

CHM

# Heartfelt

MAGAZINE



**Welcoming** members  
in this **new year**

**NEW** Member Portal

January 2025

CHMinistries.org

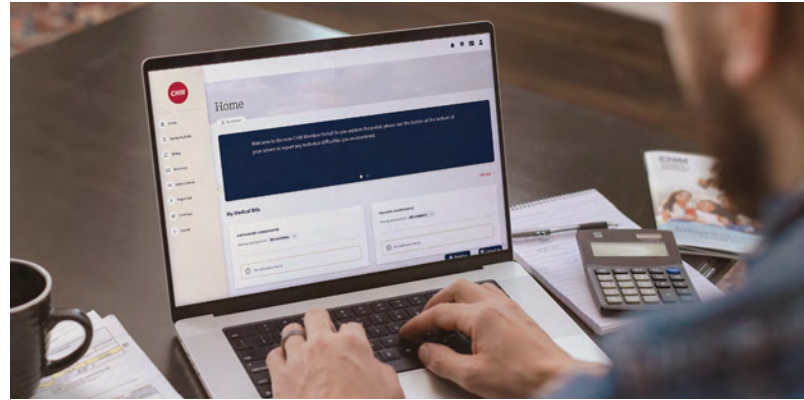


**CHM MEMBERSHIP**

## The new Member Portal is here!

A new and improved Member Portal is now available to all members! The new portal includes the following updates:

- Improved staff-to-member communication and medical bill status visibility
- Enhanced functionalities in the bill submission process, including a save and continue feature
- A Prayer Wall for members to submit prayers of their own and pray for others
- A one-stop shop for important member resources
- Overall enhancement of Portal user experience



Complete the one-time registration to access and explore the new portal by using your CHM member number at the link below.



**CHM SOLUTIONS**

## New perks with a new Virtual Care Solution!

We're excited to announce CHM's Virtual Care Solution (VCS), now powered by HealthTap! Every CHM member will have easy access to *both* primary care and urgent care through board-certified doctors **who listen to you.**

Flexible same-day or same-week video appointments are at your fingertips **without charge** through VCS. Plus, choose and keep one doctor you love for long-term advice and customized care!

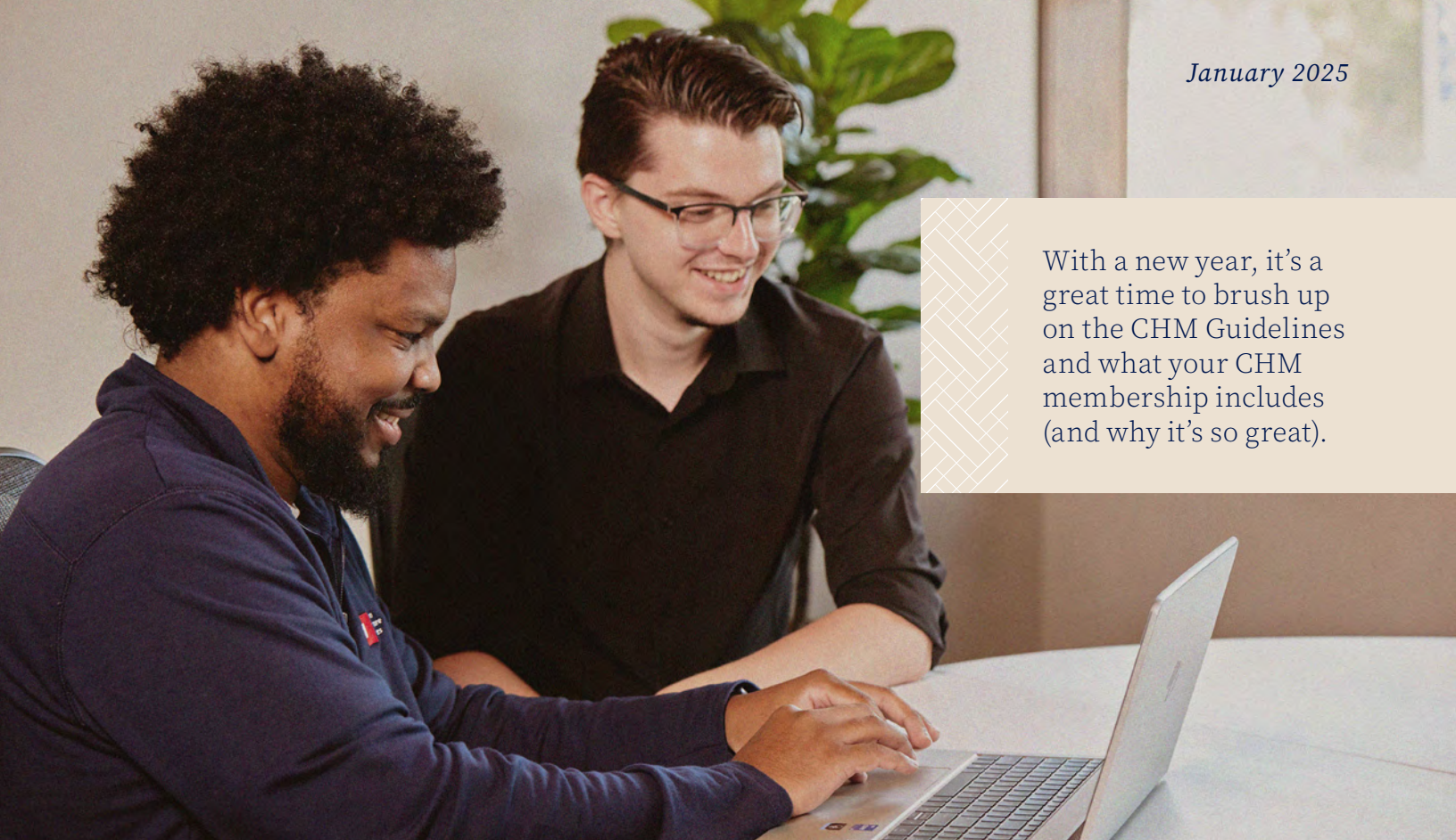
It's your doctor, just one tap away. Learn more and get started today!

**CHM MEMBERSHIP**

## Step-by-step guide for submitting medical bills (now easier)

Let's say you need medical care. You connect with your doctor, receive your testing and treatment, and now you need to submit your medical bills to CHM. What's next?





With a new year, it's a great time to brush up on the CHM Guidelines and what your CHM membership includes (and why it's so great).

## CHM MEMBERSHIP

# How to maximize your CHM membership

If you just joined—welcome! We're delighted you're part of this community of believers sharing each other's burdens to fulfill the law of Christ (Galatians 6:2). Perhaps you're a current member who hasn't yet submitted medical bills. With the new year, it's a great time to brush up on the CHM Guidelines and what your CHM membership includes.

### Here's what you need to know:

- **Same day start:** There's no waiting period—you can choose to begin your membership the moment you submit your Speedy Enrollment Form!
- **Recurring payments:** If you'd like to set up recurring monthly contributions, register and log into your CHM Member Portal to do it all.
- **Membership changes:** You can make membership changes and view membership details on your Member Portal.
- **Getting medical care:** If you received medical care, request itemized bills and self-pay discounts from your provider, and submit your eligible bills to CHM.

We've recently enhanced our Member Portal experience!

Plus, here are some great solutions included with your CHM membership at no additional cost to you!

## Advantage Care Solution (ACS):

If you've received a referral for surgery from your healthcare provider, check into Advantage Care Solution. ACS connects qualifying members with high-quality providers, a \$1,250 membership credit, and a simplified medical bill submission process. Contact the Advantage Care Team at [ACT@CHMinistries.org](mailto:ACT@CHMinistries.org) or call (800) 791-6225 to see if ACS is a fit for you.

## Maternity Care Solution (MCS):

CHM's Maternity Care Solution is now available on all CHM programs! CHM Gold, CHM Silver, and CHM Bronze members can receive sharing for eligible maternity bills once their respective Qualifying Amounts are met and maternity Personal Responsibilities are satisfied. You can even receive a Personal Responsibility reduction: Call (800) 791-6225 within the first 16 weeks of pregnancy to save \$500!

**Please note:** *The mother must be a member at least 300 days before her estimated due date.*

Whether you're a new member or have been a member for years, we want to empower you with information to make the most of your CHM membership in 2025 and beyond.





## Ways to spiritually support your CHM family

Pray for your CHM family through Prayers Unceasing. Found on your Member Portal and your Monthly Contribution Form, it allows you to lift your fellow Christians up in prayer, send them notes of encouragement, and let them know they're not alone.

CHM Give is our solution for maintained pre-existing conditions. Through voluntary donations, CHM Give enables members to help fellow brothers and sisters in Christ get the life-changing care they need.



**Alaska, Alabama, Arkansas, Arizona, Florida, Georgia, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, North Carolina, South Dakota, Texas, Virginia, Wisconsin, Wyoming:** NOTICE:

Under the laws of your state, Christian Healthcare Ministries, in facilitating the sharing of medical expenses, is not an insurance company and does not use insurance agents or pay commissions to insurance agents. Whether anyone chooses to assist you with your medical bills will be totally voluntary because neither this ministry nor any other participant may be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. The ministry's guidelines, plan of operation and other documents are not an insurance policy or a promise to pay for the financial or medical needs of a participant by the ministry. It is not offered through an insurance company, it is not subject to the regulatory requirements or consumer protections of your state's insurance laws, and if you join this ministry instead of purchasing health insurance you will be considered uninsured. This program is not guaranteed under your state's Life and Health (or Disability) Insurance Guaranty Association or similar organization. Without health care insurance, there is no guarantee that you, a fellow member, or any other person who is a party to this ministry will be protected in the event of illness or emergency. Regardless of whether you receive any payment for medical expenses or whether Christian Healthcare Ministries terminates, withdraws from faith-based sharing of medical expenses, or continues to operate, you are always personally responsible for the payment of your own medical bills. If your participation in this ministry ends, state law may subject you to a waiting period before you are able to apply for health insurance coverage.

You should review this ministry's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs. Complaints concerning Christian Healthcare Ministries may be reported to the office of your state's attorney general.

**Maryland:** Notice: This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether or not this entity continues to operate, you are always liable for any unpaid bills.

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