



Christian Healthcare Ministries

The biblical solution to healthcare costs

July 2008

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Christian Healthcare Ministries® is a Bible-based, voluntary medical cost-sharing ministry that fulfills the command of Galatians 6:2, that Christians carry each other's burdens.

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Christian Healthcare Ministries: An answer in tough economic times

Roger Kittelson, Chief Financial Officer

In tough economic times, biblical solutions work.

The Bible actually has much to say about economics. There are many guidelines put forth in the Old Testament in terms of how the Israelites were to deal with each other economically, from interest rates to land prices.

In the New Testament, Jesus, when speaking to the rich young ruler, was making a point about compassion. He taught using a parable about how the servant should use his master's money. He made a direct statement about his attitude toward moneychangers in the temple. When it came to rendering unto Caesar, and unto God, Jesus made his point clearly.

The Bible is replete with examples of how people of faith should live and work—spiritually *and* economically—together and with others.

God isn't just interested in the spiritual aspect of our lives; he is interested in *every* aspect of our lives.



Difficult economic times surface, play out, are replaced by prosperity and growth, and ultimately return. People in their 40s can well remember the gas lines of the early and late 1970s, when gasoline was

available – if you were willing to line up and wait for it.

In the early 1980s, interest rates, now at low levels as a result of multiple rate cuts, reached stratospheric heights. The prime rate topped 21 percent. A friend who bought a new car in 1982 remembers being assessed a 17 percent interest rate. A house he bought that same year came with a 15 percent interest rate at contract signing.

Tough times are not new. What is constant is God's provision. The key is to seek His guidance, wisdom and direction. God loves us. Throughout His word are examples of how we should live. As economics is a part of our lives, it too is part of God's word.

In today's economy—as gas prices rise, home foreclosures spike, and economic uncertainty touches more and more

see "Tough economic times," page 5

CHM financial snapshot 2007

Roger Kittelson, Chief Financial Officer

The year 2007 was excellent for Christian Healthcare Ministries, continuing the pattern set in the last several years. Our financial figures show a healthy organization with a strong member base. In just the past 15 years, CHM members have shared more than \$450 million of each other's medical bills.

In 2007, members gave \$15.6 million in monthly gifts and extra giving.

see "Financial snapshot 2007," page 5

CHM facts & figures 2005-2007 (in thousands)

	2005	2006	2007
Total revenues (Monthly gifts, extra gifts)	\$15,581	\$15,518	\$15,662
Medical needs shared	\$12,756 82%	\$12,610 81%	\$12,209 78%
Program services	\$2,284 15%	\$2,436 16%	\$2,673 17%
Administrative expenses	\$606 4%	\$598 4%	\$660 4%
Total expenses	\$15,646	\$15,644	\$15,542

Freedom: Where God leads, the human heart follows



Reverend Howard Russell
Executive Director,
Christian Healthcare Ministries

The human heart has always gravitated toward freedom. God planted the seed of freedom in the heart of humanity. With freedom comes responsibility. With responsibility come choices. With choices—when pleasing God is not the priority—come mistakes and sin.

The desire to be free could arguably be the reason Eve accepted the fruit and encouraged Adam to eat it. They wanted to be free from the constraints of a relationship in which they lived under God's will. The result: death.

In this month, in which we celebrate American freedom, we can acknowledge that freedom is a two-edged sword. Applied properly it is a wonderful benefit provided by God. Applied improperly it is not freedom at all. While Adam and Eve received freedom from God's direction, they also received freedom from God's protection and provision. The imbalance that came to their lives—and that of all humanity—was devastating.

Freedom requires responsible living. Adam and Eve were not responsible and not capable of providing for their own protection or provision. Protection from their adversary the devil required more power, knowledge, cunning and wisdom than they possessed. Provision for their needs, once they had sinned, meant toil and labor with no guarantee of success versus the plenty they enjoyed when they obeyed God.

The American Revolution, Adam and Eve and the subject of responsibility have a parallel in Christian Healthcare Ministries.

Just as America's freedom from a distant monarchy required the great and noble effort of the 13 Colonies to break the controlling bonds of England, so we must put forth effort to responsibly deal with health care costs.

Some who are currently asking for our vote

in this year's presidential election are telling us that they will give us freedom from the cost of health care. All we have to do is elect one candidate or the other and our health care will be free. Many will unfortunately buy into that false premise. As the saying goes, "If you think health care is expensive now, wait until it's 'free.'"

England has government-controlled health care, and is frequently cited as a model for



how America's system should work. What proponents don't discuss is a British cost containment example that a Cato Institute (a Washington D.C. think-tank) scholar described on a radio broadcast. He said if a patient is 55 years old or older and needs kidney dialysis, he can't get it through the government-controlled system because it has been determined it's too expensive to provide to people 55 or older.

That is just one example of the rationed care often provided in countries that embrace publicly funded health care.

Only after a government-controlled program is instituted in the United States will we find out that we have lost some of our freedom to make choices for ourselves and act in our own interests. We will have traded freedom for the illusion of security.

We will send our money to a government-appointed bureaucracy which will then determine if our condition warrants care or

the kind of care doctors want to give us. This agency will decide if we are too old, too sick, ineligible for care, or if we even need the recommended treatment.

After so many promises and so much hype, government will have to prove it can lower costs. There are only two ways to lower costs when government takes over: cut benefits or reduce people's access to the system.

Christian Healthcare Ministries offers Christians freedom in their health care decisions. As we share the CHM message with those with whom we come in contact we can tell them that God has provided in the heart of every Christian a desire to love each other. Every day that desire is translated into action as thousands of Christians share millions of dollars in medical bills for fellow Christians.

The model we use is God's provision found in Adam and Eve's scenario in Eden. God said, "If you'll trust Me I will provide for you."

The difference between depending on government and depending on God is that government isn't God. God's plan is always best.

Freedom as we know it in the United States of America is more wonderful than I can describe. We are all blessed to live in this country. Freedom provided by God in every area of our life is even more astounding. CHM is just one important aspect of that freedom.

CHM provides the means whereby Christians can enjoy the freedom that brings protection and provision in health care. We do it together, for and with each other, apart from government telling us how, where, when, or why we can seek and obtain health care for ourselves and our families.

Thank God for freedom.

Meet your CHM departments: Gift Processing

The Gift Processing department is crucial in enabling Christian Healthcare Ministries members to share each other's medical bills. CHM members depend on Gift Processing employees to accurately account for and direct sharing of financial gifts.

"When financial gifts arrive at our office or are received electronically, they are immediately processed and deposited into the Member Escrow Account, from which medical needs are shared," said Roger Kittelson, CHM chief financial officer. "This can happen as quickly as the same day funds are received."

The Gift Processing department consists of department supervisor Fay Adams and employees Marge Gully, Twila Herring and Christine Roush.

"Gift Processing employees are

knowledgeable, capable and dependable," said Kittelson. "Members can be confident that their financial gifts are handled with the utmost care and integrity."

Adams explained that there are three ways CHM members can make their monthly gifts: by check, credit or debit card or through CheckEase direct giving (automatic checking or savings account withdrawal).

Processing checks is the most complex function performed by department employees. Each morning, a staff member collects and sorts into batches incoming checks and Member Gift Form stubs. For each batch, an employee reconciles the amount written on the checks with the amount printed on the Gift Form stubs.

Adams signs off on the reconciled batches,

which are passed along to another employee for posting into CHM software. A report for each posted batch is generated and **presented for supervisor review**. Checks are endorsed and scanned along with Gift Form stubs into the software for future reference and auditing purposes.

New software allows Gift Processing employees to deposit checks using the Internet rather than physically taking them to the bank. The convenient procedure saves employees time and **reduces bank fees**, funds used instead to share members' medical bills. Checks are kept for a brief period of time and then shredded for security purposes.



The CHM Gift Processing department (L-R): Christine Roush, supervisor Fay Adams, Twila Herring and Marge Gully.

see "Gift Processing," page 7

Member recognition: extra giving 2007

The following members and friends of the ministry are the top 25 donors in 2007. Together, they have shared more than \$35,000 in extra giving toward other members' medical bills!

<i>Jimmie & Kathy Alman</i>	<i>Inman, SC</i>
<i>John Bartlett</i>	<i>Saint Francis,</i>
<i>Thomas & Susie Blais</i>	<i>KS Mendon, MA</i>
<i>Kenneth & Nina Brown</i>	<i>Casey, IL</i>
<i>Thomas Daley</i>	<i>Meriden, CT</i>
<i>Richard & Theresa Davoli</i>	<i>Sicklerville, NJ</i>
<i>Arnold & Judith Ann Dekker</i>	<i>Dyer, IN</i>
<i>Gerald & Joann Harkey</i>	<i>Emery, SD</i>
<i>Michael Jones</i>	<i>Norcross, GA</i>
<i>George & Marcia Korda</i>	<i>Knoxville, TN</i>
<i>Virginia Landgraf</i>	<i>Chicago, IL</i>
<i>Michael & Bonnie Lantry</i>	<i>Cook, MN</i>
<i>David & Heather Link</i>	<i>Charlotte, NC</i>
<i>Janice Monski</i>	<i>Birmingham, AL</i>
<i>Guy & Nancy Owens</i>	<i>Wendell, NC</i>
<i>Kurt & Cindy Peterson</i>	<i>Haslet, TX</i>
<i>Alan & Kathy Potts</i>	<i>Belgrade, MT</i>

<i>David & Donna Rubl</i>	<i>Billings, MT</i>
<i>John &Carolynn Stewart</i>	<i>Lucas, TX</i>
<i>David Swartz</i>	<i>Centralia, MO</i>
<i>Leanna Thompson</i>	<i>Clay City, IN</i>
<i>Daniel Wagenmann</i>	<i>Darby, MT</i>
<i>Alfred & Louise Warren</i>	<i>Palm City, FL</i>
<i>Larry & Dena Weber</i>	<i>Westphalia, KS</i>
<i>Samson Whisnant</i>	<i>Samson, AL</i>

Thanks to all who have given generously above and beyond monthly gift amounts. Your fellow members are seeing medical needs met because of your kindness.

Editor's note: One hundred percent of extra giving is tax deductible and goes straight toward sharing medical bills.

To give an extra gift to Christian Healthcare Ministries or voluntarily increase your monthly gift amount, mark the change on your next Member Gift Form or contact the Gift Processing department at 1-800-791-6225, ext. 6108.



Fitness is for the brain

Regular exercise has consistently proven itself as one of the most effective guardians of health and longevity. Most notably fitness is said to significantly reduce the risk of heart disease, obesity, diabetes, hypertension and even cancer.

According to an article in *Science News*, recent research sheds light on another significant benefit: physical exercise protects the brain and improves memory and learning. The article pulls data from several different centers where research is, or has been, conducted on the connection between exercise and its effects on the brain.

First, let's retrace a little history. The first research published in scientific literature on the benefits of exercise on brain function appeared in the 1950s. These early reports were general in nature. During the 1990s researchers began to get specific answers on how these benefits are derived.

One of the first of such findings was that nerve cells in laboratory animals released chemicals called "neurotrophic factors" in response to exercise. Protein in nature, these factors buffered nerve cells from injury and illness and prompted nerve cells to grow.

Chief among these compounds is *brain-derived neurotrophic factor* (BDNF). One researcher referred to BDNF as "brain fertilizer," since adding it to nerve cells in a culture dish causes the cells to dramatically increase their growth rate and sprout branches to connect with other nerves.

Researchers at the Salk Institute in La Jolla, California, studied two groups of healthy mice. Separated into different cages, the only difference between the two groups was that one group's cage had running wheels. Apparently, mice find

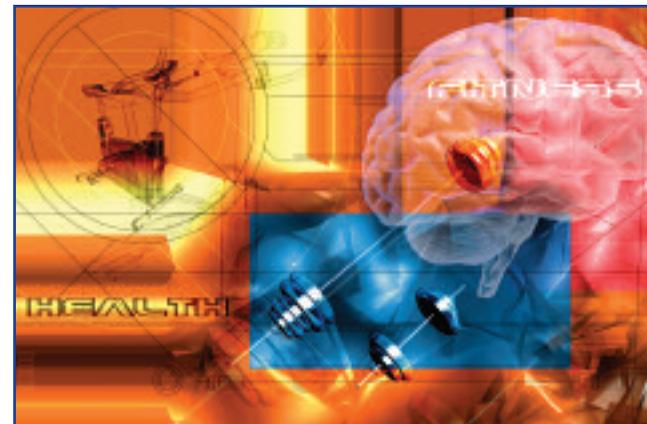
great delight in the wheels, running an average of four to five kilometers a night.

After several weeks, the mice were tested on their ability to solve a test of learning called the Morris water maze. The exercised mice performed substantially better than the control group. Furthermore, dissection of their brains revealed that the exercise group had double the number of new brain neurons of the sedentary mice. They also showed other brain changes consistent with improved learning, such as strengthened connections between nerves.

Another study tested the effects of BDNF by giving some exercised rats a drug to block the effects of this neurotrophic factor. Rats that exercised but had BDNF blocked by a drug didn't do any better than the non-exercised rats. Once again, the exercised rats in which BDNF was free to exert its effects did substantially better.

In another exciting development, scientists at the University of California at Irvine report that exercise may dramatically slow the progression of Alzheimer's disease. To test this hypothesis, mice that were genetically predisposed to developing Alzheimer's were divided into groups similar to the other studies cited above. Mice early in the disease process that exercised on running wheels had half as much accumulation of beta-amyloid, a protein that forms thick plaques in the brains of Alzheimer's patients.

Other research points to similar exercise benefits in Parkinson's disease patients.



Even patients who have been paralyzed for several years have shown some improvement in motor function when a means of systematically exercising the affected limbs was applied for an extended period of time.

Unfortunately, a significant percentage of Americans do not appear to be heeding the chorus of researchers, government agencies and health experts encouraging them to get up and get moving. Less than half of U.S. adults exercise the recommended minimum of 30 minutes of aerobic activity at least five to six days a week.

I can sympathize with those who fail to comply with this wise advice. It seems as if there are always 101 reasons and pressures that compete for the time I've set aside for this important activity. The greatest enemy of trying to exercise regularly early in the morning is staying up too late the night before. Coming home late from work jeopardizes end-of-the-day exercise efforts.

In general, the most consistency I have found is to accomplish the highest priority disciplines—such as prayer, Bible reading and exercise—early in the day before other interruptions and pressures squeeze them out. Even if the time needs to be shortened, spending at least 15 to 20 minutes doing each of these activities really helps start the day off right.

Brownlee, C. (2006). Buff and Brainy: Exercising the body can benefit the mind. Science News 169(8): 122-4.



Dr. Michael Jacobson, D.O.

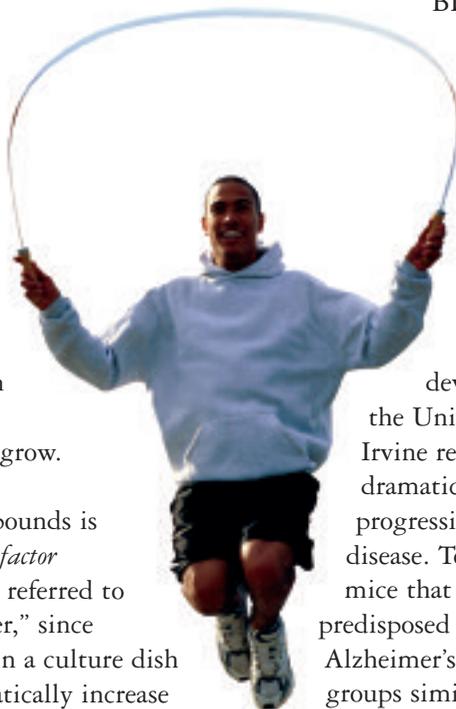
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Health education resources at:
[www.cbministries.org/
healthinformation.asp](http://www.cbministries.org/healthinformation.asp)



Letters to Christian Healthcare Ministries

Just as the church of Christ is not a building, Christian Healthcare Ministries is not an office in Ohio.

You, through your collective and faith-based sharing and support, make this ministry possible. We are privileged to serve you. We are privileged to serve Him.

These letters represent what you who participate in CHM are accomplishing for each other and for the cause of Christ.

— Rev. Howard Russell

We'd love to hear from you!

Send us your letters:
Christian Healthcare Ministries

Attn: Editor
127 Hazelwood Ave.
Barberton, OH 44203

editor@chministries.org

Editor's note: Letters sent to CHM and printed on this page may be edited for length or grammar.

Dear Christian Healthcare Ministries staff:

Good news! We are thrilled to enclose a check for \$11,342.67.

Recently, a lawsuit was filed against our local hospital. They have sent us a refund for reductions we should have received at the time of payment.

By our calculations, the entire amount applies to our medical bills that were shared by CHM members.

May you use the funds to bless others in need. We thank you for being there for us for many years.

In Christ,

Alvin & Margaret Urke
Grass Valley, CA

Editor's note: For instructions on how to handle funds received in medical lawsuits, see CHM Guidelines E.3.a. and H.5.

Dear Christian Healthcare Ministries:

Thank you so much for your ministry to us. We have submitted bills to CHM and the staff is very helpful, kind and efficient.

May God continue to bless this ministry!

Sincerely,

Dennis & Joan Selfridge
Mission, SD

Dear Friends:

We recently received a check reimbursing us for David's medical need. We appreciate it! We thank God for helping David to fully recover.

With these funds we plan on helping others listed on the monthly Prayer Page who are in great need.

Thank you for organizing and executing this wonderful program. We believe it works because it is based on biblical principles. Thank you for making it possible for us to share the burdens of fellow believers.

Sincerely,

David & Etta Franklin
Shoals, IN

Editor's note: The following letter was written by a CHM member to his medical providers to explain the CHM program and thank them for their assistance and for providing reductions on his bills.

Dear Sir or Madam:

I am writing this note of appreciation to express my thanks to you and your organization for the consideration you have given my situation as a self-pay client.

I am an active member of a group of Christians who have banded together to assist one another in times of medical emergencies such as the one I just experienced.

This group is known as Christian Healthcare Ministries. It is not an

insurance company, nor does it guarantee payment of any of the debt incurred in a medical situation. We have voluntarily agreed to help brothers and sisters who have experienced medical incidents as best we can. We follow the biblical admonition to share each other's burdens (Galatians 6:2).

Whether or not you are aware of it, you have helped this ministry. Your generous reduction of my balance will not only help my family to weather this medical emergency, the savings you have provided will free up additional funds to be used to bless many others who have similar needs. The "ripple effect" of your generosity will be widespread.

Again, thank you for your generous consideration. God bless you.

Sincerely,

Bob Cole
Berlin Center, OH

Dear Christian Healthcare Ministries:

I never understood how the Prayer Page worked and how it fit in with the ministry until I read the explanation printed in the new Prayer Page insert. I can certainly contribute a small amount each month to help those in need!

Sincerely,

Leann Turley
Montgomery, AL

Gift Processing (continued from page 3)

The two electronic methods of submitting monthly gifts—credit or debit card and CheckEase—are convenient and advantageous to members and the ministry. Both are offered as free services to CHM members (CheckEase also is free for CHM) and participants in the Brother's Keeper program. Members choosing one of these options continue to receive their monthly Member Gift Form for their personal records.

Members can elect to charge debit or credit cards each month or as needed. Member accounts are charged consistently each month **on a date the member chooses.**

Similarly, members enrolled in CheckEase direct giving choose the date on which their monthly gift is withdrawn from their checking or savings account. Proof of gift contribution appears on members' monthly bank statements. Enrollment and cancellation are quick and easy.

"Both CheckEase and automatic credit or debit help speed medical bill sharing time by providing CHM with consistent, dependable cash flow," Kittelson said.

Adams said that gifts for Prayer Page needs also can be sent to the Gift Processing department. "Many members choose to

send Prayer Page gifts directly to other members, but the advantage in sending them to us is that they will be tax-deductible."

She explained that Prayer Page gifts sent to the CHM office are deposited into the Member Escrow Account. Another check for the same amount is generated and sent to the recipient the member specifies along with a note of explanation.

The Gift Processing department also is in charge of processing gifts above and beyond monthly gift amounts, 100 percent of which are tax-deductible and applied to members' medical bills. Members who send extra gifts in 2008 will receive a receipt in January 2009.

"Gift Processing employees love working for Christian Healthcare Ministries," said

The American workforce

As of May 2007, there were 152.8 million Americans in the labor market. The U.S. Census Bureau reports the following statistics for the workforce:

- 10.6 million are self-employed
- 7.6 million have more than one job
- 4.8 million work from home
- Eight percent of workers put in 60 or more hours each week
- Four is the median number of years an employee has been with his/her current employer
- Seventy-one percent of workers have access to medical insurance, 46 percent to dental care, 29 percent to vision care and 64 percent to prescription drug coverage



Courtesy Saurage Research "Key Findings" newsletter

Adams. "They work hard to serve our members. I am proud to be part of such a responsible team; their dedication to efficient processing of monthly gifts expedites sharing of members' medical needs."

PRAYER REQUESTS THIS MONTH: *These are prayer requests only. Please send your monthly financial gift to the CHM office (see instructions on your yellow Member Gift Form). We invite you to send cards or words of encouragement to the people listed below.*

Tito Pel: c/o Northern Hill Christian Church, 9470 Winton Rd., Cincinnati, OH 45231 Tito is a missionary to the Philippines. Recently his nine-year-old daughter, Maris, was admitted to the hospital with pneumonia. Please remember the family in your prayers.

Iris Estep: RR 2 Box 226, Fayetteville, WV 25840 Iris requests prayer for her father, who recently suffered a heart attack, and for her father-in-law, who has been diagnosed with terminal lung cancer.

Greg & Selma Kinser: 3103 Bronze Leaf, Paragould, AR 72450 The Kinsers' daughter, Molly, has been battling anorexia for several years and is seeking treatment. Please remember the Kinsers during this emotionally and financially trying time.

Donnie & Nancy Scarlett: 2035 Botetourt Rd.,

Fincastle, VA 24090 The Scarletts request prayer for their finances. They are trying to sell their house and are struggling to make mortgage payments on two houses.

Mary Pinson: 405 Willow St., Williamson, WV 25661-3438 Mary recently underwent a Positron Emission Tomography (PET) scan to see if her breast cancer has spread. Please remember her in your prayers.

Na Ryung Kim: 1672 Colby Ave. #2, Los Angeles, CA 90025 Na Ryung is a single mother with two young sons and has recently been diagnosed with skin cancer. She is scared about her children's future and asks the CHM family for prayer.

Karen Phillips: 27A Goldmine Rd., Mills River, NC 28759 Karen's husband, Christopher, recently passed away while on a church trip to Israel with his family and

friends. Please keep Karen, her daughter, Holly and the rest of the Phillips family in prayer during this hard time.

Janine Haman: 855 Warren Rd., Odum, GA 31555 Janine requests prayer because she has experienced episodes of her heart racing and she is concerned about her health.

Theresa Snoko (no address provided) Teresa has to have back surgery for the fourth time and asks for prayer that the procedure will be successful and that she will not need any future operations.

Sally Long: 223 W Edgerton St., Hicksville, OH 43526 Sally recently had bladder surgery and asks for prayer that God will heal her.



CHRISTIAN HEALTHCARE MINISTRIES

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Especially for Florida Residents: A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free, within the state of Florida. Registration does not imply endorsement, approval, or recommendation by the State of Florida. 1-800-435-7352 Our Florida registration number is SC-03543. CHM has not retained any professional solicitors or professional fundraising consultants and 100% of each contribution is received by our organization.

Especially for Kentucky Residents: Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by an insurance company and they are not offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally

voluntary. CHM should never be considered as a substitute for an insurance policy. Whether you receive any gifts for medical expenses, and whether or not CHM continues to operate, you will always remain liable for any unpaid bills.

Especially for Maryland Residents: Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. No other member will be compelled to contribute toward the cost of your medical bills. Therefore, CHM should never be considered a substitute for an insurance policy. This activity is not regulated by the Maryland Insurance Administration, and your liabilities are not covered by the Maryland Life and Health Guarantee Fund. Whether or not you receive any financial gifts for medical expenses and whether or not CHM continues to operate, you are always liable for any unpaid bills.

Especially for Oklahoma Residents: This is not an insurance policy. It is a voluntary program that is neither approved, endorsed or regulated by the Oklahoma Department of Insurance and the program is not guaranteed under the Oklahoma Life and Health Insurance Guaranty Association.

Especially for Pennsylvania Residents: Notice: CHM is not an insurance company.

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