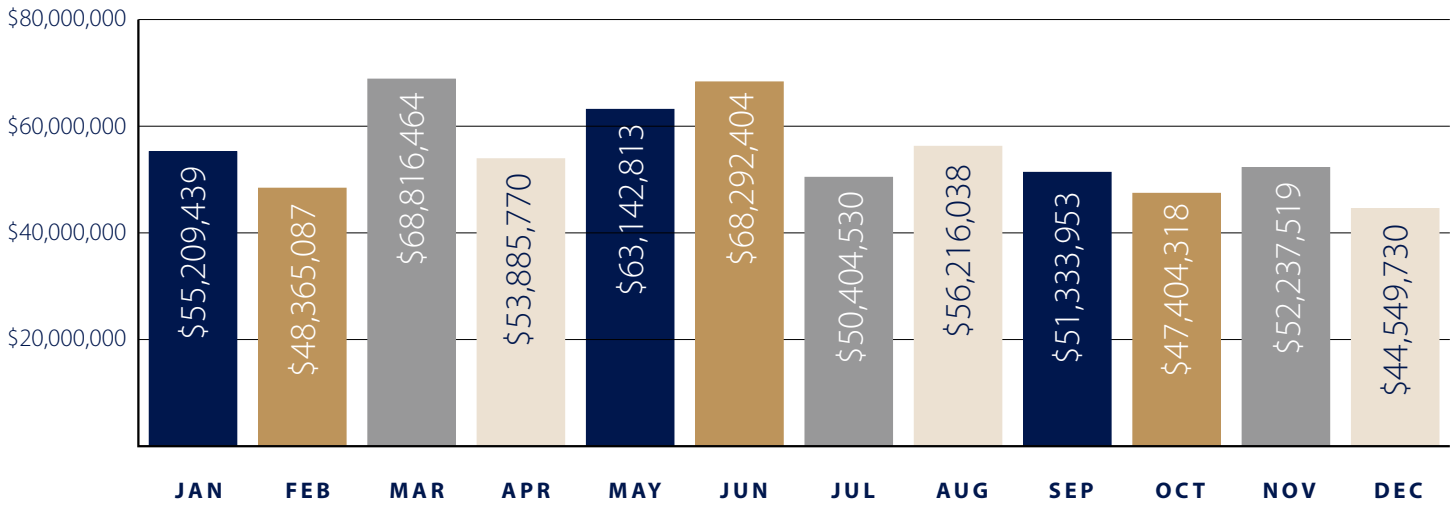
# Sharing and Financial Revenue

**BASED ON NEW TESTAMENT SCRIPTURES**

## Acts 2 & 4 | Galatians 6:2

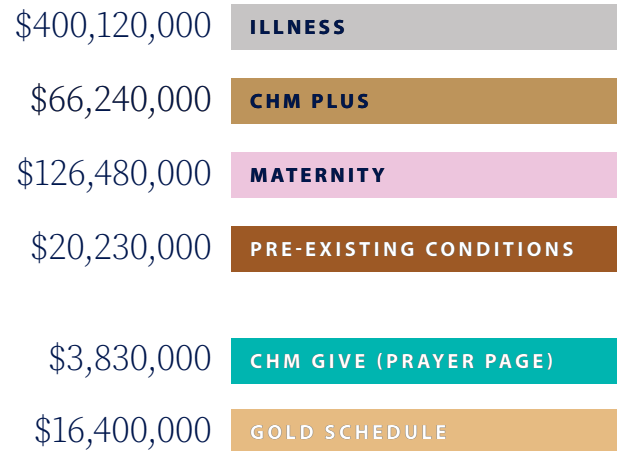
Bear one another's burdens, and so fulfill the law of Christ. [Galatians 6:2]

# 2023 Medical Bill Sharing



A total of  
**\$636,520,000**

was shared to members in  
 2023 after discounts



**\$672,900,000**

saved due to discounts  
 and financial assistance



**68,603**

families helped through  
 sharing support in 2023



Scan to visit our full CHM  
 by the numbers page

# 2023 Revenue

Over \$789 million

95.2% PROGRAM EXPENSES

4.8% OPERATING EXPENSES

49.8% CHANGE IN NET ASSETS

## 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 launched a new logo, visual branding, and [website](#).

“ 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.

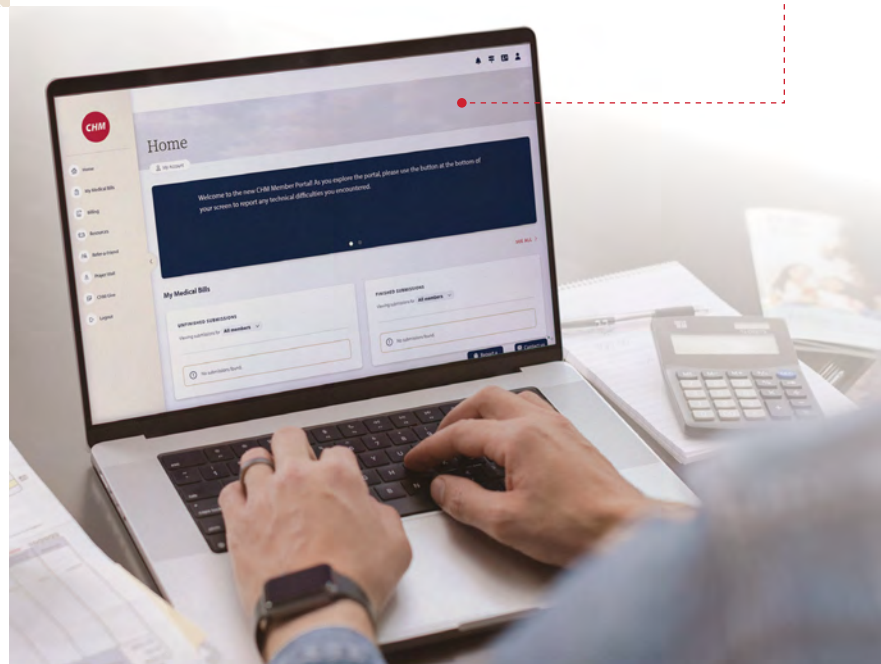
*Better Business Bureau*



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



CHM satisfied nearly \$10 billion in medical expenses—a significant increase in a short amount of time.







*(833) JOIN-CHM*

127 Hazelwood Avenue  
Barberton, OH 44203-1316

 @iheartchm



VISIT OUR WEBSITE  
**CHMINISTRIES.ORG**