

Heartfelt

MAGAZINE

Free primary care
with CHM's Virtual
Care Solution

NEW Member Portal

February 2025

CHMinistries.org





It's very humbling to ask for help. It's hard to accept help. But it's something that we all need to do.

Left: Diane Wingate
Right: Larry and Jamie Giglio

Entrepreneurs donate part of profits to CHM Give **LARRY AND JAMIE GIGLIO AND DIANE WINGATE**

When **Larry and Jamie Giglio** started Ragged Coffee, they wanted to use their business to bless others, asking “how can we use a cup of coffee to reach people?” They envisioned giving a cup of coffee to a homeless person and welcoming them in. That’s how they started their business: giving away coffee, one cup at a time.

You may not even know the people you’re helping but your actions are going to have a lasting impact on their lives.

Larry and Jamie joined CHM because it was more affordable than traditional insurance. As entrepreneurs, CHM gave them peace of mind. They could be present with their family and make their own healthcare decisions—and they could give back.

Jamie said, “It’s easy for us to give because that’s what we’re supposed to do. It’s not ours to begin with. It’s a joy to give.”

One way Jamie and Larry give back is by donating a portion of their coffee sales to CHM Give. Little did they know that their giving would directly impact Diane.

Diane Wingate joined CHM after her hairdresser told her about the ministry.

After joining, she learned she needed a knee replacement. Since it was a maintained pre-existing condition, her bills could be shared by other members through CHM Give.

Diane said, “It’s very humbling to ask for help. But because of the generosity of other people and CHM Give, I don’t have to worry about how my bills are going to be paid. I can go on with my retirement.”

The generosity Diane received from strangers warmed her heart. Larry and Jamie likewise experience the joy of giving and receiving. Larry says, “You may not even know the people you’re helping but your actions are going to have a lasting impact on their lives.”

Because of the generosity of other people and CHM Give, I don’t have to worry about how my bills are going to be paid. I can go on with my retirement. It’s all taken care of.

Jamie said, “Just giving a cup of coffee, having a conversation, and meeting a particular need we see—God calls us to do that.”

Hearing others’ stories, and giving to others to meet their needs, brings us together—like a cup of coffee. CHM Give allows members, like Larry and Jamie—and you—to have a direct effect on the lives of others.

HealthTap

Your doctor, one tap away.



New perks with CHM's Virtual Care Solution: Primary care and urgent care at your fingertips

New perks for *every* CHM member? Count us in! With our Virtual Care Solution (VCS), now powered by HealthTap, you have a brand new (virtual) way to take care of your healthcare needs while saving on costs. Here's what you'll get:

- **Free primary care now available:** Pick and keep a doctor you love for ongoing care and advice.
- **Quick (and free) urgent care:** Prompt access to video visits, including weekends and holidays.
- **Your doctor, one tap away:** Flexible same-day or same-week video appointments, with board-certified doctors who listen to you.

Primary care and urgent care virtual visits free for every CHM member through HealthTap!

If you previously registered for VCS, you'll need to update it for HealthTap:

- Enter both your member number *and* last name on HealthTap's CHM webpage to register.
- Next, select the member you want to create an account for. *Please note that you'll add any children included on your membership after you create your account.*
- Now simply enter and verify your email.
- You're ready to start making HealthTap appointments, ask questions, and more!

It's all one tap away. Start today by visiting:
healthtap.com/landing/chm

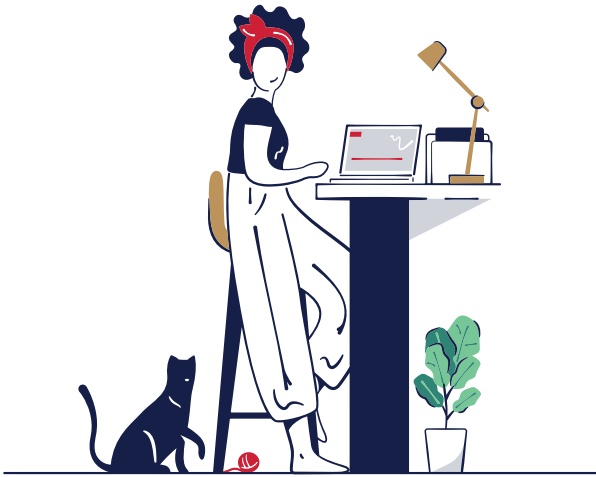
The new Member Portal is here!

A new and improved Member Portal is now available to all members!

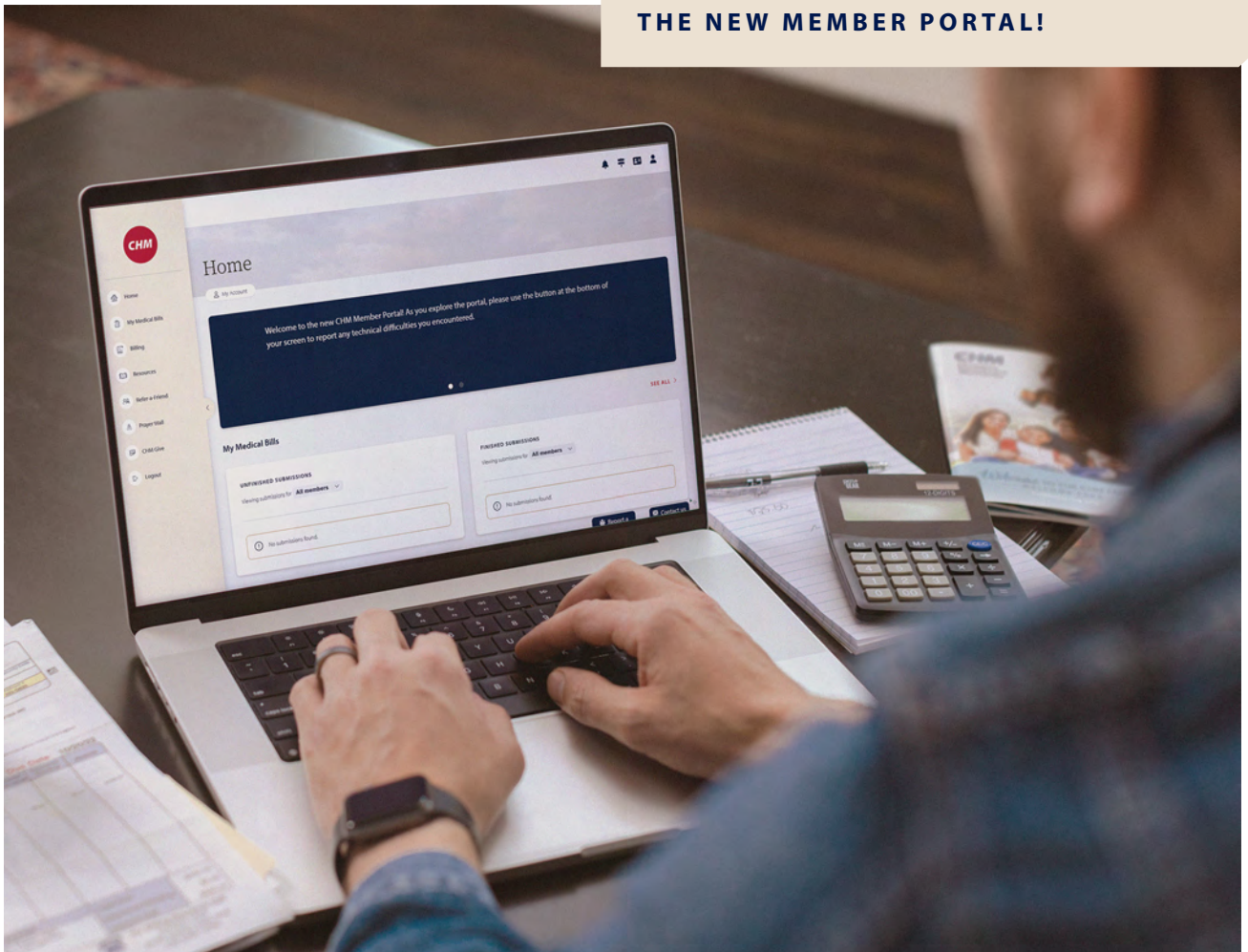
You're a valued member of the CHM family, and we want to serve you well. That's why we responded when members shared feedback about the Member Portal.

You can register to access and explore the new portal by using your CHM member number at **member-portal.CHMinistries.org/register**. Even if you've used our old Member Portal, you'll need to make a new account to access the new portal.

Thank you for your feedback and for helping us to better serve you!

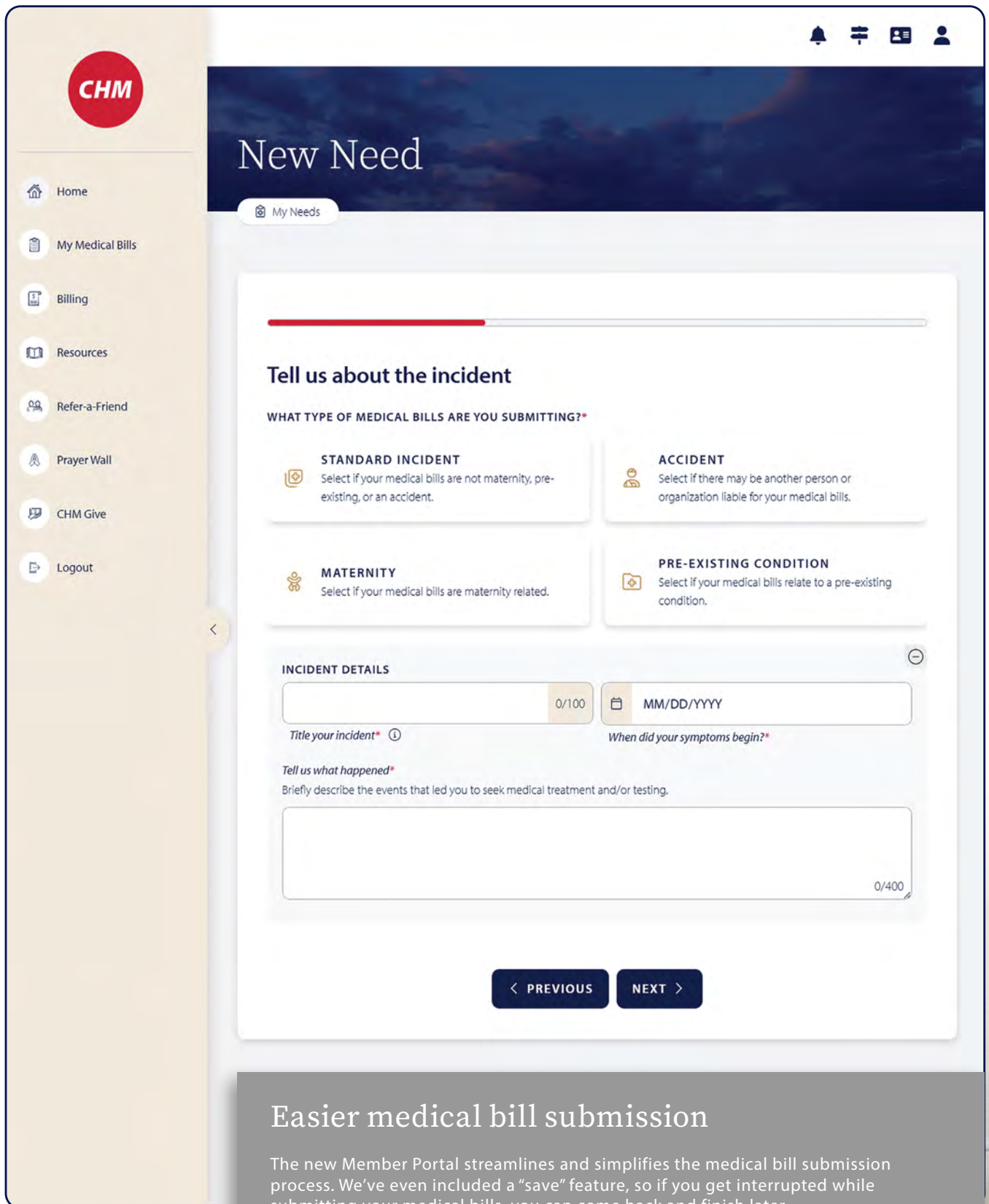


OPEN TO SEE ALL OF THE UPDATES TO THE NEW MEMBER PORTAL!



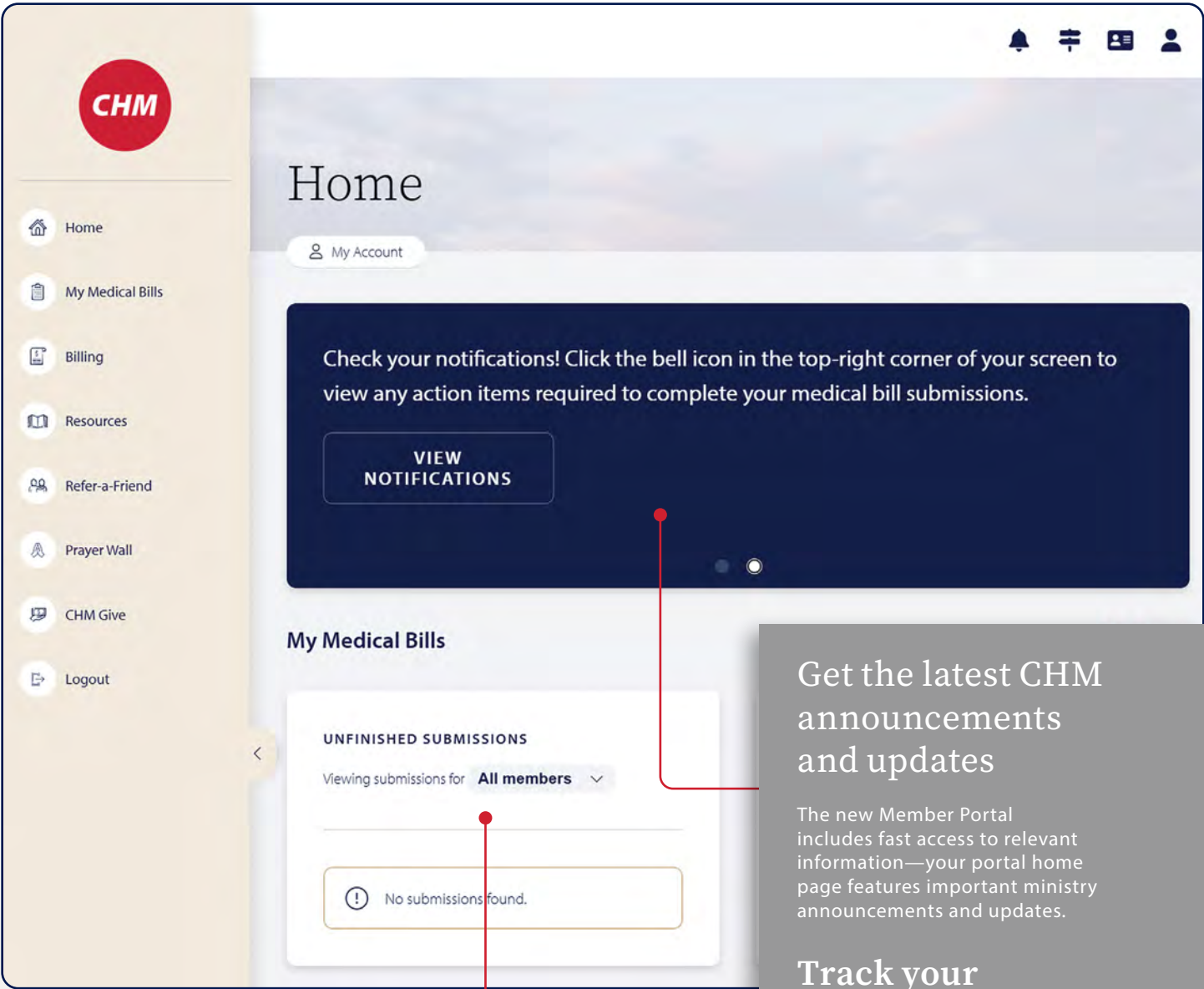
How the new portal benefits you

Thanks to your feedback, here's what you can expect when you register for the new Member Portal:



Easier medical bill submission

The new Member Portal streamlines and simplifies the medical bill submission process. We've even included a "save" feature, so if you get interrupted while submitting your medical bills, you can come back and finish later.



Home

My Account

Check your notifications! Click the bell icon in the top-right corner of your screen to view any action items required to complete your medical bill submissions.

VIEW NOTIFICATIONS

My Medical Bills

UNFINISHED SUBMISSIONS

Viewing submissions for All members

No submissions found.

Get the latest CHM announcements and updates

The new Member Portal includes fast access to relevant information—your portal home page features important ministry announcements and updates.

Track your information

After you submit medical bills, you can check your notifications to see if a form, itemized bill, or other information is needed by CHM. Additionally, you can access an upload history to keep track of your submissions. You'll also be able to check where your medical bills are in our reimbursement process.



CHM

- Home
- My Medical Bills
- Billing
- Resources
- Refer-a-Friend
- Prayer Wall
- CHM Give
- Logout

Prayer Wall

“Rejoice always, pray without ceasing, give thanks in all circumstances; for this is the will of God in Christ Jesus for you.”
[1 Thessalonians 5:16-18, ESV]

CHM family My prayers

Pray for your CHM family

Read through the latest prayer requests. Let others know you're praying by clicking "I Prayed".

Submitted 10/09/24

Please lift Terri in prayer as she was diagnosed with breast cancer and is beginning treatment.

46 Prayers Lifted

I PRAYED

I need prayer

Please do not include any contact information or use this form to ask for donations.

SUBMIT

Pray for your CHM family

As a health cost sharing ministry, we care about your physical and financial health, but we also deeply care about your spiritual health. The CHM staff pray for members, and we hope you'll pray for each other, too.

CHM has created a Prayer Wall, where you can submit a prayer request to share with your CHM family. You can be prayed over, and you can also view and pray for requests from your fellow members.





Resources

- Home
- My Medical Bills
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CHM Guidelines

Money-Saving Tools

CHM How-Tos

CHM Program Guides

CHM Friendly Providers

Welcome to CHM

Heartfelt Magazine

Monthly Contribution

Enhanced member resources

We've improved the Resources section of the portal. This one-stop shop includes:

- CHM Guidelines
- membership guides
- tools for saving on out-of-pocket medical expenses
- information on our different programs and what they have to offer
- a new member guide
- a tool to locate local providers who offer pre-arranged discounts to CHM members

How to interact with your provider as a CHM member

CHM isn't insurance; it's a ministry. Because of that, we don't have a provider network that you must follow, as long as medical bills are eligible per the CHM Guidelines.

Additionally, as a CHM member, you're responsible for collecting and submitting your itemized medical bills to CHM. But don't worry—it doesn't have to be complicated. Here are some tips for how to effectively communicate about CHM with your provider.

Explain you're self-pay through CHM: When your healthcare provider asks for your insurance information, tell them that you're not insured; rather, you're a self-pay patient through Christian Healthcare Ministries.

Show them your CHM card and explain that you'd like your itemized bills to be sent to you. Itemized bills contain the following information:

- Patient name
- Descriptions of service (or CPT codes)
- Provider name
- Total charges
- Dates of service

Seek out discounts or financial assistance: Most providers offer discounts for self-pay patients, so be confident when you ask. We also encourage you to apply for any financial assistance available to you, even if you don't think you qualify—you won't know until you try!

Discuss payment with your provider: We encourage members to not pay large medical bills upfront (anything over \$1,000). If your provider requires payment before we finish processing your medical bills, we recommend setting up a payment plan with your provider. **Exception: if your provider offers a significant discount with a deadline for payment, contact us as soon as possible at (800) 791-6225.**

Use your reimbursement right away: Promptly paying your provider(s) when you receive funds from CHM builds confidence and trust in you and CHM.

If you have a diagnosis and surgery recommendation, you may be able to save on your out-of-pocket costs by connecting with our Advantage Care Team. Learn more by visiting CHMinistries.org/advantage-care-solution.





The importance of primary care

In 2007, Joshua Bell was one of the best classical musicians in the world. That morning, he stood on a street corner in Washington, D.C. during the morning rush. The Washington Times described it as “one of the finest classical musicians in the world, playing some of the most elegant music ever written, on one of the most valuable violins ever made [a \$3.5 million Stradivari].”

However, despite the surrounding crowd, only seven people stopped to listen.

But in a way, you can’t blame them. People have a lot on their minds today. A Kaiser survey reported in February that the number 1 concern of Americans is unexpected medical bills.

More recently, their former CEO wrote that diabetes, high blood pressure, and heart failure have doubled in the last 20 years, now striking six out of every ten Americans. These diseases are preventable and yet they are literally killing us!

What was the CEO’s solution? Primary care.

Primary care physicians should be your first point of contact for all things healthcare. They’re designed to provide you with a continuous, personal, high-trust relationship. They’re trained in the prevention of diseases and can diagnose and treat

80% of what they see—helping you to avoid unnecessary testing and treatment.

But there’s a growing shortage of primary care doctors. 70% of primary care physicians are employed by hospital systems, where the average wait time for an appointment is 26 days, and they’re saddled with such workload and productivity requirements that only one-quarter of their time is spent face-to-face with you.

That’s why we’re so excited about HealthTap.

HealthTap now powers CHM’s Virtual Care Solution, offering CHM members nearly immediate access to primary healthcare. By using HealthTap, you’ll have your primary care provider available to you from anywhere an internet signal is found.

Register for HealthTap today—and when you do, schedule an annual preventative health assessment with your new primary care physician. It can change your life.

Article references can be found at [CHMinistries.org/members](https://www.chministries.org/members).

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(My office requires one week for responses. This service isn’t intended for acute problems or to replace the advice of your physician.)



HEALTH
WATCH

How to pray: Encountering Jesus and dispelling worry with Scripture

Fear, worry, dread, and depression. These spiritual burdens act like a revolving door in our hearts when we bring our prayers to Christ. They cause a lot of pain, but no progress.

First, they stifle our souls so we can't still our hearts to communicate with God.

Next, they sneak in any opportunity to extinguish joy and swap wonder for worry.

Combined with a culture of busyness, spiritual burnout can loom on the horizon. But before we throw in the towel and give up on our prayer life, it's important to pause and recognize the patterns that weigh us with worry:

- **What is stifling** my soul today?

- What one word describes **how I currently pray**?

- **What physical symptoms** occur when I feel worried, anxious, or depressed?

Bible verses for anxiety and worry

We aren't strong enough to handle this on our own. What's more, we weren't made to carry it alone. In our weakness, He is strong [2 Corinthians 12:10]. He knows that it's hard to pray when we feel fear creating apathy and anxiety in our prayer life.

Scriptures about fear reverse the hold of the enemy on our lives by refocusing our gaze from condemnation to communion with God. Read each of the following verses twice, noting which word resonates with you most:

"Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God." [Philippians 4:6, NIV]

The word that stands out to me today: _____

"Cast your cares on the Lord and He will sustain you; He will never let the righteous be shaken." [Psalm 55:22, NIV]

The word that stands out to me today: _____

"Peace I leave with you; my peace I give you. I do not give to you as the world gives. Do not let your hearts be troubled and do not be afraid." [John 14:27, NIV]

The word that stands out to me today: _____

How do you pray?

Encountering Jesus means facing our fears head on. Prayer is a powerful weapon to get our hearts and minds in agreement with God's promises for our lives. It's a two-way relationship that often gets stuck in the "talking stage" if we're afraid to bring God our worries and cares. That's why the enemy fights so hard to get us to give up on prayer and surrender to fear.

If you're wondering how to even start a prayer, Paul explains in Philippians 4:6. We can bring everything to Jesus through prayer, petition, and thanksgiving, knowing His peace will flood our lives.

Prayer: *God, this is how I'm really feeling:* _____

Petition: *These are my requests:* _____

Thanksgiving: *Here's what I'm grateful for today:*

Peace: *This is where I invite your stillness and listen for your quiet whispers of rest:*

Amen.





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.



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