















Christian
Healthcare
Ministries

A few ways CHM stands apart.

The choice-heavy healthcare marketplace puts pressure on people to make quick (and expensive) decisions. But CHM's health cost sharing, which isn't insurance, works differently in how we care for our members spiritually and financially. If you're looking for alternatives to expensive health insurance plans, here's a sheet to help you out.



Christian Healthcare Ministries	Traditional health insurance
 Healthcare support that aligns with your faith	 Healthcare support that doesn't fit biblical values
 Spiritual support for members through prayer, resources, and more	 A systematic, profit-centered process that isn't interested in prayer or spiritual support
 Compassionate communication where you and your family are more than a number	 Generalized and impersonal communication
 Options that reduce membership costs through Refer-a-Friend credits	 An unwavering, annual, high-threshold deductible
 Unit system: children on a membership are counted as one monthly cost, regardless of number	 High costs for families with multiple dependents
 No network restrictions: Flexibility to pick your preferred provider and have eligible bills shared per the CHM Guidelines.	 Strict networks and limited provider options.