Celebrating 40 years of service—and many more to come part six: Forty-day vision casting

By J. Craig Brown II, President & CEO

CHM was born out of a minister’s need for help in paying his family’s medical bills. Since that time, CHM has grown exponentially and has conquered each challenge as it came along.

Following their experience at Sinai, Moses sent Joshua, Caleb, and 10 other tribal leaders to explore the Promised Land. When they began their 40-day mission, they didn’t know what to expect. During those 40 days, they saw the land’s potential and challenges associated with taking it (Numbers 13:25). Promise and challenge generally go together.

Ten of the tribal leaders felt that the job was too risky. However, Joshua and Caleb believed that the obstacles could be overcome with God’s help, persistence, and hard work. They saw the goal was worthwhile and achievable, and that it would provide a good land for their children and grandchildren. That was the essence of their faith.

At decision-time, 10 of the leaders lacked faith and persuaded the people against what the Lord had in store for them. As a result, the children of Israel stayed in the desert. Everyone who was 20 years or older ended up dying during this time (Numbers 14:34). Only Joshua and Caleb lived to see the dream realized. Their children inherited the Promised Land.

Promise and challenge generally go together

How many times have you short-changed yourself because you lacked faith? Does it seem the obstacles God has allowed are too large and your ability too small? When we come to the end of our capacity, it is then that we can witness how God’s providential hand provides the resources needed to accomplish the task. When He calls us to His work, He works alongside us to accomplish His purposes!
The CHM ministry standards (part six)

By Dave Tschantz, Vice President & General Counsel

We continue with an examination of the standards by which CHM serves you. Last month I discussed three CHM standards: No. 6, publish online an explanation of the expenses eligible for sharing; No. 7, the identity of the persons who have the authority to adjust or increase the monthly share and No. 8, the ministry’s estimate of the current length of time to share expenses.

This article discusses CHM’s standard No. 9.

Standard No. 9: Meet all the requirements set forth in the definition of Health Care Sharing Ministries found in the U.S. Patient Protection and Affordable Care Act (commonly known as the ACA or Obamacare).

This standard makes sure that CHM’s sharing ministry brings its members into full compliance with the requirements of the ACA through CHM’s compliance with the law’s sharing ministry definition contained within that law.

When enacted, the ACA contained a mandate for every individual to maintain some form of healthcare cost support. Thankfully, members of healthcare sharing ministries who meet a definition of five criteria spelled out in the law were exempted from this requirement. The text of the law may be found here: chministries.org/resources/affordable-care-act.

Though the individual mandate was repealed by Congress in 2019, President Joe Biden has stated that his administration will seek to reinstate it. CHM will make sure that it stays in compliance with the ACA criteria for a health cost sharing ministry, so you, our members, never risk a penalty for non-compliance.

Editor’s note: To read the first article in the series, visit chministries.org/blog/the-chm-ministry-standards-part-one/
A healthy treat to prevent treatment: Tuna burgers

By CHM staff member Havilah Spengler

If you’re someone who loves burgers, but you need a healthier alternative, we’ve got the perfect recipe for you! These tuna burgers are sure to be a hit.

*Serves two

Ingredients:
- 1 can tuna
- 2 eggs
- 1 tbs salt
- 1 tbs pepper
- 1 tbs garlic powder
- ½ onion diced
- ¼ cup almond flour

Instructions:
1. Mix all ingredients together in a bowl in the order above.
2. Form ¼ cup patties and cook on stove top medium heat. Cook to omelet-like consistency. You know you can flip the patty when the eggs are cooked through on one side.
3. Serve on a lettuce wrap or whole wheat bun with slices of tomato, onion, and mayo. Top with avocado slices. Sweet potato fries or any of your favorite veggies make a great side to this meal.

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

Health Watch

Celebrating Great Outdoors Month

By Michael D. Jacobson, D.O., M.PH

My family recently experienced a delightful excursion to the Rocky Mountains, where we skied snow-covered slopes and went trout fishing in Colorado’s famed Eagle River.

According to the National Park Service, since President Clinton’s original 1998 declaration, June has become our nation’s Great Outdoors Month. June includes such events as National Trails Day and the Urban Kids Fishing Derby (both June 1), National Get Outdoors Day (8th), and Great Outdoors Day of Service (14th) When I Googled “benefits of outdoors,” there were 291,000,000 hits.

You might ask, why all the fuss?

The list of benefits seems endless. For example, a Harvard summary concludes that getting outside improves vitamin D levels, exercise, mood, concentration, and healing. Immune systems, creativity and clarity get a boost, while pain, anxiety, and insomnia are reduced. Since outside you tend to burn more calories, there’s weight loss. Eyesight tends to improve in children, as does blood pressure in older people.

Finally, getting out to a park, even for as little as 20 minutes in a day, produces a significant boost in life satisfaction! For me, being outside promotes worship. The Apostle Paul explained that through creation, God makes His nature clearly known (Romans 1:20-21). And, thousands of years before that, King David wrote, “The heavens declare the glory of God; and the firmament shows His handiwork (Psalms 19:1).” Don’t delay. Get outside and enjoy the benefits!

References:
- [https://www.nps.gov/articles/great-outdoors-month.htm#:~:text=On%20June%2020th%20of%202019,long%20celebration%20of%20outdoors](https://www.nps.gov/articles/great-outdoors-month.htm#:~:text=On%20June%2020th%20of%202019,long%20celebration%20of%20outdoors)
- [https://www.health.harvard.edu/newsletter_article/a-prescription-for-better-health-go-alfresco](https://www.health.harvard.edu/newsletter_article/a-prescription-for-better-health-go-alfresco)
- [https://www.webmd.com/balance/ss/slideshow-health-benefits-nature](https://www.webmd.com/balance/ss/slideshow-health-benefits-nature)
Bring your friend: Three easy ways to earn a free month of membership

Many Christians need support for healthcare costs—and some of them are your friends and family members. Through CHM’s Bring-a-Friend program, you can earn one month of membership for each family that joins the ministry because of your recommendation. The Bring-a-Friend program is our way of thanking you for introducing people to CHM’s biblical, compassionate, and faithful health cost sharing program.

2. **Show your friend how to sign up for a CHM membership.** You can provide the link to our online application (join.chministries.org) or send them to CHM’s home page to learn more about the ministry. (Be sure to give them your six-digit member number so you get credit when they join.)

3. **Enjoy your free month of membership.** Your account will be credited with a free month of membership after your friend submits their third monthly financial gift.

You probably have Christian friends and family members who need CHM’s biblical, budget-friendly, and faithful healthcare cost solution. Take the next steps by visiting our Bring-a-Friend page (chministries.org/bringafriend) and tell your friend about Christian Healthcare Ministries!

_Did you know CHM helps Christians to share each other’s medical bills?_  
**It’s a way to satisfy your healthcare costs and help others while upholding your Christian beliefs.**

**Tell your friend or family member about Christian Healthcare Ministries.** Sharing the story of how CHM has helped you, either through its biblical approach or through your own medical incidents, enables others to better understand how CHM works. Two other ways to introduce them to the ministry are to give them an Information Pack, or share a post from CHM’s social media accounts.

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*Editor’s note: Bring-a-Friend credits are limited to 12 per calendar year.*

**Over 14,000 BAF credits received equaling over $4.9 million earned by members in 2020**

**44 families earned an entire year free CHM membership in 2020**

**DID YOU KNOW CHM HELPS CHRISTIANS TO SHARE EACH OTHER’S MEDICAL BILLS?**  
**IT’S A WAY TO SATISFY YOUR HEALTHCARE COSTS AND HELP OTHERS WHILE UPHOLDING YOUR CHRISTIAN BELIEFS.**

**IS IT FOR ALL CHRISTIANS?**  
**YEP, IT’S A HEALTHCARE COST SOLUTION FOR CHRISTIANS IN ALL 50 STATES AND AROUND THE WORLD!**

**AND IT HAS GREAT FEATURES; BUDGET-FRIENDLY, BIBLICAL, AND COMPASSIONATE TO NAME A FEW.**

These and other Heartfelt Magazine articles can be found at chministries.org/blog.
What should I do when I need medical care?

Oh, no! Life happened (in the form of an accident or illness) and now you need to visit the doctor. As a CHM member, what steps should you take?

If it’s an emergency:
• Call 9-1-1 if the situation is life-threatening. Consider an urgent care center for less serious conditions that require immediate treatment, as they’re less expensive with shorter waiting times.
• You or the person caring for you should follow our steps outlined in the “step-by-step guide for submitting bills” (see below) to submit your medical bills to CHM.*
• Please note that sharing limitations apply.

If it’s not an emergency:
• “Shop around” for the best self-pay patient price using tools like:
  • hospitalcostcompare.com
  • newchoicehealth.com
  • mdsave.com
  • fmna.org/shophealth
  • surgerycenterok.com
• You or the person caring for you should follow the steps outlined in the “Step-by-step guide for submitting bills.”*“
• Please note that sharing limitations apply.

*Editor’s note: The “Step-by-step guide for submitting bills” is available online at chministries.org/stepbystep.

Phrases medical providers love to hear

By CHM member Rhonda Barfield

When negotiating prices with healthcare providers, knowing what to say doesn’t have to be a challenge. Here are three of nine* helpful phrases to help you start negotiating:

1. I want to start paying this bill as soon as possible.

This gets the representative’s attention and proves to them that I’m serious about payment. Providers appreciate some kind of monthly installment, even if it’s small.

2. Would you consider...

Once I know what the providers expect, I counteroffer. A few years ago, a representative insisted I make a $400 monthly payment. I explained that with all of our bills, I could only pay half that amount and asked if she would consider it. She agreed.

3. Thank you for your help.

I always tell representatives that I appreciate their assistance. My goal is to end the conversation positively, partly to keep the lines of communication open and to follow Jesus, who said, “Do unto others as you would have them do unto you.”

Medical providers’ representatives deal with many challenges. However, by using affirmative phrases, we can share the love of Christ with those who have tough jobs. The results often provide members with better discounts and lowers payments. Furthermore, showing kindness promotes a positive image of Christian Healthcare Ministries. It’s a winning play for everyone involved.

*To read all nine phrases and download a sheet with these phrases on it, visit chministries.org/facebooklive.

What the doctors say

“From a doctor’s standpoint, I absolutely love Christian Healthcare Ministries because you’re part of something more than just paying healthcare bills.”

— Mandy Pietig, Optometrist

“There’s no hassle. It’s easy to receive payment for that service just like people receive payment for all sorts of other services.”

— Dr. Tim Ryan, Family Medicine Specialist
[Watch Dr. Ryan’s story at chministries.org/videos.]

“I’ve been incredibly pleased with CHM for myself, my kids and my wife, as well as a physician taking care of patients and dealing with the ministry on the business side.”

— Dr. Jeff Erdner, Emergency Medical Specialist
Three tips for packing your healthcare toolbox

Packing your healthcare toolbox with all the right resources is a tremendous help when it's time to tend to medical needs. No one can predict when medical incidents will arise, but we can be prepared for them when they come.

Here are three helpful tips for equipping your healthcare toolbox:

1. Refresh your lifestyle to reduce the potential for medical costs.

Taking care of your health is a first step to maintaining your overall well-being and potentially reducing or avoiding medical costs.

Your daily diet, exercise routine, self-care, living and work environment—as well as your social and spiritual community—are all things to consider when refreshing your lifestyle.

Changes in these areas are a jumpstart to reducing the likelihood of medical incidents.

2. Update your CHM how-to resources.

CHM’s website has many tools to keep you up to date with CHM how-to resources explaining what to do when a medical event occurs:

- Updated maternity guide for expectant mothers and those who plan to have children (chministries.org/maternityguide)
- Recommended provider list search tool (chministries.org/how-it-works/recommended-providers/)
- Tips for interacting with healthcare providers (chministries.org/resources/interacting-with-providers/)

Please reach out to CHM (info@chministries.org) for other how-to resources.

3. Clean out your medicine cabinet.

There’s a good chance that in your medicine cabinet are old prescriptions and leftover pills from previous incidents. Those medications may have lost potency, or could even be harmful. It’s wise to get rid of them.

Check the dates your the medication(s). Throw away anything that’s expired, including ointments and vitamin supplements. It’s a good idea to get rid of anything that has changed smell or color because this is a good indicator it has gone bad.

Making sure all your medication is current can help reduce the potential of incurring medical costs in the long run.

How to treat those who treat you

By Rhonda Barfield, St. Charles, MO

Here are three ways we can “treat” those healthcare providers who are treating us.

We can make others’ work as easy for them as possible.

Have an account number ready when you speak to a healthcare provider’s representative. If everyone lightened the work load for one person, think how much more time they’d have to focus on others’ medical needs.

We can listen.

Nurses and medical personnel spend a lot of time listening to others. But they need to be heard, too. If we’re feeling well enough, we can show them we care.

We can offer to pray.

Christians understand the power of intercession. Nonbelievers may not, but they usually feel grateful when someone is willing to take time to talk to God on their behalf. Prayer nurtures others. But it also redirects our focus away from our own illness or pain, while helping someone else.

These and other Heartfelt Magazine articles can be found at chministries.org/blog.
Meet your staff: Misty Hibbs, Kelli Hill, Cory Lawrence, Monica Rohr, and Shajuana Stallworth

Misty Hibbs
Member Services
What’s one quality about your dad you admire? I admire my dad’s work ethic. He’s worked since he was 14 years old and is still working at 72. He’s shown me what it looks like to be a provider for my family. He truly is my inspiration.

Kelli Hill
Email Marketing Campaign Specialist
What do you love most about working at CHM? CHM is not just a job; it’s a vocation where I can be part of a team that works together with unity and energy for a greater cause. It’s such a blessing to work in a joyful environment where I have the opportunity to fulfill my most personal purpose of meaningful service. It’s a privilege to serve our members.

Cory Lawrence
Senior Video Editor
Who’s the most impactful male figure in your life? My dad. He’s hard working, loving, genuine and caring. He’s influenced me and helped me to become the person I am today. His dedication to God, my mom and our family inspires me to follow in his footsteps.

Monica Rohr
Member Services
What would you tell members about CHM? CHM is filled with employees who are real people that truly care for them. We spend time praying over the ministry and each of the members. We truly find it a joy and honor to serve our members!

Shajuana Stallworth
Member Services
If you could describe your Christian testimony in one word, what would it be and why? Victorious, because God has brought me through many challenges, and He continues to give me victory in every area of my life! His word says I have overcome by the blood of the Lamb, and by the word of my testimony (Rev. 12:11).

Fisherman stuck in lake for hours, financially saved by CHM members

By Deborah Bailey, Saline, La.

Last April, my husband, Gary, was fishing and fell into the lake. He got his leg caught in the boat and got stuck. Four hours later, someone rescued him.

I took him to the ER, and they discovered that he’d had a heart attack. However, because he’d been trapped in the water, the doctors deemed him too ill for surgery. They sent him home to recover and planned to perform the surgery when he was stronger.

While we waited for an appointment, Gary had a stroke, which should have paralyzed his left side. Again, God was with him.

Because of the stroke, Gary had to wait even longer to have heart surgery. We finally got an appointment at a hospital specializing in high-risk surgeries.

Gary seriously debated whether he wanted to have the risky surgery. But one day, the Lord spoke to his heart and said, “If Peter never stepped out of the boat, he never would have walked on the water. Are you going to trust me?”

Gary decided to walk in faith and have surgery.

As Gary was going into the operating room, the nurse wore a beanie covered with the names of God. It felt like a sign from God. Sure enough, Gary’s surgery was successful.

The first day Gary received letters from CHM members, he came back from the mailbox crying. He said, “These people don’t even know me and yet they are sending me encouragement and prayers!”

We highly recommend CHM to others. Had it not been for our fellow CHM members, we would’ve had many bills that we couldn’t pay. Thanks to you, Gary is now back doing what he loves: fishing.

These and other Heartfelt Magazine articles can be found at chministries.org/blog.
CHM staff dads and grandads wish you a Happy Father’s Day!

We at CHM are blessed to have some amazing dads and grandads on staff. In honor of Father’s Day, we asked them a few questions about their joys of being fathers and grandfathers. Here’s what they had to say!

Steve Fox
Member Services

What’s your favorite thing about being a dad? Sharing Jesus with my kids. The first words I ever said to them right after they were born was “Jesus is Lord.” Ever since then, it has been the honor of a lifetime to share Jesus with my kids and watch them fall in love with Him in their own lives. I also love to make them laugh and spend time with them. To grow together as a family, we make time every month for family day, daddy dates, and guy time.

Ronnie Hopkins II
Member Services Team Leader

What advice would you give to CHM members who are new dads? Embrace this time because it goes so fast. Be present in the moment and embrace each child specifically and uniquely. Also, show grace. Grace is the key to maintaining sanity during many situations in the early stages of being a parent.

Gordon Mull
Facilities Manager

What’s your favorite thing about being a grandad? As a grandad, I’m more relaxed with the grandchildren. I don’t stress over the same things I did as a parent. I love the hugs and laughter. The joy grandchildren bring is amazing.

Steve Winston
Project Manager

What’s your best or funniest memory of your grandchild(ren)? When Mimi asks, “how does Papa sleep?” and they start snoring and giggling.
In your own words: Members tell the CHM story

Dear friends at CHM,

We deeply felt your kindness as it was a rough winter between my surgery, John’s battle with diabetes, ER visits, and bladder surgery. In these times we’re greatly encouraged by your magazines. It helps us realize that God still has many children in this country that truly love Him and actively serve Him.

We felt and still feel the lovingkindness of CHM. May God be praised and your lives be blessed. John and I are Gold members and participate in Medicare, as we want to help others.

Sincerely,

Elizabeth Fisker
Bedford, PA

Dear CHM,

We’re so appreciative of everything you did for Demrie during her battle with cancer. Thank you for being a blessing to us during this time.

In Christ,

The Bratt Family
Powell, WY

Dear CHM,

Thank you so much for helping with my medical expenses! I am so thankful that God opened the door to CHM and I’m grateful to all that share and care for God’s people.

Thank you,

Debra Frank
Scott City, KS

Do you have an #IamCHM story? Do you want to say thank you to your fellow members? Send your testimony or note to editor@chministries.org!
Dear CHM,

I wish to thank all CHM members that responded with cards and emails. They left me rejoicing knowing fellow brothers and sisters in Christ were praying on my behalf. God bless all of you and the CHM ministry.

With the love of Christ,

Rebecca Parsley
Pataskala, OH

Dear CHM,

Your generosity warmed my heart. I just received my first reimbursement check. Being new to CHM, I must admit that I was a bit skeptical until now. God will truly supply all of our needs! Thank you to all of the fellow CHM members for their faithfulness in sharing my healthcare expenses.

Blessings,

Terri Rogers
New Market, TN

Prayer requests

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.

Troy and Janel Keaton: 918 Middle Valley Rd., Hardy, VA 24101 | Please pray for Janel. She was diagnosed with metastatic breast cancer.

Tyler and Tara Higgins: 1818 S. Mountainview Blvd., Woods Cross, UT 84087 | Please pray for the Higgins family. Tara was diagnosed with thyroid cancer and Tyler was diagnosed with melanoma.


Jeremy and AnnMarie Sossong: 109 Pecan Course Circle, Ocala, FL 32145 | AnnMarie is requesting prayer for her son, Jacob. He’s battling pain from a brain autoimmune disease.

Randall and Linda Chamberlin: 1715 Trailcrest Dr., Bozeman, MT 59718 | Please pray for Linda. She was diagnosed with lung cancer and will begin treatment.

Kent and Krista Stehling: 4259 N US Highway 87, Fredericksburg, TX 78624 | Please pray for Krista. She was diagnosed with chronic myeloid leukemia.

Chad and Christine Mitchell: 572 Ponderosa Ave., Incline Village, NV 89451 | Christine is beginning treatment for leiomyoma of the uterus. Please pray for effective treatment and healing.

Daniel and Janelle Flanscha: 2763 W. 36th St., Loveland, CO 80538 | Please pray for Daniel as he continues gastrointestinal stromal tumor treatment.

Maria Cienfuegos: 2031 Harland Drive, Houston, TX 77055 | Please pray for Cathy. She was diagnosed with Melanoma that has spread to her lymph nodes.

Connect with us on social media and see what others are saying!
You can find us on Facebook, Twitter, Instagram, and LinkedIn.
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 send my gift?

You can contribute financial gifts for the Prayer Page directly through CHM. The advantages of making donations in this manner are that they are tax deductible and the paying down of medical bills is tracked without additional reporting burdens on Prayer Page recipients.

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 are shared until they are paid in full (as long as there is no lapse in membership) and CHM reserves the right to allocate your gift to any member with eligible medical bills. We will forward any card or encouraging note that you include, or you can send it directly to a recipient.

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 #11.

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!
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.


41. Kristie Riley: 335 High Meadows Dr., Weatherford, TX 76088 (Kristiessalon@gmail.com) Condition: endometriosis. Total bills: $26,362.


47. Justin Smith: PO Box 1334, Cloudcroft, NM 88317 Condition: double knee replacement. Total bills: $13,239.

48. Rebecca Sturdevant: 5313 Murrieta Way, Ft. Worth, TX 76244 Condition: heart
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 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 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 CH5543. 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 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. 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. 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 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.

Christian and credible


