Mom and founder of women’s ministry calls CHM a "tremendous blessing"
Celebrating 40 years of service—and many more to come

Part 11: The spirit of Thanksgiving

The history of America’s Thanksgiving is often traced back to 1621, when the Plymouth Colony settlers and the Wampanoag Native Americans shared a meal celebrating the harvest. This colony’s Thanksgiving celebrants had survived the 65-day-long Mayflower journey from England, where 102 men, women, and children crossed a storm-filled Atlantic Ocean in a space probably not much larger than the size of your home. Upon arrival, they struggled through a cruel New England winter: half of them died, including 14 of the group’s 18 mothers. Yet, they were so filled with a spirit of thanksgiving for God’s goodness, including the year’s bountiful harvest, that they felt compelled to have a Thanksgiving celebration.

In 1863, in middle of the Civil War, President Abraham Lincoln declared Thanksgiving a national holiday. In the declaration, he acknowledged that “we are prone to forget” and are “habitually insensible” to the source of our blessings: “Almighty God.”

These historical accounts are inspiring today because they’re significant testimonies to both human resilience and the heavenly hope we as Christians share no matter our current circumstances. Each of us can tap into a geyser of joy, healing, and hope that’s ready to explode inside our soul when we start counting our blessings. Johnson Oatman Jr.’s hymn challenges us to, “Count your many blessings, name them one by one, and it will surprise you what the Lord has done!”

At Christian Healthcare Ministries, we give thanks and praise to God for the innumerable blessings we’ve received from His good hands: blessings in the past, blessings today, and blessings to come. Please know how thankful we are for you, our wonderful members, and for the opportunity to serve you. On behalf of the entire CHM team, we wish you and your family a very happy Thanksgiving season!

See you later, “Mom” A tribute to CHM staff member Pam Henneman

It’s difficult to properly describe the legacy of Pam Henneman, CHM’s beloved “mom” for more than 30 years.

After serving several years as a pastor’s wife, Pam began her journey at CHM in the early 1990s. Her first role was in the no longer existing daycare for employees’ children. In the following years she worked in the Gift Processing department, which is processes members’ monthly financial gifts.

Pam’s longest ministry service was a dual role in both Human Resources and as an assistant to CHM’s president & CEO. In Human Resources, she was a listening ear, an encouraging presence, and a shoulder to cry on for the hundreds of CHM employees who counted her as their friend. She was also a mother whose influence brought two daughters to CHM—one of them now also serves in the Human Resources department.

Through many times of trials, testing and stress—both personally and professionally—Pam put the needs of others above her own. Above all else, her desire was to be used by God to serve employees and CHM members. She was humble, compassionate, reliable, and always kind.

In late 2020, Pam was diagnosed with advanced pancreatic cancer. She went home to be with the Lord on June 11, 2021.

It’s because of people like Pam that CHM is what it is today—the most exemplary and ministry-motivated health cost sharing ministry in existence. Pam contributed to that vision in a major way, though in her humility, she probably never realized how much. We look forward to seeing her again someday in heaven, so instead of “goodbye,” for now we’ll say, “See you later, ‘Mom.’”

Editor’s note: If you’ve lost a loved one, for encouragement please read “Grieving through the holidays” by Pastor Dale Henneman on page five of this edition of Heartfelt.
Reminder: CHM Guidelines revised and reformatted

To better serve our members, the CHM Guidelines have been improved to make them even easier to use. The format will help members find information even more quickly and efficiently.

Medical bills submitted to CHM for sharing are authorized according to the ministry’s Guidelines. The Guidelines explain what is and isn’t eligible for sharing. Reading, knowing, and referring to them enables you to fully enjoy the advantages of your membership.

Newly-added infographics to help illustrate key details of the ministry’s Guidelines.

To see the updated Guidelines and learn about these updates, visit chministries.org/guidelines.

These and other Heartfelt Magazine articles can be found at chministries.org/blog.

The CHM ministry standards (part 10)

By Dave Tschantz, Vice President & General Counsel

In September, I discussed CHM’s standards No. 12 and No. 13: Promptly disclose information required by law and provide a copy of its audited annual financial statements upon written request; and be governed by a responsible board of directors of not less than five individual persons. This article discusses the first of the additional standards that apply specifically to CHM’s Board of Directors.

Standard No. 13(a): The board [members] shall have no family relationship to any member of senior management or any other director of the Ministry unless elected to the Board by vote of the unrelated directors after full disclosure of the relationship.

As with so many other standards of this ministry, this one is in place to ensure transparency and accountability. At the board level, this is especially important, as the Board of Directors is the ultimate steward of the gifts provided by CHM members.

As we all know, it can be difficult for family members to be accountable to each other for their actions, particularly when money is involved. This difficulty is one the ministry avoids. The board complies with this standard and operates with full transparency. For CHM members to have confidence in the stewardship of their funds—which is essential to the sustainability of the ministry—members must know that the directors themselves will be responsible to members, ministry employees, and above all, to the Lord Jesus Christ.

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

Example of medical incidents for Gold members

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Henneman family (L-R): Lane (son), Stone (grandson), Whitney (daughter-in-law), Pastor Dale, Pam, Adam (son-in-law), Selah (granddaughter), LaDawn (daughter), Lanae (daughter), Michael (son-in-law)
Grandma’s Thanksgiving leftovers casserole

By CHM staff member Jordyn Austin

Thanksgiving is a holiday that usually leaves us eating leftovers for days afterward. If you’re looking for a creative way to enjoy those leftovers, here’s a recipe the whole family can enjoy.

Ingredients:

- 1 cup corn
- 1 cup gravy of your choice
- 2 tablespoons milk
- 2 cups mashed potatoes
- 3/4 cup cranberry sauce
- 1 1/2 cups turkey (shredded)
- 2 cups stuffing
- 1/2 cup vegetable broth

Instructions:

1. Preheat oven to 400 degrees.
2. In a baking dish, combine turkey and cranberry sauce and spread evenly.
3. Press leftover mashed potatoes evenly on top.
4. Scatter corn over the mashed potatoes.
5. Mix the milk and leftover gravy and spread evenly over the mashed potatoes and corn.
6. Scatter leftover stuffing and lightly pour vegetable broth over the top.
7. Cover with tin foil and bake for 25-30 minutes, checking casserole periodically.

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.

Gratefulness: The key to true success and happiness

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

Over the years, I’ve come to realize that gratitude is essential to life—and health. That was reinforced recently when my son showed our family a 2011 TED Talk by Shawn Achor, a Harvard psychologist, who presented research suggesting that success in life comes from happiness and not the reverse.

Humans have a natural tendency to believe, “If only X were true, I would be happy.” That means every time a goal is achieved, another human tendency kicks in: We “raise the bar” on our expectations. As a result, we never experience true, sustained satisfaction. Dr. Achor explained that only 10 percent of our happiness is determined by our circumstances. He says, “90 percent of your happiness is not predicted by your external world, but by the way your brain processes the world.”

How do you change the way your brain processes your external world? Dr. Achor introduced a ritual that, if practiced for two minutes each day for 21 days, would “rewire” our brains for happiness. That ritual involves five simple disciplines.

1. Gratitude: Write down three new things from the last 24 hours for which you’re grateful. This transforms our habit of noticing the negative in the world and builds a pattern in our minds of watching first for the positive.
2. Journal one positive experience from the previous 24 hours. This allows our brains to relive and benefit again from that experience.
3. Meditation forces the brain out of our “cultural ADHD” and trains it to focus on a single thing.
4. Exercise trains the brain that behavior matters.
5. Kindness: Express gratitude or affirmation for one person within your social support network.

While some might dismiss the above as positive psychology, it has a strong biblical basis. I can personally attest to the efficacy of this daily ritual.

Resources:

https://www.ted.com/talks/shawn_achor_the_happy_secret_to_better_work- t-698854

Dr. Michael Jacobson, D.O., M.P.H.
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.)
Grieving through the holidays

By Pastor Dale, CHM Chaplain

For many people, the holidays are the happiest days of the year. For others, it can be the most dreaded.

The holidays remind most people of pleasant times with family and friends. But what happens when someone we loved has passed away and now, here come the holidays?

The holidays remind us of all the memories we enjoyed that will never happen again, and of memories that will never be made. Each triggers grief. Grief affects every part of ourselves. It’s important we grieve in a good way.

Here are thoughts on “good grief”:

Grieving is the process of repeated contacts with triggers. Triggers are occasions when we’re reminded of the loss through a song, a memory, or an occasion. Avoiding triggers only prolongs your grief.

Time doesn’t heal grief, but it does take time. Keep in mind we’re all different, so some people will grieve longer than others.

Good grief has a process:

1. You have to accept the reality of the circumstance—and it takes time to adjust.
2. Eventually, in time, we’ll move from the present to the memory and memorialize or celebrate what was lost.
3. Finally, one can go forward in this new reality.

Remember that our Savior Jesus Christ came as a babe in a manger. He experienced life’s pain and death. He knows our pain and sorrows. For believers, death isn’t final. John 11 says that if we live, we’ll never die and if we die, we’ll always live.

Thank God for His redemption. If you question your loved one’s salvation, remember God loved them more than you. Who knows what conversation they may have had with the Lord before they passed away. Remember the thief on the cross? Let’s commit them to God!

This life is preparing us for our eternal home. When we cross over, “Oh what a day that will be.” Let’s celebrate those who have crossed over before us—they made it home!

Reminder: Important billing changes beginning Jan. 1, 2022

Please remember that, beginning Jan. 1, 2022, financial gifts will increase. This change will be reflected when you receive your monthly billing for the January 2022 billing cycle. This decision was made only after careful consideration of rising costs of inflation generally and even higher health care cost inflation, and our commitment to serving you well. CHM continues to achieve low administrative costs, setting the ministry apart in delivering the best value in health cost sharing.

Please know that CHM is committed to excellence in our ministry of sharing medical bills between you, our members. We live this out daily by operating in a financially responsible way.

Brother’s Keeper

On Jan. 1, 2022, we will begin billing Brother’s Keeper membership monthly, at a fixed amount, rather than the present quarterly billing basis of varying amounts. Many members requested this change to go from a quarterly to monthly billing cycle.

Historically, Brother’s Keeper financial gifts have been submitted quarterly, based on the number of needs submitted, which made it more difficult for members to plan and budget.

Therefore, Brother’s Keeper will be billed monthly, at a rate of $20, per unit. You will see this change reflected when you receive your monthly statement for the January 2022 billing cycle. We trust this change will make your planning and budgeting more consistent and easier to manage.

For more information on HealthiestYou, visit chministries.org/healthiestyou.

HealthiestYou: New, valuable service for all CHM members

CHM is pleased to offer a valuable service for all members—regardless of their CHM program level—that will also reduce minor out-of-pocket medical costs. CHM members can connect with doctors free of charge over the phone or through video chat. Commonly addressed medical conditions include respiratory infections, cold and flu symptoms, allergies, skin irritations, and much more.

CHM members can also get mental health services through the HealthiestYou app. This is a tool members can use to get mental health services at fair-market pricing. (Please note: Mental health-related expenses aren’t eligible for sharing.)

Register your HealthiestYou account in a few easy steps:

1. Download the app “HealthiestYou” in the app store or Google play store.
2. Select “Register”, enter your name, date of birth, and zip code to look up your account.

For more information on HealthiestYou, visit chministries.org/healthiestyou.

These and other Heartfelt Magazine articles can be found at chministries.org/blog.
Mom and founder of women’s ministry calls CHM a “tremendous blessing” by Elle Cardel, Murfreesboro, Tenn.

Shortly after we joined CHM, Michael, my husband, got sick. We didn’t really expect to have anything happen that soon because we’re young, we’re healthy, and we’re pretty active. However, his sickness was a wakeup call for us.

He was in the hospital for four days and three nights—and we quickly learned it’s not cheap! He tested positive for strep throat and the flu, which turned into pneumonia. Between being quarantined and his time in the hospital, it ended up being a month-long ordeal.

That was the first time we had to use Christian Healthcare Ministries.

And honestly, it was simple—and nice knowing that while I was at the hospital with Michael, I could focus on him completely. I didn’t have to spend time away from him wondering how much we were racking up in medical bills or how we were going to pay for them.

It could have meant financial ruin for us—but thanks to CHM, it didn’t.

It’s such a tremendous blessing to witness this financial burden literally being lifted right out of our hands.

I remember how we found CHM before this medical event. I was searching for a healthcare solution, and I began to wonder if a Christian approach to healthcare existed. A quick Google search led us to CHM.

We have witnessed God’s faithfulness through CHM while Michael was in the hospital and later when I was hospitalized. And we’ve already been able to witness the beauty and the blessing of CHM’s maternity program. It has really allowed me to just take a step back and relax and enjoy every step of the way with this pregnancy.

CHM has also been a blessing to us as small business owners. I am the founder of a global online women’s ministry called Daughter of Delight and Michael works with his dad building log homes. I thought it was awesome that not only did Michael and I align with CHM’s values, but we know that every dollar we give goes to people who truly need it.

It’s just been neat to see the power of God at work in the ministry. To hear Elle tell her story, visit chministries.org/videos.
CHM supports missionary through COVID-19 illness  

By Scott Wallace, Puyallup, Wash.

Working as a missionary who raises my own support, I needed a budget-friendly health cost solution. When I learned about CHM, I knew it would be perfect.

Then came the infamous year of 2020. I was doing some work in Ecuador. Three days after returning home, I started to develop a fever and body aches.

Praise God, the fever left after five days or so, but I still felt extremely fatigued and without the energy to do basic things like shaving or taking a shower.

On day 11 of my sickness, I went to the ER because I was struggling to breathe. Fortunately, the X-ray showed my chest was clear and I was able to return home. They also tested me for COVID-19, and it showed positive.

I felt miserable for three weeks. In that time, when I felt the worst, I began to doubt God’s love for me. In my prayers, I asked that He would communicate His love to me in a way I could understand and encourage me. My daughter connected me to a friend of hers, and on a video call, he prayed for me. The first thing he said was that I needed to know God loves me even when I couldn’t feel it and that I needed to surrender to His love.

That evening, I surrendered afresh to His love and that was the turning point for me to begin to feel better. I started to improve, but it took another two to three weeks for full recovery.

In addition to sharing my medical needs for COVID-19, CHM also shared medical bills for my wife when she was battling cancer.

It’s a blessing to be a part of this community, and to be supported through our medical issues even as we support others through their medical difficulties!

Why it’s important to refer a friend during open enrollment

What do you think is CHM’s most significant attribute in service to its members? Its budget-friendliness? The ministry’s Christian community? Knowing you’re supporting fellow Christians with your monthly gifts?

Now, think about your friends. Is there anyone who you think would benefit from CHM’s health cost sharing ministry? Now is the perfect time to tell them about the ministry!

While Christians can join CHM at any point during the year, many people are actively searching for a solution during open enrollment. By sharing your experience with CHM, you can help them connect with a biblical model of healthcare.

In addition, after they pay their third monthly gift amount, you’ll receive a free month of membership!

Here are three easy ways to tell your friend about CHM:

1. Tell them about your experience
2. Use the Bring-a-Friend tools on the free Member Portal
3. Share CHM’s social media posts.

Visit chministries.org/bringafriend for more information.
Gratitude and thanksgiving in the Bible: From grumbling to gratefulness

Why are some people happier and more content than others? Is it because they get more of their expectations met, or because they make a conscious choice to be grateful? In most cases, being thankful and grateful is a conscious choice. You can choose to complain when circumstances are difficult or you can “rejoice always, pray continually, and give thanks in all circumstances” (I Thessalonians 5:16-18).

The book of Genesis teaches us about Sarah, who was barren. She decided to take things into her own hands and gave her handmaid, Hagar, to her husband so Hagar could have a child for Sarah. That didn’t turn out well. In the end, God sent the angels to tell Sarah that she would have a child. She laughed because it didn’t seem possible to her, but God kept His promise and gave her a son. Through God’s provision, her grumbling about an inability to have a child turned to gratitude.

In another example, Jonah decided to run away after receiving his mission from the Lord. He even grumbled to the sailors of the ship he boarded to make his escape. His grumbling didn’t help—and they threw him overboard. His grumbling turned to shouts of grateful praise while he was inside the huge fish that God sent to swallow him. God delivered him from the fish, and he was given a second chance to complete his mission.

Instead of laughing or running from God, we can choose to live a conscious life of gratitude and thankfulness.

Here’s a prayer of thanksgiving to help you choose gratitude in uncertain times:

Dear Heavenly Father,

Lord, we come to you, not to ask for anything, but to thank you for all you have done. Thank you for the trials that shape us and for protecting us along the way. We know we don’t have to worry because you are in control. In Jesus’s name we pray. Amen.
Meet your staff: Kaylin Swanson, Kathryn Miller, Katie Kramer

Kaylin Swanson
Member Services
If you could describe your Christian testimony in one word, what would it be and why?
Overcoming. I went through a lot of hardships at a young age. Growing up, I realized that it was God who got me through the tough times. He'll continue to get me through them. The Lord finds ways to teach me how faithful He is no matter what. It reminds me that I should always put my trust and faith in Him.

Kathryn Miller
Member Services
What’s your favorite Thanksgiving tradition? My favorite Thanksgiving tradition is being together with my family—and eating dinner, of course!

Katie Kramer
Member Services
What’s one thing about CHM members you’re grateful for? One thing about CHM members I am grateful for is their faith. Their willingness to trust and follow what God has commanded in the Bible is always very encouraging to me. I’m so thankful to be a part of the Body of Christ, which includes our members.

Heartiversary: The struggles and triumphs of a heart transplant, and the blessing of CHM

By Linda Eckstein, Plano, Texas

Seemingly out of nowhere, I began having “fuzzy” episodes. Within a week, I started passing out. There was no warning; I was out within seconds.

At the ER, the doctors determined I had severe bradycardia, meaning my heart was beating too slowly. I needed a pacemaker. One was implanted the next morning.

For the next two weeks, I felt much better and my husband, Ernest, and I assumed the problem was fixed. However, I soon struggled with severe shortness of breath. I couldn’t walk more than a few steps without resting.

My cardiologist thought it was an issue with the wires on my pacemaker. It was rare, he said, but some patients required a third lead. However, this procedure did not go as planned.

At that point, they realized something much more serious was going on.

Over the next few weeks, my condition worsened. I had to be put on an ECMO machine to breathe for me. My survival was tentative, and the only hope was a transplant.

God never left me and continued moving through my situation. The day after I was listed for a heart transplant, I had a heart offer. After a six-hour surgery, I had a new heart!

Following my heart transplant, I had multiple health setbacks, such as pneumonia (three times) and kidney failure. The greatest concern, however, was my lack of responsiveness. For weeks, I couldn't answer questions or talk to anyone consistently.

Ernie and I both cried as he wheeled me into our kitchen. There were several times he doubted I would ever return.

At almost three months post-transplant, it was like a switch flipped. My responsiveness and personality quickly returned to normal.

At five months, I was finally able to go home. Ernest and I both cried as he wheeled me into our kitchen. There were several times he doubted I would ever return.

We also discovered that my heart failure was due to an extremely rare disease called Giant Cell Myocarditis. Only 300 cases have been recorded since the early 1900s. Until 1987, all cases were diagnosed at autopsy. Praise God that He’s still in the miracle business!

One of the most uplifting aspects of being a CHM member was the many cards and notes of encouragement I received. They came from people we didn’t know, and they took the time to write to me.

We were—and continue to be—amazed that our bills are paid. For me, ongoing care will be a way of life. With all the worry about my survival and now my continued health care needs, it’s an enormous blessing to know my CHM family is supporting me financially and spiritually.

These and other Heartfelt Magazine articles can be found at chministries.org/blog.
In your own words: members tell the CHM story

Dear CHM,

Thank you for your help in sharing my medical bills for cataract surgery. It’s evident CHM was initiated by the power and inspiration of Christ. It’s a living practical expression of His love. I praise God for the founders of CHM who were courageous and obedient to receive the call. Their dedication brought a magnificent concept to fruition. It’s a great privilege to participate with this body of the Lord Jesus in such a gift.

For all who lead and serve now—thank you for your encouragement and help. God bless prosper and protect the effectiveness of His ministry through you.

Love in Christ,

Jennifer Lehman
Williamsport, PA
Likewise the Spirit helps us in our weakness.
For we do not know what to pray for as we ought,
but the Spirit himself intercedes for us with groanings too deep for words.

*Romans 8:26 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.

**Jenny Hoffman:** 3108 Olen Ct., Arlington, TX 76001 Jenny was diagnosed with stage four cancer. Please pray for her.

**Cynthia Chapman:** 1327 NC Hwy 268, Lenoir, NC 28645 Cynthia is battling kidney failure and would appreciate prayer as she begins dialysis.

**Katharine Hansen:** 516 McQuillan St., Lead, SD 57754 Please pray for Katharine and her baby: the baby only has one kidney.

**Robert Shemwell:** 414 Chris Dr., Minden, LA 71055 Robert is asking for prayer for continued healing from his stroke.

**Diana Pfieffer:** PO Box 434, Utopia, TX 78884 Please pray for the Pfieffer family. Diana was diagnosed with sinus cancer.

**Charles DeBow:** 736 S 9th St., Noblesville, IN 46060 Charles is requesting prayer for his wife Caroline. She was diagnosed with cancer.

**Teresa and Ron Henson:** 180 Wilshire Dr., Unit 91, Hollister, MO 65672 Please pray for the Henson’s. Ron was diagnosed with prostate cancer; Teresa is recovering from breast cancer.

**Colleen Loegearing:** 2743 Flower Fields Way, Carlsbad, CA 92010 Colleen and her daughter are battling financial hardship. Please pray for them.

**Billy Strickland II:** 301 Shamrock Rd., Goldsboro, NC 27530 Billy is battling thyroid cancer. Please pray for him. He’s nervous because his mother died of thyroid cancer.

**Kevin Bowman:** 403 E Swannanoa Ave., Liberty, NC 27298 Kevin is asking for prayers for his pancreas to be healed.

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Dear CHM family,

I want to express how grateful I am that you all helped John and me pay my medical bills from my hospital stay. We could never have gotten this accomplished like this without help. I am thankful and so is John.

Sincerely,

Robin and John Robinson
Spokane, WA

Dear CHM family,

I just wanted to say thank you for the recent check we received for our medical bills. Todd has an artificial heart valve, and his doctor is in Nashville, two hours away. Todd had a mini-stroke—we went to the local hospital but wanted him to be seen by his cardiologist, so we headed there the next day. It was so comforting to know we didn’t need to get preapproved by CHM.

We’re so thankful for CHM and what you stand for. We love sending our financial gift to an organization based on biblical principles. May God continue to bless all that you do.

Thank you,

Mollie and Todd Humphreys
Philpot, KY

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Connect with us on social media and see what others are saying! You can find us on Facebook, Twitter, Instagram, and LinkedIn @iheartchm.

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November 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. See the Guidelines for complete information (chministries.org/guidelines).

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?
CHM members are encouraged to give to Prayer Page needs as they feel led. Members can give a general donation to be disbursed by CHM staff among members currently on the list. Prayer Page donations qualify as tax-deductible charitable contributions.

Prayer Page needs shared last month
$449,172.03
Thank you for your faithful giving!

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.

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.

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

Christian Healthcare Ministries
Attn: Prayer Page
127 Hazelwood Ave, Barberton, OH 44203
800-791-6225 (ask for the Prayer Page)
prayerpage@chministries.org
330-798-6105


I am thankful to work with people that are all working so hard to take care of the members and create an understanding and working relationship with the hospital systems by living CHM's mission.

Jackie V.
Provider Relations
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. 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 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 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. 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 Wisconsin 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. 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.

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 is 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.

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