

# Heartfelt

MAGAZINE

Biblical manhood

Changing healthcare  
one primary care  
relationship at a time

The CHM mobile app is live!

June 2025

CHMinistries.org



# Biblical manhood

Manhood—especially biblical manhood need not be confusing or complicated. What does it mean to be a man, specifically a man of faith who is interested in pleasing God and living for Him?

The unique, God-designed differences between men and women are to be celebrated. For men, biblical manhood's characteristics are worthy of praise, appreciation, and admiration. We'll look at several such characteristics and the men of the Bible who embodied them.



## Men of faith

Faith is a defining characteristic of our relationship with God—and therefore is a core characteristic of a biblical man. Hebrews 11:6 [NIV] says, “Without faith it is impossible to please God.” A man who loves God and desires to please Him and lives by faith (trust in God and His character).

Faith is a defining characteristic of our relationship with God and therefore is a core characteristic of a biblical man.

Abraham is known as the “father of our faith” [Galatians 3:7] for a good reason: He demonstrated trust in God by leaving his home, traveling to a new country, and believing God’s promise of a child when he and Sarah were old. His faith in

God extended to willingness to sacrifice (though not required to be carried out) that same child—his only son [Genesis 22:1-19]. Paul, in Romans 4, writes of Abraham: “Yet he did not waver through unbelief regarding the promise of God, but was strengthened in his faith and gave glory to God” [Romans 4:20]. Abraham is a true example of a biblical man who lived by faith in God.

## Leadership

Leadership is another characteristic of biblical manhood. Husbands are the spiritual leaders of their homes [Ephesians 5:23], and often have opportunities to lead in the church, in their jobs, in their communities, and most importantly, to lead themselves.



Jesus, our ultimate example of leadership, modeled servant leadership. In Matthew 20:26, Jesus told his disciples, "Whoever wants to become great among you must be your servant." Jesus demonstrated serving for His disciples by washing their feet. He said: "Now that I, your Lord and Teacher, have washed your feet, you also should wash one another's feet" [John 13:1-17]. Jesus did the lowliest task to demonstrate leading by serving others, ultimately laying down His life for us.

Jesus, our ultimate example of leadership,  
modeled servant leadership.

## Strength

From a biblical standpoint, there's an important component to strength that comes from depending and relying on God. Christian men who wish to demonstrate true strength will find the source is trust and reliance on God's strength and ability, not their own.

When God sent him to free His people, Moses used excuses not to go, even asking God to send someone else. God answered him by saying, "I will be with you" [Exodus 3:12 NIV]. Later, in Numbers 12:3, Moses describes himself as the most humble man on earth. If humility is to depend on God, we can conclude that Moses learned to draw his strength from God.

Paul is another example of someone who relied on God for his strength through trials [2 Corinthians 11:23-29]. In 2 Corinthians 12:9, Paul shares what God showed him: "But He said to me, 'My grace is sufficient for you, for my power is made perfect in weakness.'" Later Paul writes: "I can do all this through Him who gives me strength" [Philippians 4:13 NIV].

Christian men who wish to demonstrate  
true strength will find the source is  
trust and reliance on God's strength  
and ability, not their own.

As men, walk your faith and trust in God by depending and relying on Him for His strength and ability, trusting that He'll give you everything you need to live out your calling as men of God.



## Refer-a-Friend just got easier

Did someone say credits? Get ready to earn a \$200 credit for each friend you refer. Here's what that means for you:

**Speedy savings:** Get a \$200 credit directly applied to your membership as soon as your friend's membership is active.

**See the savings stack up:** You can keep referring for multiple rewards. The more friends that join, the more credits you earn.

**Refer with ease:** Simply share your phone number with your friend and they'll enter it when they join. It's that easy.

**Welcome credits for friends:** When your friend joins, they get 50 percent off one monthly contribution amount.

Ready to get started? Make sure your phone number is updated in your Member Portal so you can get credit when your friend joins!



# HealthTap

## Changing healthcare one primary care relationship at a time

During 30 years with CHM, I've had the privilege of seeing firsthand the challenges and victories our members experience navigating the healthcare system. A major gap is that many members don't have a primary care doctor. True primary care—a trusted doctor who knows you, can manage most of your needs, and is available when you need them—is rare today.

Dr. Geoffrey Rutledge, the co-founder and Chief Medical Officer of HealthTap, understands this gap. He's board certified in internal and emergency medicine, plus he's served on the faculty at Harvard and has a Ph.D. from Stanford in Medical Informatics. He used that combination of knowledge and experience to build WebMD, "the most successful consumer health website," as well as Epocrates, a highly successful mobile app that provides medical professionals access to entire libraries of clinical information.

Dr. Rutledge knows the indispensable value of primary care, which is the foundation on which HealthTap was built.

## What is HealthTap?

HealthTap was founded over 15 years ago with the goal to use mobile devices to bring personalized, relationship-based healthcare to people. HealthTap is designed to make it easier for people to choose their doctor, build a relationship, and stay connected through both video visits and direct messaging.

CHM members can choose a board-certified primary care physician (typically with at least 20 years of experience) and establish an ongoing relationship with that doctor. They can schedule appointments for common medical conditions, such as high blood pressure, diabetes, respiratory infections, cold and flu symptoms, UTI, and more. (Any member with an emergency situation should go immediately to the Emergency Room or call 9-1-1.)

After an extended first visit, members can message their doctor at any time between visits. This is all included as part of the CHM membership.

That's not only convenient—it's transformative.

### DR. MICHAEL JACOBSON, D.O., M.P.H.

127 Hazelwood Ave., Barberton, OH 44203

☎ 800-791-6225 | 🏠 330-848-4322

✉ [doc@CHMinistries.org](mailto: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.)*



HEALTH  
WATCH

## Restoring the primary care relationship

Many people don't understand primary care. Even now, only one of three CHM members who engage with HealthTap do so on the primary care side of the service. Most only call when they need urgent care.

A friend of mine recently told me he didn't have a primary care doctor. He just went to different specialists depending on the part of his body ailing him. His question: if I know what expert I need, why wouldn't I go directly to the specialist? My answer: without a central, coordinating physician, your care becomes fragmented, expensive, and frankly, more dangerous. It's like a football team without a quarterback or an orchestra without a conductor.

Ideally, your primary care doctor is independent from—but your first point of contact with—the healthcare system. Most of the time, primary care can handle 80-90% of your medical needs. If a referral is needed, they can guide you through it thoughtfully.

Unfortunately, 70% of today's primary care physicians are employed by hospital systems. Their schedules are overbooked, the time pressure is immense, and scheduling a visit can take weeks or even months.

With HealthTap, CHM members are often able to virtually see a doctor the same day, or within the week. And once the relationship is established, members can communicate with their doctor anytime.

## A better way—for patients and physicians

What excites me most about HealthTap is that it's not only changing healthcare for patients—it's renewing purpose for physicians. Doctors, especially experienced ones, quickly get burned out by the pressures of corporate medicine. Annual surveys have documented burnout rates as high as 63%, with many doctors considering leaving medicine altogether.

HealthTap offers them something different: flexibility, simplicity, meaningful relationships, and the ability to truly focus on patient care. And that matters. When a doctor knows you, practicing medicine becomes satisfying once again: they can make more accurate decisions, and avoid unnecessary testing and follow up. That's what makes care personal and effective.

## Try HealthTap today

If you are a CHM member and don't have a primary care doctor—or are having trouble getting in to see your doctor when you need them—consider using the HealthTap app. Learn how to register as a CHM member by visiting [healthtap.com/landing/chm](https://healthtap.com/landing/chm).



It's time we brought relationship-based care back to the center of healthcare. I believe HealthTap is a vital part of making that dream a reality.

**Important:** Telehealth consultations conducted outside CHM's designated Virtual Care Solution—whether by telephone or other digital means—are not eligible for sharing (see Guideline V.E.9.g).



# The CHM mobile app is live!

CHM's new mobile app makes managing monthly contributions and medical bill submissions easier than ever.

Available in the Apple App Store and Google Play, the "CHM Member Portal" app streamlines access to the Member Portal, which includes the following features:



## **EASIER MEDICAL BILL SUBMISSION**

Using the mobile app, you can easily complete medical bill submission, including uploading photos directly from your phone.



## **TRACK YOUR INFORMATION**

After you submit medical bills, the app enables you to check your notifications to see if CHM needs any forms, itemized bills, or other information. Additionally, an upload history lets you keep track of your submissions. You'll also be able to check where your medical bills are in our reimbursement process. Turn on your push notifications to make sure you see the important alerts from CHM staff!



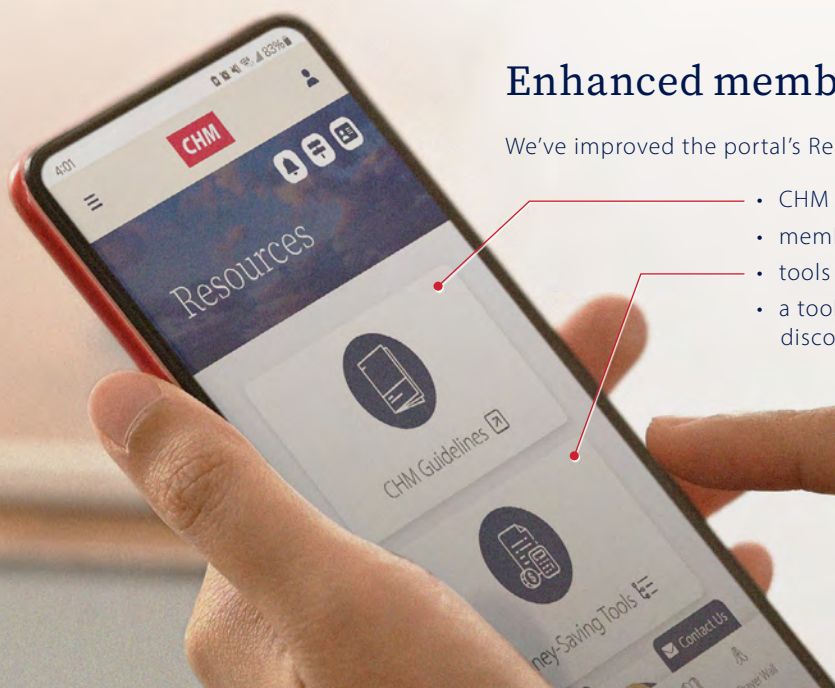
## **GET THE LATEST CHM ANNOUNCEMENTS AND UPDATES**

Your app home page gives you fast access to important ministry announcements and updates.



## **PRAY FOR YOUR CHM FAMILY**

On our Prayer Wall, you can submit from your phone a prayer request to share with your CHM family. You can also view other members' prayer requests.



## **Enhanced member resources**

We've improved the portal's Resources section. This one-stop site includes:

- CHM Guidelines
- membership guides
- tools for saving on out-of-pocket medical expenses
- a tool to locate local providers who offer pre-arranged discounts to CHM members

## **We're updating our billing portal**

CHM is switching to new billing software starting with next month's billing.

Starting mid-June: After logging into your Member Portal, navigate to "Billing," click "Manage Monthly Contributions," and complete a one-time log in and authentication. Check your monthly contributions and manage your payment methods with flexible options.

Members who are currently set up with recurring monthly payments will have their payment method automatically transferred to the new software. However, we encourage every member to double-check their payment preferences, regardless of whether they're set up for recurring payments or one-time payments.



Christian  
Healthcare  
Ministries

127 Hazelwood Ave.  
Barberton, OH 44203



@iheartchm

**Alaska, Alabama, Arkansas, Arizona, Florida, Georgia, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, North Carolina, South Dakota, Tennessee, Texas, Virginia, West 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 June 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 June 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 June affect your personal medical and financial needs. Complaints concerning Christian Healthcare Ministries June 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.

**Pennsylvania:** NOTICE: This publication is not an insurance company nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this publication should never be considered a substitute for insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always liable for any unpaid bills.

**All Others:** This is not an insurance policy. It is a voluntary program that is neither approved, endorsed nor regulated by your state's department of insurance and the program is not guaranteed under your state's Life and Health (or Disability) Insurance Guaranty Association or similar organization.