Celebrating 40 years of service—and many more to come  
Part nine: 40 years of sharing

Sharing. What a beautiful word! It points beyond what’s transactional into what’s relational and illustrates the relational experience all CHM members have with each other.

Sharing requires two or more people to interact and carry each other’s burdens. What a difference it makes when you’re not alone and when another person is willing to share your burdens. And what a difference it makes when you volunteer to share someone else’s burdens.

In the New Testament, the Greek words koinoneo and metecho are two verbs used interchangeably to mean “partake” or “share.” Koinoneo means “to have a share in common with someone else.” Our word “communion” also comes from this same root word. Metecho is a compound of “meta” (to hold) and “echo” (with) and refers to “holding with” someone else.

At Christian Healthcare Ministries, a defining relational component binds us together as a sharing community, making it much more than simply transactional. We’re a community of Christ-followers who unite around a common set of values. While we transactionally volunteer to share in meeting each other’s medical bills, we also relationally share by loving, praying for, and ministering to each other as members of the body of Christ. Jesus said in John 13:34-35, “A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another. By this all people will know that you are my disciples, if you have love for one another.”

For 40 years, CHM has been a ministry that helps to keep this commandment. Our health cost sharing community enables Christians like you to demonstrate love for one another by making burdens lighter together, both in spiritual and practical ways. Thank you for being a part of this ministry and for your commitment to our Lord and His kingdom!

Don’t miss these important upcoming events!

Our Facebook Live Q&A!

When: Sept. 16 at 8 p.m. (EST)  
Where: Facebook; visit info.chministries.org/baf for more information!

Please join our Facebook Live Q&A on Sept. 16 to ask questions of ministry staff—and invite your Christian friends and family who might want to learn more about this fellowship of believers.

Set a calendar reminder for the CHM Live Q&A, and remember to bring a friend; CHM members get a free month of membership after a friend they’ve brought into the ministry sends in their third monthly financial gift.

Plus, CHM will be giving away $500 each to three members randomly selected from among those who enter the contest. In addition, CHM will donate an additional $500 per winner to the Christian charity of each winner’s choice (from a list of approved charities). Keep an eye on our social media channels for how to enter the drawing!

See your next Member Gift Form billing statement for more information.

CHM’s 40th-year celebration!

When: October 1 from 12-3 p.m. (EST)  
Where: Visit info.chministries.org/40-birthday for more information

We hope you’re excited about CHM’s upcoming 40th birthday celebration. We are! We can’t wait to celebrate with you on social media as we hear from some of our longtime CHM members and count God’s blessings on this ministry!
The CHM ministry standards (part nine)
By Dave Tschantz, Vice President & General Counsel

Last month, I discussed CHM’s standard No. 11: Refrain from utilizing for-profit contractors to provide the integral functions of member acquisition, direct member services, or sharing of medical needs of the ministry.

This article discusses CHM’s standards No. 12 and No. 13.

**Standard No. 12:** Promptly disclose information required by law and provide a copy of the ministry’s audited annual financial statements upon written request.

**Standard No. 13:** Be governed by a responsible Board of Directors of not less than five individual persons, a majority of whom shall be independent directors, and who shall meet at least semiannually to establish policy and review the ministry’s finances, controls, operations and plans.

Standard No. 12 is an essential part of CHM’s decision to be transparent to its members and government officials. CHM complies with all lawful requests for information from those in authority over us, in obedience to the commands found in Romans 13:1-7. And, if members have questions about where and how their gift money is spent, we gladly furnish (upon written request) a copy of our financial statements.

You can visit our contact page at chministries.org/contact-us for this information.

Standard No. 13 details the role of the directors in ensuring that the ministry is being operated with the highest ethical standards, transparency and ministry focus. Our board plays a critical role in holding senior management fully accountable for all ministry operations.

My next several articles will focus specifically on additional standards that apply to our Board of Directors.

To use the QR code:
1. Open the camera on your phone.
2. Hold your device up to the QR code.
3. Click the web link that will appear to check out our integrity and accountability standards.

Check out our integrity and accountability standards online!

CHM has shared $6 billion in members’ eligible medical bills

To view more stats about CHM, scan this QR code!

September 2021

These and other Heartfelt Magazine articles can be found at chministries.org/blog.
In last month’s article, I introduced the importance of personal boundaries to achieve optimum health. This idea isn’t new. The very first acts of creation involved God using light to set a boundary around darkness and separating the heavens from the earth and water from land. So, what do personal boundaries look like?

Here are four personal boundaries to improve your health:

1. Wakefulness. Perhaps the most important boundary to keep is around your day. Countless studies have reinforced the importance of a good night’s rest. For most of us, that means averaging around eight hours per night. For years, I’ve monitored my rest with an app called Sleep Cycle. It has taught me that I need about seven hours and 16 minutes of sleep nightly.

2. Work. “Workaholics” like me need to know when it’s time to quit working and give ourselves a break. Research out of Stanford University shows that if the work week exceeds 55 hours, additional time at work is close to worthless.

3. Food. A culture that limits calorie intake is a characteristic of world regions that have the highest population of citizens who live to 100 years old (blue zones). For most Americans, eating less means a longer life.

4. Inactivity. Despite much evidence that exercise is associated with improved health and longevity, America has become progressively more sedentary and obese. The American Heart Association advises us to say “no” to inactivity with at least 150 minutes of moderate activity per week, or 75 minutes of vigorous activity—spread out over at least three days during the week.

In a way, healthy boundaries are another way of expressing a disciplined life.

Resources:
- https://www.cnbc.com/2015/01/26/working-more-than-50-hours-makes-you-less-productive.html
It was a dark and stormy night—literally—when I was driving home after babysitting my grandchildren. As I passed under a bridge, something burst through my window and hit my face. I was shocked: I thought part of an airplane fell out of the sky and landed on my car.

I didn’t know what happened until the police found a five-pound rock sitting in my car. Two teenagers threw it off the bridge. It crashed through my window, bounced off my dashboard, and smashed into my face.

The rock crushed my eye socket and fractured my sinus bones, as well as many other facial bones. I had reconstructive surgery on my face to patch my fractured bones. The healing process took two months.

This is where CHM’s support was incredible. The prayers and cards encouraged me every day.

My wife applied medication and kept the wounds clean. I had a second surgery because my eye position after the first surgery needed to be corrected.

Things happen for a reason. In this instance, I was God’s instrument to get help for the boy who threw the rock. We’re hoping and praying this experience helps him turn his life around, and I ask for continued prayers.

I have forgiven him. If this situation would allow him to hear about Christ, it will have been all worth it.

I’m astounded that people from all over the country who don’t know me cared enough to send me letters, thoughts and prayers. What an experience to have a family like CHM.

I still have physical scars from this experience, but they’re a reminder to me of all the kindness and prayers and support I received from CHM, my friends, family and complete strangers. Thank you to everyone who supported me, financially and spiritually, through this time.

Do you know about our CHM-friendly providers?

Empowering you to find quality healthcare services is a CHM goal. CHM members have flexibility when choosing a healthcare provider, and aren’t restricted to a provider network.

On the CHM website is a list of providers with whom we’ve established prearranged discounts on your behalf. We currently have 1,725 CHM-friendly providers on this growing list!

CHM’s Provider Relations team specializes in building relationships with healthcare providers across the country who have shown themselves to be appreciative of CHM members as you seek accessible, quality care at competitive cash-pay prices.

Learn more at chministries.org/resources/chm-friendly-providers.

Editor’s note: These providers are recommended based on quality of service and their willingness to work with self-pay patients. Some may offer services or treatments that are ineligible for sharing; please refer to the CHM Guidelines (chministries.org/guidelines) for more information about sharing eligibility.

These and other Heartfelt Magazine articles can be found at chministries.org/blog.
After death of husband and daughter, member faces youngest daughter’s cancer diagnosis

By Judy Nolley, McKinney, Texas

My youngest daughter, Alicia, was 16 when she found a lump in her throat. She’d been sick a lot the previous year with respiratory infections, sometimes running a fever, but no other symptoms.

Getting a diagnosis was a journey. After seeing several specialists, Alicia had a partial thyroidectomy, revealing thyroid cancer.

This was an especially hard diagnosis for us.

My husband, Stan, died suddenly in 2008. Just a year later, my oldest daughter, Olivia, was diagnosed with brain cancer and also passed away.

Even in the difficult times, God carried us. I never thought our life would take these turns or that we could bear them—but God provided strength and comfort that cannot be explained.

Alicia had a second surgery to remove the rest of her thyroid. After surgery, she had some remaining cancer cells, so she underwent an oral treatment to kill them.

It’s clear God led me to CHM. An employee touched us deeply, getting to know us as God led her to the story of Stan and Olivia.

I still remember the day she called, explaining that Alicia’s bills were eligible on the Prayer Page. After we hung up, I cried and thanked the Lord.

As a single mom, it was a huge relief from the financial burden. Many members sent cards and lifted us up in prayer through it all.

I recently saw a quote by an unknown author that said, “God doesn’t give the hardest battles to His toughest soldiers, He creates the toughest soldiers through life’s hardest battles.” I know He is creating a tough soldier in my daughter so she may walk through this life covered with His armor.

Today, Alicia is doing great. Her checkup showed the cancer to be in remission. We praise God for His healing and His provision through His people.

Editor’s note: Learn more about sharing for eligible pre-existing conditions at chministries.org/preexistingconditions.
Member nearly drowns in bathtub following seizure

By Marion Clifton, Mt. Orab, Ohio

I was diagnosed with epilepsy in 2008. A number of years later, while in the shower, I had a seizure. I fell face-down in the bathtub, covering the drain with my body. The tub began to fill up with water.

I’m uncertain how long I was under water. When my wife heard my convulsions, she called my name to check on me; when I didn’t respond, she burst into the bathroom to see what happened.

My lips were blue when she pulled me from the tub, and I wasn’t breathing.

My entire experience with CHM is a story of everyone going the extra mile.

At the hospital, I spent several days in an induced coma. The doctors weren’t sure what condition I would be in when I woke up, or if I had brain damage. Praise God I was fine, except for some memory issues due to continued seizures over the next few months.

When my bills were listed on the Prayer Page, I assumed I might get a check in the mail every few months for perhaps $50 or so. However, we were astounded when multiple checks from $1,000 to $3,000 arrived for our medical bills. The generosity of my fellow members blew me away.

As I recovered, God taught me about His provision; but, more importantly, He taught me about interdependence on others.

Interdependence is not weakness, nor is it an “act of pity,” as some might see it. It’s the way things should be as we learn to love one another as ourselves.

My entire experience with CHM is a story of everyone going the extra mile. Not only did I have a large medical bill for myself, but we also had our first baby in July! Combined, CHM shared over $50,000 in medical expenses for us.

We thank God for this ministry!

Editor’s note: To learn more about pre-existing conditions and Prayer Page sharing, visit chministries.org/preexistingconditions.

Curious little bundles of joy: Three tips for baby-proofing your home

Bringing home your little bundle of joy is exciting, and many parents say the time truly does fly by as children go from babbling infants to resolute toddlers.

Before your child can crawl, it’s a good idea to make sure your home is safe for them to roam. September is Baby Safety Month, so here are three tips on how to “baby-proof” your house:

1. Put safety covers over electrical outlets. Children are curious, so covers will prevent possible electrocution.

2. Move floor lamps behind furniture. Lamps are easy to pull down, so it’s best to move them behind furniture where they’re harder to reach.

3. Get child-proof cabinet locks. These keep your child safe from harmful substances, such as cleaning supplies.

If you’ve recently given birth, please don’t forget to call Member Services at 1-800-791-6225 ext. 5993 to add your baby to your CHM membership.

Important note: A new baby should be added within the first three months after delivery to avoid gaps in medical bill sharing eligibility. Visit chministries.org/maternity for more information.
Meet your staff: LeShaune Coteat, Crystal Mattson, and Nicolle Wallace

LeShaune Coteat
Member Services
If you could describe your Christian testimony in one word, what would it be and why? Favored. If we were to meet, I wouldn’t stand out in the crowd, nor could I “wow” you with my spiritual gifts, even if I tried very hard. However, the God of the universe proclaims me His own. I’m a beloved child of the Most High God. I’m overwhelmed with His love and favor towards me. He knows me by name, knows the exact number of hairs on my head and orders my steps so that all things in this life, good and bad, will work for my good. He’s intentional and concerned about me. Truthfully, I don’t deserve it, but He thinks I’m worth it! I’m truly favored!

Crystal Mattson
Data Entry
What’s one healthy habit you’d recommend to others? I recommend getting in at least 30 minutes of exercise at least three times a week, which is good for the heart and the brain. Even if it’s broken up in 10-minute increments, like walking on a break at lunch or finding something active you love to do. Some of my favorites are hiking and bike riding. When it’s something you enjoy doing, it really doesn’t feel like exercise, and is still good for your body and your mind.

Nicolle Wallace
Member Services
What’s your favorite fitness routine tip? My favorite fitness tip is to just have fun. To keep exercise engaging, I enjoy games and activities rather than the gym. My favorite is horseback riding for a full-body workout plus cardio.

September 14 is National Coloring Day, and we want to give you a way to celebrate! According to the Cleveland Clinic, coloring is not just for kids. It has many health benefits—including stress relief—because it helps to relax the brain.

In case you missed it, CHM released a fruit of the Spirit devotional series called FruitFULL that included devotionals delivered straight to your inbox, along with recipes, and printable coloring pages. What better way to celebrate National Coloring Day than to download free fruit of the Spirit-themed coloring pages?

Download the FruitFULL coloring pages by opting in to receive the FruitFULL devotional series by email.

Editor’s note: You can access the exclusive fruit of the Spirit FruitFULL devotionals at info.chministries.org/fruitfull.

Celebrating National Coloring Day: Seeing the world through a colorized lens

To use the QR code:
1. Open the camera on your phone.
2. Hold your device up to the QR code.
3. Click the web link that will appear to check out our integrity and accountability standards.
In remembrance of those who risked and lost their lives during the 9/11 terrorist attacks, we have a very special poster for you to hang in remembrance. On the next page, you’ll find a tribute poster to the first-responders who saved many lives on this day. As we collectively honor the 20th year remembrance of 9/11, hang this poster and take a little time to thank God for their sacrifice.

You may rip out this poster, or see the back side for further instructions on how to download it.

If you would like to download the poster in a different format, we have a mobile wallpaper and a desktop wallpaper for your convenience.

Instructions on the next page.
You can get the full suite of 9/11 memorabilia

To use these and other QR codes:
1. Open the camera on your phone.
2. Hold your device up to the QR code.
3. Click the web link that will appear to go to the poster.

Scan this QR code to download and print out this commemorative poster.

Scan this QR code to save the commemorative wallpaper for your smartphone.

Scan this QR code to save the commemorative wallpaper for your computer.
Fitness tips for a fast-paced life

When did you last work out? Does that question cause a feeling of guilt or dread? Between chores, work and children, finding the time or energy to exercise can feel like an impossible task. But fitness doesn’t have to be a burden.

Follow these fitness tips to introduce manageable—and fun—fitness activities into your lifestyle!

_identify:
Identify an activity you’ll enjoy

Nothing zaps your motivation more than the realization that the workout trend you just committed to isn’t satisfying. Set yourself up for fitness success by identifying the activities you actually enjoy doing.

Shake things up and try something new, or pursue a longtime passion. There are tons of free online resources and apps available that require minimal equipment or investment.

_make:
Make a reasonable plan and stick to it

Everyone’s fitness journey looks different, so don’t be afraid to make a plan that fits your unique schedule. Be realistic and don’t overcommit, especially during busy seasons.

Consistency and attainability are important to achieve long term success. Remember that forming new habits takes time, grace, and grit.

_get:
Get the family involved

Fitness, fun, and family time can complement each other. Spouses, kids, and pets can be involved in your workout plans—if they’re willing, of course. Bike rides, swimming, and even online dance workouts are great ways to get everyone involved. You’ll not only get to spend quality time together, but you’ll also have built in accountability partners and workout buddies.

_be:
Be kind to yourself

Don’t forget to treat yourself as you pursue your goals. Build in regular self-care rewards as you continue your fitness journey. Find something that will motivate you to move.

Finally, give yourself some grace. Accept that life happens. If you follow these tips—and stick with it, you’ll easily fit into your fast-paced life some fun and feasible fitness.

Remembering the 9/11 terrorist attacks

We have not forgotten:
We remember.

Many of us remember exactly where we were and what we were doing when the hijacked flights hit the Twin Towers.

Now, we take this time to remember the 2,977 people who lost their lives as a result of the 9/11 terrorist attacks. Similarly, we honor the 412 emergency workers who rushed toward the danger and gave their lives as they tried to rescue the trapped workers and civilians.

We also take the time to remember the brave passengers of Flight 93 who forced the hijackers to crash in an empty field, and those who lost their lives when a plane crashed into the Pentagon.

Twenty years ago, we vowed to never forget, and we haven’t. We remember.
In your own words: members tell the CHM story

Dear CHM,

Our sincerest thanks for the attention and prayer you give our needs and submissions, and for sharing our medical bills. We’re pleased and grateful to be part of this ministry—both giving and receiving.

Most sincerely,
Cheryl and Ron Oliver
El Paso, TX

Dear brothers and sisters,

We want to thank you for this amazing ministry that serves so many. We’re thankful for all those who participate, work with and pray over healthcare needs. After being a part of CHM for a few years, we had to submit medical bills for sharing. Everything worked just as it is described. The employees we spoke with were all knowledgeable and kind, helping guide us. We can’t say enough about what this ministry has brought to our lives.

Thank you all for participating in your special way.

Sincerely,
Randy and Kara Platz
Springfield, MN

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

We just wanted to say thank you CHM for the assistance with our medical bills. Sometimes it can feel so overwhelming. It’s a big relief to not have to worry about being behind in payments.

Bill and I are grateful to all who share. We’ll continue to share as well. May all be blessed.

Faithfully yours,

Bill and Debbie Hamrick
Augusta, IL

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From whom the whole body, joined and held together by every joint with which it is equipped... makes the body grow so that it builds itself up in love.

-Ephesians 4:16 ESV

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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.

Pamela and Gregory Carr: 302 S. Reid St., Shelbina, MO 63468  Pamela was diagnosed with stage four cancer. Please pray for healing.

Trip and Anita Daley: 1963 Bees Creek Rd., Ridgeland, SC 29936  Trip is battling cancer. Please pray for complete healing.

Larry and Kelley Tolley: 2714 Northwood Blvd., Humboldt, TN 38343  Larry was diagnosed with prostate cancer. Please pray for answers and healing.

James Ball: 101425 Overseas Hwy #360, Key Largo, FL 33037  Please pray for James as he battles prostate cancer.

Melissa Medley: 8514 Ventis Ln., Powell, TN 37849  Melissa is battling pancreatic cancer. Please pray for healing.

Erin Walsh Dyer: 43300 N Constitution Pass, PO BOX 1462, Seligman, AZ 86337  Erin had a routine hysterectomy and they found cancer. Please pray for her.

Lisa Lillie: 109 Windwood Cir., Alabaster, AL 35007  Lisa was diagnosed with breast cancer. Please pray for healing and strength on this journey.

Deborah Imlay: 1667 E County Rd. 64, Wellington, CO 80549  Deborah was diagnosed with cancer. Please pray for healing.
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.

Prayer Page needs shared last month

$504,284.99

Thank you for your faithful giving!

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 #3.

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!

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.


Should never be considered a substitute for an insurance policy. This activity is not regulated by the other member will be compelled to contribute toward the cost of your medical bills. Therefore, 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 you receive any financial gifts for medical expenses and whether CHM continues to operate, you are always liable for any unpaid bills.

Especially for Maryland Residents: This is not an insurance policy. It is a voluntary program that is not guaranteed under the Oklahoma Life and Health Insurance Guaranty Association. 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. CHM should never be considered as a substitute for an insurance policy. 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.