Brain tumor highlights the faithfulness of CHM members
A prayer for expectancy

By J. Craig Brown II, President and CEO

Almighty God our Father, we come to You in the mighty name of Your son Jesus. We adore and worship You for who You are and for Your indescribable love for us. We’re grateful for the many promises in Your Word. Your promises enable us to live each day with a great sense of expectancy because Your plans for our lives exceed all that we can think or imagine.

Father, may we always remember that You aren’t limited as we are. May we claim the promises of Your Word—promises which provide a solution for any situation we’ll ever face. As we pray and walk in obedience to Your Word, stir within us a great sense of expectancy because we know that You, the God of all miracles, are with us wherever we go. Amen.

Celebrating 40 years of service—and many more to come Part three: Three seasons of Moses’ life

By J. Craig Brown II, President & CEO

Where are you on your life’s journey? Seeking to establish your career? Reflecting on the kind of legacy you will leave behind? Wherever you are, each season of life has its challenges.

Forty years ago, CHM began with the novel idea that Christians could come together and share each other’s healthcare costs. Starting out, no one knew how it would work. Since those days, we have weathered many storms and have emerged as the leader among health cost sharing ministries.

In the Bible, the story of Moses is comprised of three segments of 40 years each. Each season of life brought a new set of challenges.

At the end of Moses’ first phase of life, when he saw an Egyptian slave master beating a Hebrew slave, he decided to take matters into his own hands and kill the slave master. The next day, he stepped in again when he saw two Hebrew slaves fighting. However, when the aggressor asked if he was going to kill him like he killed the Egyptian, Moses, fearing for his life, fled to the desert.

The next phase of his life was spent shepherding, marrying and raising two sons. Moses contemplated retirement and burial in the desert, but God had different plans for him. At 80 years old, God called him to his greatest assignment in life—leading the Israelites out of slavery in Egypt to the Promised Land.

What do the next 40 years look like for CHM? Only God knows! He has the future in His hands. That’s why it’s important to ask for His direction and trust Him as we embrace the future.
The CHM ministry standards (part three)

By Dave Tschantz, Vice President & General Counsel

Last month I discussed CHM standards No. 2 and No. 3: non-exclusion of individuals based on health status, and CHM operating as a not-for-profit corporation. This article discusses CHM’s fourth standard.

Standard No. 4: Clearly indicate, in all marketing and informational materials, that it is a religious ministry and that it is not engaging in the business of insurance. Further, the ministry will not allow itself to be advertised in print or on the web as part of, or in conjunction with, any offer of or quote for health insurance product(s).

Because our purpose is to serve our brothers and sisters in Christ, it’s very important that we operate with complete transparency regarding who we are and what we do.

We want to avoid confusion about the nature of how and when CHM shares medical bills. We do this by not using insurance terms, and also by prohibiting CHM membership from being “bundled” with other insurance products, avoiding even the appearance of insurance. The reason is straightforward: Health cost sharing isn’t insurance because it doesn’t make any guarantees to its members, as insurance does. CHM doesn’t assume, at any point, a member’s risk of loss due to illness or injury, nor does it ever become legally liable for members’ medical bills. CHM’s sharing of anyone’s medical bills is a gift from members to members, based on New Testament teachings. The ministry’s viability is evidenced in our 40-year history of members faithfully sharing medical bills.

Because our sharing is in the nature of giving (meaning without any legal obligation or prior guarantee to do so), we want members to enroll in our ministry with full knowledge of our purpose and policies, and based solely on their faith, not based on the security of anyone’s implied or expressed guarantees.

Editor’s note: To read the first article in the series, visit chministries.org/blog/the-chm-ministry-standards-part-one/

Did you know? CHM doesn’t use insurance agents.

Members who were “sold” CHM or signed up by an insurance agent should call 800-791-6225. Our staff will make sure your membership is set up correctly and that you aren’t being charged more than the applicable monthly gift amount.

Expressing faith through healthcare: What members say

“Since we joined CHM in 1989, we’ve raised five children, moved from Montana to Texas, and experienced numerous accidents, surgeries and other medical incidents. We’ve seen the ministry use the biblical principle of financial stewardship through their consistent, faithful process!

Verna Dobraska, Corinth, Texas
Total eligible bills: $71,888
Provider discounts: $34,453
Total bills shared: $37,435

Anne Pettijohn, Midlothian, Texas
Total eligible bills: $16,384
Provider discounts: $5,993
Total bills shared: $10,391

“By donating my monthly gift to CHM, I’m able to provide financial assistance to other Christians in need. It’s a joy to watch our family be blessed by the ability to share other Christians’ medical needs. We love this biblical, ethical and God-honoring ministry!”

Linda Stilwell, Evansville, Indiana
Total eligible bills: $103,061
Provider discounts: $49,313
Total bills shared: $53,748

“I’m grateful for so many things, not the least of which are the CHM members who ministered to me through their prayers and faithful participation in this ministry.”

Alice Rouse, Monument, Colorado
Total eligible bills: $89,003
Provider discounts: $38,026
Total bills shared: $50,977

“Expressing faith through healthcare:
What members say”

March 2021
Matrimonial squares (date bars) recipe

Dr. Michael Jacobson, D.O., M.P.H., CHM Medical Director

Ingredients:
3 1/2 cups flour (for a healthier option, use half whole wheat flour and half white flour)
3 1/2 cups rolled oats
2 cups brown sugar, packed (you may try using less)
2 pounds butter, melted (you may try using less)
2 teaspoons baking soda
1 1/2 - 2 pounds chopped dates

Instructions:
1. Preheat oven to 350 degrees.
2. Place dates into a pan on the stove top.
   • Cover with 1 cup water.
   • Bring to boil, then lower heat and stir until thickened.
   • Set aside to cool.
3. Combine and mix dry ingredients in a large bowl.
4. Add melted butter and stir to combine.
5. Crumble, spread and press a little more than half of this mixture across the bottom of a 9x13 pan.
6. Spread date filling evenly over the oatmeal mix.
7. Sprinkle the remaining oatmeal crumb mix on top to cover the dates.
8. Bake approximately 30 minutes, or until just golden brown.

Do you have a favorite healthy recipe? We’d like to share it! CHM members may submit their recipes to editor@chministries.org for consideration in future magazine issues.

Health WATCH

National Doctor’s Day: How to build stronger relationships with your physicians

By Michael D. Jacobson, D.O., M.P.H.

According to doctorsday.org, National Doctor’s Day is a tradition started by a Georgia physician’s wife in 1933 “to celebrate the contribution of physicians who serve our country by caring for its’ citizens.” National Doctor’s Day is observed annually on March 30.

CHM has asked me to provide members with tips for strengthening relationships with their healthcare provider(s). That encouraged me, since building relationships is why, 40 years ago, I made my choice to practice family medicine.

Dr. Reid Blackwelder, in his remarks as outgoing chairman of the American Academy of Family Physicians, wrote that “being a family physician… is all about relationships.” He said that relationship “is also the foundation on which healthcare reform must be built... the fragmented and siloed care many Americans still receive derives from a failure to respect this core principle.”

I find it quite profound that Dr. Reid, who influenced national leaders, said the answer to our healthcare woes won’t be found in the halls of Congress, but in patient-physician relationships.

Here are three things you can do to strengthen those relationships:

1. Prepare wisely. Write down your questions and offer them to your physician’s staff even before you see your doctor. The staff will understand the principal reason for your visit and can better address your concerns.
2. Similarly, tell your doctor and staff what you’re thinking and feeling, whether about your personal health, or your experience receiving care.
3. Express gratefulness. Your primary care doctor works hard and often without hearing much thankfulness. A little gratitude shortens a long day!

References

Dr. Michael Jacobson, D.O.
Medical Director, Christian Healthcare Ministries
127 Hazelwood Ave.,
Barberton, OH 44203
800-791-6225 | 330-848-4322
doc@chministries.org
(My office requires one week for responses. This service isn’t intended for acute problems or to replace the advice of your physician.)
Brain tumor highlights the faithfulness of CHM members

By Sarah La Croix, Berwick, Maine

My eye doctor looked me directly in the eye and said, “There’s something potentially wrong, and I need you to get an MRI.”

I accepted his words and said, “Okay, that’s fine.”

Then, I passed out.

A week after my appointment with the eye doctor, I had my MRI. I spent the entire hour praying, asking God to give me peace; whatever happened, I wanted Him to receive all the glory.

After my MRI, I drove back to work, thinking that I was going to complete my shift. Just as I arrived, I received a phone call from my doctor. The MRI revealed a tumor, and I needed to get to an emergency room as fast as possible.

My husband, Chris, met me at the hospital, and we talked with a neurologist. The tumor was close to my brainstem, which is very dangerous. The removal surgery would last about six hours. The doctor explained that I had almost a 100 percent chance of nerve damage and deafness in one ear.

I was in surgery for eight hours. They got almost all of the tumor. The surgeon had to “stretch” my nerves around the tumor to get it out; as a result, I looked like I had a stroke.

People around the world prayed that the procedure wouldn’t cost me my hearing. When I came out of surgery, I told Chris I could hear a little bit. The surgeon couldn’t believe it.

Chris and I are incredibly thankful for CHM. The faithfulness of our fellow CHM members enabled us to live our normal lives and focus on recovery, not on medical bills. Being a part of a ministry like CHM gives us a tremendous feeling of confidence, especially when medical bills arise unexpectedly.

Read more at chministries.org/testimonials.

Brain tumor bills are no match for CHM members

At 28 years old, Sarah La Croix and her husband weren’t expecting any extensive medical bills. Instead, she brushed off her headaches and other symptoms as side effects of a busy life as a nurse. However, when an MRI revealed a tumor growing next to her brain stem, everything came to a halt. Would CHM members be there to help?

Watch Sarah’s story of God’s power in her life chministries.org/videos.
The silver lining of COVID-19

One year ago, COVID-19 swept through the nation, changing everything about our day-to-day life. Though the virus caused much pain and struggle, God was on the move in our country. Consider the ways He made His presence known:

Churches offered online services. People now have greater access to church services, including individuals who had never attended church before, were bedridden, or unable to physically attend.

God’s people stepped up. By delivering meals (see Kari Baragrey’s featured testimonial), organizing donation drives, praying for each other and more, the Church clearly displayed God’s love through their benevolent actions.

GOD WAS ON THE MOVE IN OUR COUNTRY.

God strengthened His Church. Many Christians used this period as a motivator to spend more time in God’s presence.

Mom of five is a coronavirus survivor, says “we found beauty in hardship”

By Kari Baragrey, Johannesburg, Mich.

After finding out schools were closing due to COVID-19, I started stocking up, buying extra supplies for my kids, and checking in with several elderly neighbors.

One day, I woke up with a headache.

Over the next week, I experienced many more symptoms: severe body aches, loss of smell and taste, dizziness, a fever, and shortness of breath.

Eventually, my fever disappeared. I thought I was getting better. But that same night, it came back, and I crashed hard.

Over the next several days, my symptoms worsened.

One night, I woke up to my chest feeling heavy—too heavy to wake my husband for help. I wondered for the first time if I would survive.

In the darkness, I heard a song in my soul: “Way maker, miracle worker, promise keeper, light in the darkness, my God, that is who You are.”

COVID-19 exposed profound weaknesses but has also allowed the beauty in those around us to be on full display. We wouldn’t have made it without our small, fierce community.

As they learned of my illness, people flooded our porch with meals and gifts. Due to my illness, we had to cancel our spring break trip to Florida, so our friends got creative and brought “Florida” to us. We found such beauty in the hardships.

My husband and I have been members of CHM since the time our church offered CHM as health cost support for the church staff. When our pastor’s wife was very sick, CHM went above and beyond to help them. I knew the ministry would do the same for us, and they did.

Throughout my COVID-19 experience, I’ve clung to God’s promise: “Be strong and courageous. Do not be afraid or terrified, for the Lord your God goes with you; He will never leave you nor forsake you.”

He has not failed me.

Read more at chministries.org/testimonials.
BY THE NUMBERS
2020

Thank you notes sent to CHM

Prayer requests submitted by members

Requests for a CHM information pack

13,786 mailed
1,148 downloaded

127,268 emails processed

46,558 applications processed
= 107,526 new members

84.3% growth on social media

@iheartCHM

33,625 likes
2,721 followers
1,260 subscribers
823 followers
743 followers

654 CHM groups
14,351 group participants
$17,369,962 shared for groups

$17,369,962

Total shared
= $600,050,565

PRAYER PAGE $6,043,966 (See page 15 for more info.)
GOLD SCHEDULE $18,421,362
PRE-EXISTING CONDITIONS $24,465,328
MATERNITY $110,503,424
BROTHER’S KEEPER $47,649,908 (bills exceeding $125,000)
ILLNESS $417,431,905

See more stats at chministries.org/CHM-by-the-numbers.
CHM member healed of breast cancer, saw “power of prayer firsthand”  
By Christyne Stephens, Osceola, Ind.

No one’s ever quite prepared to hear they have stage 4 breast cancer. Yet, I can see God’s preparation and care for me through it all.

I started chemo therapy, but after one treatment, I was hospitalized with multiple infections. My husband Tim and I decided to stop my chemo, but continue with infusions.

Though my body grew stronger, I had continuing digestive problems. In January, we went to the beach to recuperate. It was a wonderful time of healing.

Returning home, we were shocked to find dozens of cards from strangers. My husband recalled asking CHM to share my prayer request through the Prayers Unceasing program. Everything fell into place. No wonder I felt better—thousands of people were praying for me!

My digestive issues improved, but never completely disappeared. Upon reviewing an MRI, my general practitioner said she was sorry to see so much cancer. I received infusions every three weeks, hoping to keep the cancer from growing.

One month later, my oncologist ordered a PET scan to see if the infusions were working. It came back with normal results. My husband started crying. I couldn’t comprehend the news.

Our doctor, who wasn’t a Christian, re-examined the test results and ordered more tests because he couldn’t believe what he was seeing. A group of doctors gathered to review my case. The verdict was the same: I was healed!

Though my MRI in March showed cancer in eight different sites, one month later, I was completely cancer-free. May all the glory and honor go to God, Jehovah Rapha!

Thank you, CHM members, for being God’s provision by sharing the many medical bills, sending encouraging cards and praying. Through your commitment, I experienced the healing power of prayer firsthand.

Read more at chministries.org/testimonials.
Fun Facts about the CHM staff who serve you

Spring is in the air, and this month, we’re featuring the CHM Member Services department. They’re all about serving you, our CHM members—it’s in their department name! When you call CHM, you’ll hear their pleasant voices, ready to walk you through any membership questions you may have. They want to help you, not only with your medical bills, but also with your cares and concerns, praying with you and offering support as needed. But that’s not all they do—this team wears many hats and performs behind-the-scenes tasks to keep your membership up-to-date and running smoothly. Here’s how the Member Services department likes to celebrate March:

Carol Sturm
What’s your favorite St. Patrick’s Day tradition?
Telling people “I’m Irish—kiss me.”

Jennifer Murrey
What’s your favorite thing about spring?
Spring is not too hot and not too cold. As a family, we enjoy going on hikes and exploring nature. Spring also means Daylight Savings Time—the sun is out earlier and it’s lighter longer.

Jordan Repko
If you could visit anywhere in the spring, where would you go?
I would visit the tulip fields in Amsterdam.

Kendall Kehres
What’s your favorite St. Patrick’s Day tradition?
When I lived in Chicago, I loved to see the river dyed green and all the other festivities.

Rebecca Gee
What’s your favorite thing about spring?
Seeing all the different shades of green and the flowers! My favorite season is spring because of all the different shades of green.

Sherry Bray
If you could visit anywhere in the spring, where would you go?
I would go to Hawaii.

Meet your staff: Tara Flakes, Julee Forney, Mica Fouts, Christina Shreffler and Jane Wiita

Tara Flakes
Member Advocate
Name a person who has impacted your life. My sister is a brave warrior; her health scare last year made me look at life differently. Until she got sick, I never thought about the importance of being checked out for a hereditary disease. Watching my sister deal with the same fight my mom did, was incredible—I never truly understood how my mom felt. My sister taught me to be better, to give more, and to trust my friends, family, and most of all, faith. God knows our bodies and He will not give us more than we can handle.

Julee Forney
Paralegal
What character trait do you most admire?
Compassion. God shows us compassion every day, even though we don’t deserve it.

Mica Fouts
Member Services
Of what accomplishment are you most proud? My greatest accomplishments are being a mom and having the opportunity to go back to school to earn my master’s degree.

Christina Shreffler
Member Bill Processing
What is the greatest challenge you have overcome in your life thus far? Letting God be in control when I like having control over situations. It was hard learning to sit in the passenger seat of my life.

Jane Wiita
Member Services
If given the chance, what would you share with members? As a part of the Member Services team, it’s my heart, my hope, and my aim that you are blessed through this ministry. The CHM staff truly cares and prays for the members with whom we speak each day.

Number of NEW hires in 2020: 51
In your own words: members tell the CHM story

Dear CHM staff,

We’re so grateful for your ministry and how we can serve the body of Christ through you! You’re all awesome.

Love,

The Jett family
Lakewood, Colo.
Dear friends of CHM,
Greetings of love in Jesus, our precious Savior. We’re so richly blessed. I’m writing to CHM to emphasize my appreciation for your help with my hospital bill. We can hardly say thank you enough. We feel unworthy. Thank you!

Sincerely,
Malinda Fisher
Strasburg, Penn.

Dear CHM,
Just want to say thank you for all your kind and thoughtful prayers and words shared not only on behalf of Jacob, but for the family. It’s greatly appreciated and comforting to know you have friends that will stand and pray for you in times of great and deepest sorrows. Once again, thank you so very, very much.

It’s sometimes easy to forget that there are nice people out there doing nice things for others. Thanks for being such a special reminder.

Sincerely,
Clifford Yates and family
Doylestown, Ohio

Dear friends at CHM,
I want to take this time to thank you all for your help with our medical expenses this past year. We’ve been greatly blessed! Thank you, and may God bless you!

Sincerely,
Andrew Schrock
Oakland, Md.

Dear CHM,
We want to let you know we received the beautiful memorial volume you sent us. Your thoughtfulness and kindness is very much appreciated. Thank you very much for the compassion you put into action by sending me this bereavement book as a reminder of my loved one!

God’s blessings to you.
Brinda Androvandi
Sesser, Ill.

Dear friends of CHM,
These are prayer requests only. Please send your monthly financial gift to the CHM office (see instructions on your Member Gift Form). We invite you to send cards or words of encouragement to the people listed below.

Marlin and Neva Yoder: 13887 Western Road, Applecreek, OH 44606 | Please pray for Neva as she undergoes treatment for leiomyosarcoma.

Juliet and Brian Monroe: 5766 Griffin Creek Road, Medford, OR 97501 | Please lift Juliet in prayer as she begins treatment for stage 3 melanoma.

Rodney Sweeney: 6236 W. Wonder Valley Road, Salem, IN 47167 | Rodney underwent open-heart surgery. Please pray for complete healing.

Tina Rasmussen: 1556 Moore Road, Orwell, OH 44076 | Tina’s daughter passed away unexpectedly, leaving behind a 3-year-old child. Please pray for the grieving family.

Cheryl Leigh: 110 Lugano Lane, Hollister, MO 65672 | Cheryl is battling chronic lymphocytic leukemia and melanoma. Please pray for wisdom regarding proper treatment.

Pamela Strawn: PO Box 121, Bostwick, GA 30623 | Pamela requests prayer for her husband, Robert. Please pray for healing and support as he battles cancer.

Sherry Acea: 20370 Mahsie Court, Bend, OR 97702 | Sherry was diagnosed with diabetes. Please pray for healing and restored health.

Susan Halterman: 2516 Park Place, Rochester, IN 46975 | Please pray for Susan and her family. Susan’s husband, Jerry, passed away from cancer.

Shane and Charity McMullin: 108 Lauren Wood Circle, Taylors, SC 29687 | Charity battles multiple medical conditions. Please pray for healing and an accurate diagnosis.

Lori Corl: 2630 Tellico Reliance Road, Reliance, TN 37369 | Lori’s father is battling stage 4 cancer. Please pray for him and his family.

March 2021
What is the Prayer Page?

The Prayer Page is one of two programs by which CHM members share eligible medical expenses from pre-existing conditions.

Through CHM’s Prayer Page program, members voluntarily contribute funds above their monthly gift amount to provide additional support. We urge you to send cards of encouragement even if you are unable to contribute financially. Guidelines Z and AA contain complete information.

Contributions to the Prayer Page are tax deductible, unlike your regular monthly financial gifts. Giving to needs listed on these pages is not your CHM monthly gift. It is an opportunity to give over and above your gift amount.

Who can give?

All readers are invited to give to Prayer Page needs (above regular monthly gifts) as they feel led. All giving is voluntary; there is no obligation to give to Prayer Page needs to remain a CHM member.

How much should I give?

Give however much you feel led to give. See “How do I use the Giving Guide?” for suggestions.

How do I use the Giving Guide?

In the Giving Guide (chministries.org/givingguide), find the range of membership numbers in which your number falls. You can send a gift to the need number that corresponds to your member number.

For example, if your number is 140000, you can send to need #34.

These directions are only suggestions; if you are not a CHM member or feel led by the Lord to give to a need other than the one suggested, please do so!

Who can give?

All readers are invited to give to Prayer Page needs (above regular monthly gifts) as they feel led. All giving is voluntary; there is no obligation to give to Prayer Page needs to remain a CHM member.

How much should I give?

Give however much you feel led to give. See “How do I use the Giving Guide?” for suggestions.

Donations can be made online using the Member Portal (portal.chministries.org) or by calling 800-791-6225, ext. 5993. We encourage you to consider setting up recurring monthly donations. Call today to speak with a CHM staff person to set up monthly Prayer Page contributions.

If donating by mail, please make out your check to Christian Healthcare Ministries and write “Extra Giving” on the memo line. If you would like to specify a recipient, please also write their name on your check.

Prayer Page needs shared last month $362,726.23

Thank you for your faithful giving!

ALL THE BELIEVERS WERE ONE IN HEART AND MIND. NO ONE CLAIMED THAT ANY OF HIS POSSESSIONS WAS HIS OWN, BUT THEY SHARED EVERYTHING THEY HAD...THERE WERE NO NEEDY PERSONS AMONG THEM.

Acts 4:32, 34a
Please do not send financial gifts directly to the people listed below. Giving should be sent via the CHM office. Addresses are provided below if you wish to send cards, letters or emails of encouragement.


Best phone apps for the summer

Here are some apps to help you stay healthy (physically and spiritually):

**Sworkit** is a home-exercising app that customizes your workouts based on needs like losing weight, building strength or injury recovery.

**MyFitnessPal** and **MyNetDiary** help track calories, view nutrients and set weight loss goals.

**Echo Prayer** is a perfect way to keep track of your Prayers Unceasing prayer requests. The app enables you to share them with others and set daily reminders.

**The Bible Memory** App enables you to select what verses you would like to memorize, and then gives you an incremental plan for memorizing them.

**Read Scripture** by the Bible Project combines informative videos with a portion of scripture. This app helps you get in the Word daily and better understand what you are reading.

Total amount shared on the Prayer Page in 2020 = $6,038,486

<table>
<thead>
<tr>
<th>Month</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan</td>
<td>$935,627</td>
</tr>
<tr>
<td>Feb</td>
<td>$470,948</td>
</tr>
<tr>
<td>Mar</td>
<td>$510,235</td>
</tr>
<tr>
<td>Apr</td>
<td>$413,703</td>
</tr>
<tr>
<td>May</td>
<td>$458,276</td>
</tr>
<tr>
<td>Jun</td>
<td>$489,474</td>
</tr>
<tr>
<td>Jul</td>
<td>$471,832</td>
</tr>
<tr>
<td>Aug</td>
<td>$604,888</td>
</tr>
<tr>
<td>Sep</td>
<td>$437,005</td>
</tr>
<tr>
<td>Oct</td>
<td>$401,971</td>
</tr>
<tr>
<td>Nov</td>
<td>$453,559</td>
</tr>
<tr>
<td>Dec</td>
<td>$390,968</td>
</tr>
</tbody>
</table>

*CHM legal notices* (more notices are on our website at chministries.org/legal-notices)

Christian Healthcare Ministries (hereinafter “CHM”), a not-for-profit religious organization, is not an insurance company. No ministry operations or publications are offered through or operated by 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 CHM member chooses to share the burden of your medical bills will be entirely voluntary. As such, CHM should never be considered as a substitute for an insurance policy.

Whether you receive any financial gifts for medical expenses and whether CHM continues to operate, you are always liable for any unpaid bills.

**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 CH3543. 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. Whether any member chooses to share the burden of your medical bills is entirely voluntary. CHM should never be considered as a substitute for an insurance policy. 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. 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. Whether any member chooses to share the burden of your medical bills will be totally voluntary. As such, CHM should never be considered as a substitute for insurance. Whether 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 South Dakota Residents:** CHM is not an insurance company. CHM’s program is not an insurance contract. This plan does not fall under the jurisdiction of the South Dakota Division of Insurance and the plan is not covered under the South Dakota guaranty fund.

**Especially for Wisconsin Residents:** Attention: 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. Whether any member chooses to share the burden of your medical bills is entirely voluntary. CHM should never be considered as a substitute for an insurance policy. Whether or not you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you will always remain responsible for the payment of your own medical bills.