



*Christian  
Healthcare  
Ministries*



## INFORMATION PACK

Healthcare savings through  
faith, freedom, and flexibility.

## EXPECT MORE FROM YOUR HEALTHCARE

With increasing commercial healthcare costs, out-of-network expenses, complicated coverage rules, and open enrollment dictating when you can join insurance, finding affordable healthcare can be stressful. Insurance isn't your only option. With Christian Healthcare Ministries (CHM), you can take control of your healthcare costs alongside fellow Christians. **We're not insurance—we're the original biblical solution to taking care of your medical costs.**

## ABOUT CHRISTIAN HEALTHCARE MINISTRIES

We're Christian Healthcare Ministries (CHM), the first health cost-sharing ministry in the nation. Since 1981, hundreds of thousands of CHM members have shared billions of dollars to take care of each other's healthcare costs, and together we have met all of their needs.

## WHAT IS HEALTH COST SHARING

Health cost sharing is a biblically based healthcare solution where hundreds of thousands of Christians across the US share each other's medical bills. Members voluntarily send a monthly contribution to take care of their medical costs while helping their fellow brothers and sisters in Christ. CHM staff stewards the funds to make sure eligible medical bills are shared according to the ministry Guidelines.



## CHM is different—by design

As a ministry, our mission is to glorify God, show Christian love, and experience God's presence as Christians share each other's medical bills. We intentionally set and exceed industry standards in integrity, transparency, and consumer protection so you can have peace of mind in CHM as your healthcare solution.

- ✓ A Better Business Accredited Charity since 2013
- ✓ Annual audit by an independent accounting firm
- ✓ The first health cost sharing ministry to earn accreditation from Demotech—an independent, reputable financial ratings organization—in 30 areas of financial and operational accountability

### ADVANTAGES OF CHOOSING CHM



Affordable programs for all



Generous maternity program for growing families



Freedom to choose your healthcare providers



40+ years of compassionate and faithful service



Ongoing support for many pre-existing conditions



Free telemedicine services



Spiritual support from a Christian community that shares your values



Peace of mind that your contribution helps meet the needs of other Christians

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*CHM works through a faith-based community dedicated to supporting each other, putting affordable healthcare within reach for you and your family.*

Try our programs tool to help **determine the best fit for your family.**





# Our programs

Choose from one of our programs— CHM Gold, CHM Silver, CHM Bronze, or CHM SeniorShare™—and add the optimal CHM Plus program to protect against catastrophic medical bills.

 <b>CHM GOLD</b>  \$255/unit per month  Annual PR: \$1,250/unit  Qualifying Amount: \$1,250/incident	 <b>CHM SILVER</b>  \$148/unit per month  Annual PR: \$3,000/unit  Qualifying Amount: \$3,000/incident	 <b>CHM BRONZE</b>  \$98/unit per month  Annual PR: \$6,000/unit  Qualifying Amount: \$6,000/incident	 <b>CHM SENIORSHARE™</b>  \$115/unit per month  Annual PR: \$0/unit  Qualifying Amount: \$500/incident
 <b>CHM PLUS</b>  +\$32/unit per month  Extra cost support for catastrophic medical bills			

## WHAT IS PR?

Each program has its own Personal Responsibility (PR), which is the amount that each membership unit is responsible to pay when medical bills are incurred.

## WHAT IS A UNIT?

A unit is a participating individual within a membership. A single person is one unit, and a married couple is two units (any two individuals must be two units). The best part is that a family is three units, regardless of the number of dependent children!

## How CHM shares your medical bills

When you submit your medical bills for sharing with CHM, our three-step process begins:

1



### Choose your healthcare provider

You have the freedom to choose quality care and be eligible for a self-pay discount—no network needed!

## Connecting with your CHM family.

When you become a CHM member, you are never alone. You join a spiritual family that spans from coast to coast that joyfully contributes to the physical and spiritual needs of one another. Enjoy the fellowship with your community in Christ by connecting on social media, praying for members through our Prayers Unceasing program, and staying up to date through our blog and *Heartfelt Magazine*.



2



## Submit eligible bills

Answer a few simple questions on the Member Portal and upload medical bills within minutes.

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*Medical bills and forms can be sent via the online Member Portal, mail, or fax.*

3



## Receive funds

Your CHM family takes care of your eligible medical bills. It's that easy!

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*The average process varies, but the "clock" begins the day CHM receives all necessary medical documents for the incident or illness.*

"I am currently cancer-free, proof of God's healing hand in my life. All of my medical bills are also paid—a tribute to the generosity of my fellow CHM members. I was God's child, in need of healing and help. CHM members stepped up for me."

– **SCOTT LOWE** *Soddy Daisy, Tennessee*



## FREQUENTLY ASKED QUESTIONS

### How do I know which program is right for me?

At CHM, we have programs for every age and stage. Take our short quiz to figure out which program is right for you or your family.

### How does CHM support its members spiritually?

Feeling spiritually supported is just as important as feeling financially supported by members at CHM. Through our Prayers Unceasing program and CHM Give, members can minister to each other through prayer, cards, and notes of encouragement. CHM staff also pray daily for members, especially those who submit prayer requests by phone, email, or mail.



# Join CHM today!

With anytime enrollment, you could join the CHM family today.

1

Fill out our  
online application

2

Choose your  
starting date

3

Receive your  
Welcome Pack  
and sign onto your  
Member Portal

## What about pre-existing conditions?

CHM has two programs to help with maintaining pre-existing conditions: the CHM Gold Schedule and CHM Give.

## What providers can I use?

Your healthcare provider options are countless. Since CHM is a ministry serving you, we don't have a provider network you must abide by. Sharing eligibility is pre-determined within the CHM Guidelines.

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*At CHM, we're ready to support  
you every step of the way.*



### HOW DOES CHM STAND OUT?

CHM puts you in a spiritual covenant relationship, not a contractual obligation, with your fellow Christians. **We operate differently—by intention!**

Covenants are found throughout the Bible both between God and His people, and His people in covenant with each other. As a health cost-sharing ministry, not insurance, we use terms that reflect our mission. These terms further demonstrate how we're able to minister to the body of Christ more effectively.

### WHY DO WE INCLUDE LEGAL NOTICES AS PART OF THIS PACKET?

We uphold, and exceed, standards of integrity and consumer protection because we value you. That's why we've made it a priority to accommodate those states who have requested the inclusion of specific notices about CHM's health cost sharing status. It's just one more way that we showcase transparency. The following legal page reiterates CHM's ministry focus and does so in the way that some states have requested.

**Alaska, Alabama, Arkansas, Arizona, Florida, Georgia, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, North Carolina, South Dakota, Tennessee, Texas, Virginia, West Virginia, Wisconsin, Wyoming: NOTICE:** Under the laws of your state, Christian Healthcare Ministries, in facilitating the sharing of medical expenses, is not an insurance company and does not use insurance agents or pay commissions to insurance agents. Whether anyone chooses to assist you with your medical bills will be totally voluntary because neither this ministry nor any other participant may be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. The ministry's guidelines, plan of operation and other documents are not an insurance policy or a promise to pay for the financial or medical needs of a participant by the ministry. It is not offered through an insurance company, it is not subject to the regulatory requirements or consumer protections of your state's insurance laws, and if you join this ministry instead of purchasing health insurance you will be considered uninsured. This program is not guaranteed under your state's Life and Health (or Disability) Insurance Guaranty Association or similar organization. Without health care insurance, there is no guarantee that you, a fellow member, or any other person who is a party to this ministry will be protected in the event of illness or emergency. Regardless of whether you receive any payment for medical expenses or whether Christian Healthcare Ministries terminates, withdraws from faith-based sharing of medical expenses, or continues to operate, you are always personally responsible for the payment of your own medical bills. If your participation in this ministry ends, state law may subject you to a waiting period before you are able to apply for health insurance coverage. You should review this ministry's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs. Complaints concerning Christian Healthcare Ministries may be reported to the office of your state's attorney general.

**Maryland: NOTICE:** This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether or not this entity continues to operate, you are always liable for any unpaid bills.

**Pennsylvania: NOTICE:** This publication is not an insurance company nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this publication should never be considered a substitute for insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always liable for any unpaid bills.

**All Others:** This is not an insurance policy. It is a voluntary program that is neither approved, endorsed nor regulated by your state's department of insurance and the program is not guaranteed under your state's Life and Health (or Disability) Insurance Guaranty Association or similar organization.



Hundreds of thousands of people have trusted CHM as the affordable solution to meet their medical bills.

“I needed a quadruple bypass and graft surgery. CHM shared all of our bills. I thank God daily for this ministry that allows me to live out my faith and continue in my own ministry.”

– **WAHID AND LAILA WAHBA**  
*Peachtree Corners, GA*

**CHM**

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