



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

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Dear Healthcare Provider:

You are the health care provider in which our Christian Healthcare Ministries' (CHM) member has confidence and respect. We honor that, and want to give you the following information about our health cost sharing ministry and its value to you and our member—your patient.

Our ministry is made up of more than 300,000 members across the country. CHM, a ministry of Christians serving fellow Christians, has been in operation since 1981, is a Better Business Bureau Accredited Charity, and is an eligible option for individuals under the Affordable Care Act (our members are not penalized for not having health insurance).

CHM plays no role in healthcare decisions: those are between our members and their physicians. No authorizations are required or asked. We don't deny anyone membership because of a medical condition, age, or other such factors, and neither do our members with medical conditions see their costs go up because of their conditions.

Our members are technically self-pay; however, 100 percent of our members pay their bills. All we—and they—ask is that healthcare providers not penalize them for this technical designation. Please give our members the same consideration in terms of discounts that insurance companies receive for negotiated contracts.

Our website is [www.chministries.org](http://www.chministries.org). We invite you to visit the site to learn more about us. If you would like to speak with a CHM employee about how our ministry can best work with you for your benefit and that of our member, please call us at 1-800-791-6225, option 5, or email us at [reductions@chministries.org](mailto:reductions@chministries.org).

We look forward to working with you as you care for your patient, our CHM member. Thank you very much for your time, consideration and service.

Sincerely,

Rev. Dr. Howard S. Russell  
President & CEO