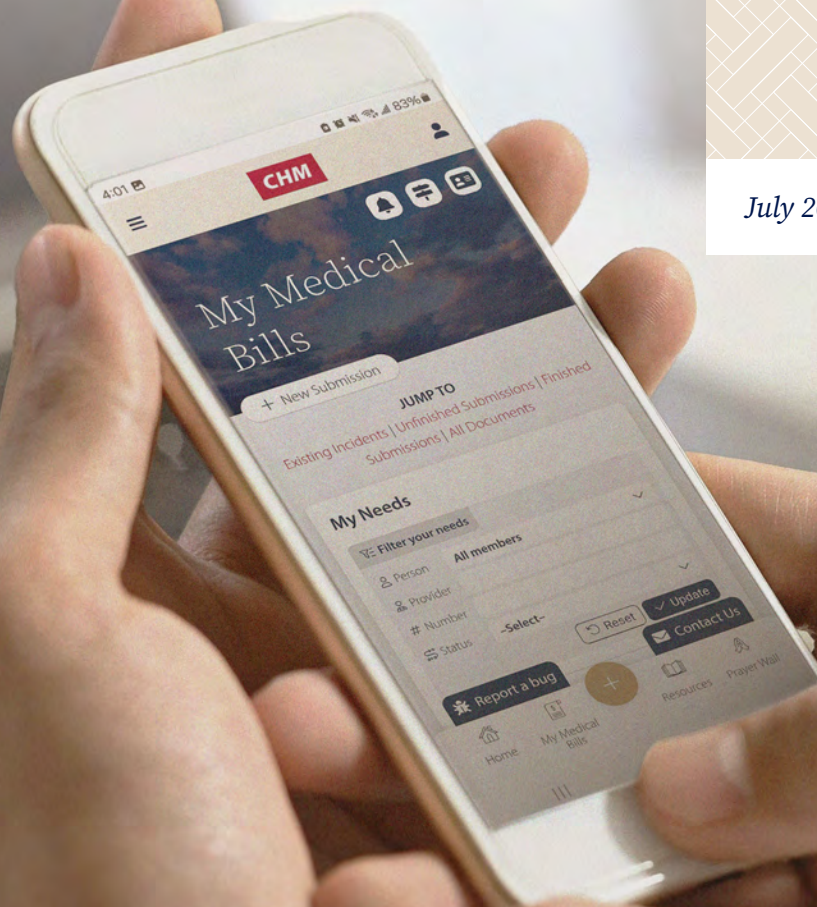


Heartfelt

MAGAZINE



The CHM Member
Portal app is live!

Refer-a-Friend for
rewards on repeat

July 2025

CHMinistries.org

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Advantage Care
Solution is now
**Complete Surgical
Care Solution**



The name of CHM's Advantage Care Solution has changed to Complete Surgical Care Solution (CSCS)!

For all your eligible, non-emergency surgeries, CSCS provides quality, simplified healthcare and out-of-pocket savings available through CSCS providers.

Our team helps you find vetted, high-quality providers equipped to help with your specific medical needs.

If you have a diagnosis and a physician's surgery recommendation, contact our Surgical Care Team today. Learn more about CSCS by visiting CHMinistries.org/surgical-care-solution.



Refer-a-Friend for rewards on repeat

More credits, more savings, and more sharing are in your CHM future through Refer-a-Friend. Our Refer-a-Friend program has all-new advantages designed with you **and** your friends in mind! Peek at the perks:

- **Speedy savings:** Get a **\$200 credit directly applied** to your membership as soon as your friend's membership is active.
- **Get credits:** Refer as many friends as you'd like! The more friends who join, the more credits you earn.*
- **Refer with ease:** Simply share your phone number with your friend and they'll enter it with CHM when they enroll. It's that easy.
- **Welcome credits for friends:** When your friend joins, they get 50% off one monthly contribution.

“Friendship...is the instrument by which God reveals to each of us the beauties of others.” —C.S. Lewis

Biblical community is all about walking alongside each other as we journey towards God. When we work together to lift one another's burdens, we make a lasting difference in the lives of fellow believers. That's why Refer-a-Friend is a perk for the whole CHM family: we welcome new friends, while also rewarding you!

Be sure to visit your Member Portal for more details and to verify that your phone number is up to date so you're ready to start earning rewards: member-portal.chministries.org/refer-a-friend.

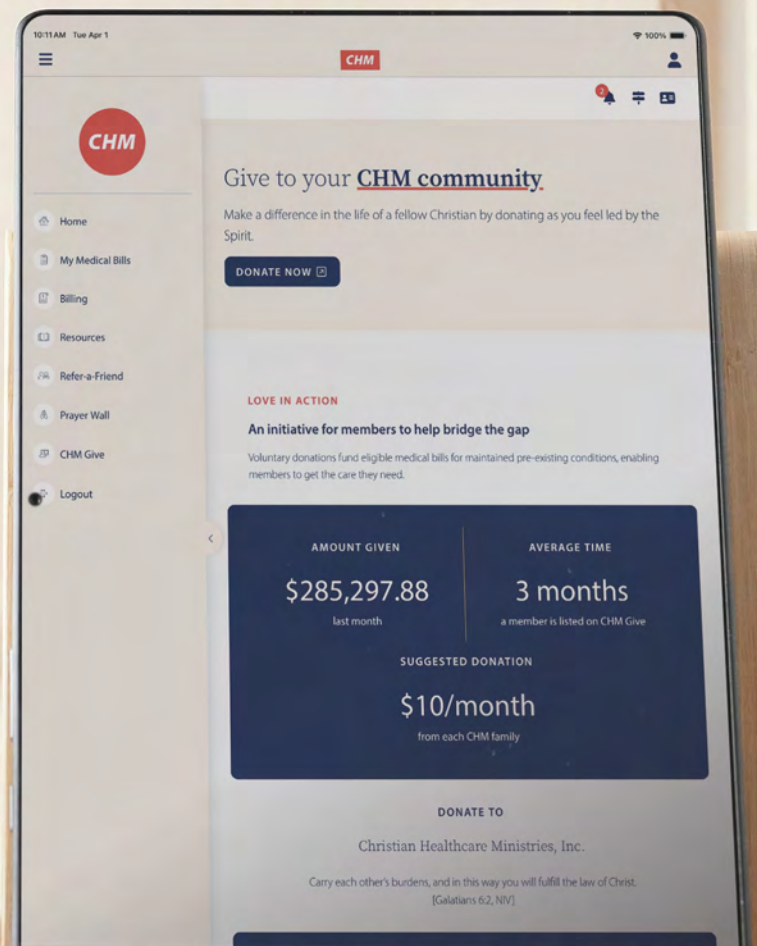
** Please note: When a referral is made by a member of a group, the referral credit is awarded to the group organization. The group will determine how the credit is applied—whether it is passed on to the individual member who made the referral or retained for group use. If you're a member of a group, please contact your group administrator for details about how your organization handles Refer-a-Friend credits.*

The state of Maryland allows CHM members residing in Maryland to apply credits to Personal Responsibility costs; however, credits may not be applied to monthly contributions. Additionally, Maryland and Montana limit referral credits to six new members per year per state law. Other state-mandated limitations may apply.



The CHM Member Portal app is live!

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



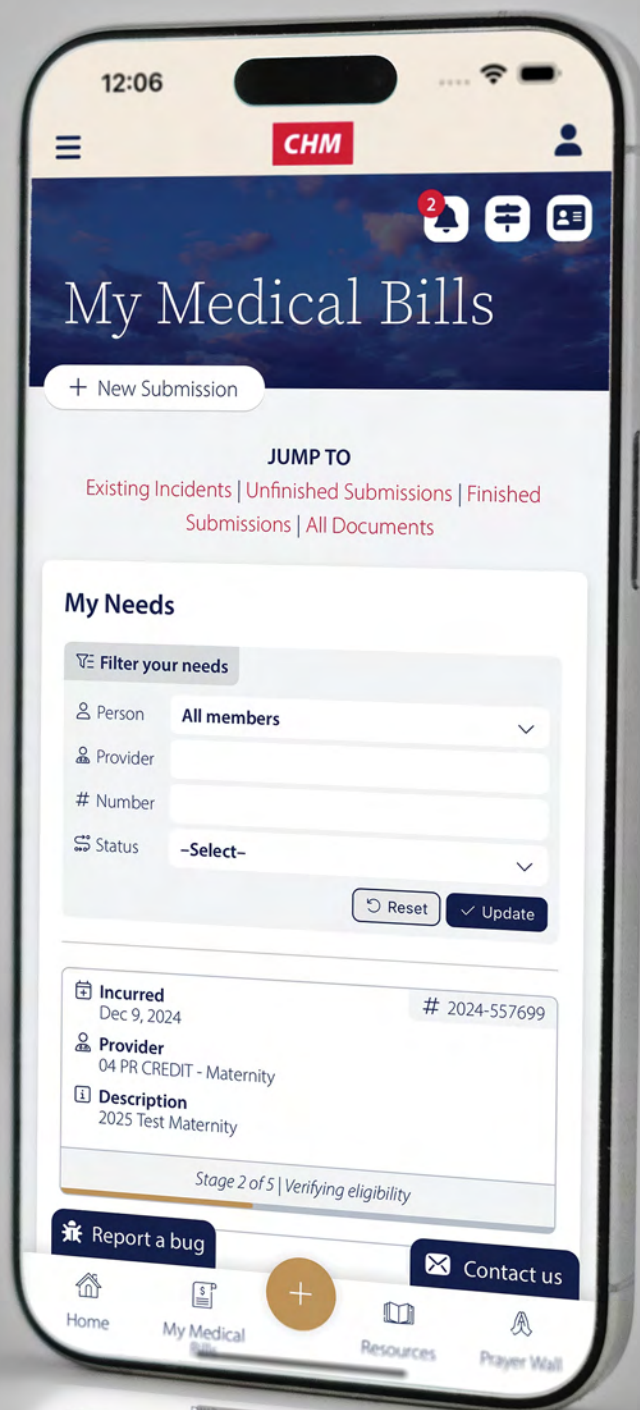
Available in the Apple App Store and Google Play, the “CHM Member Portal” app streamlines access to the Member Portal and includes the following features:

CONVENIENT MEDICAL BILL SUBMISSION

Using the mobile app, you can easily submit medical bills, including uploading photos directly from your phone.

MANAGE MONTHLY CONTRIBUTIONS

Make and manage your monthly contributions directly from the CHM app.



TRACK YOUR INFORMATION

Through your push notifications, CHM staff can alert you to any additional information needed for your medical bills. Additionally, an upload history lets you keep track of your submissions sent via the Member Portal. You can check where your medical bills are in our reimbursement process.

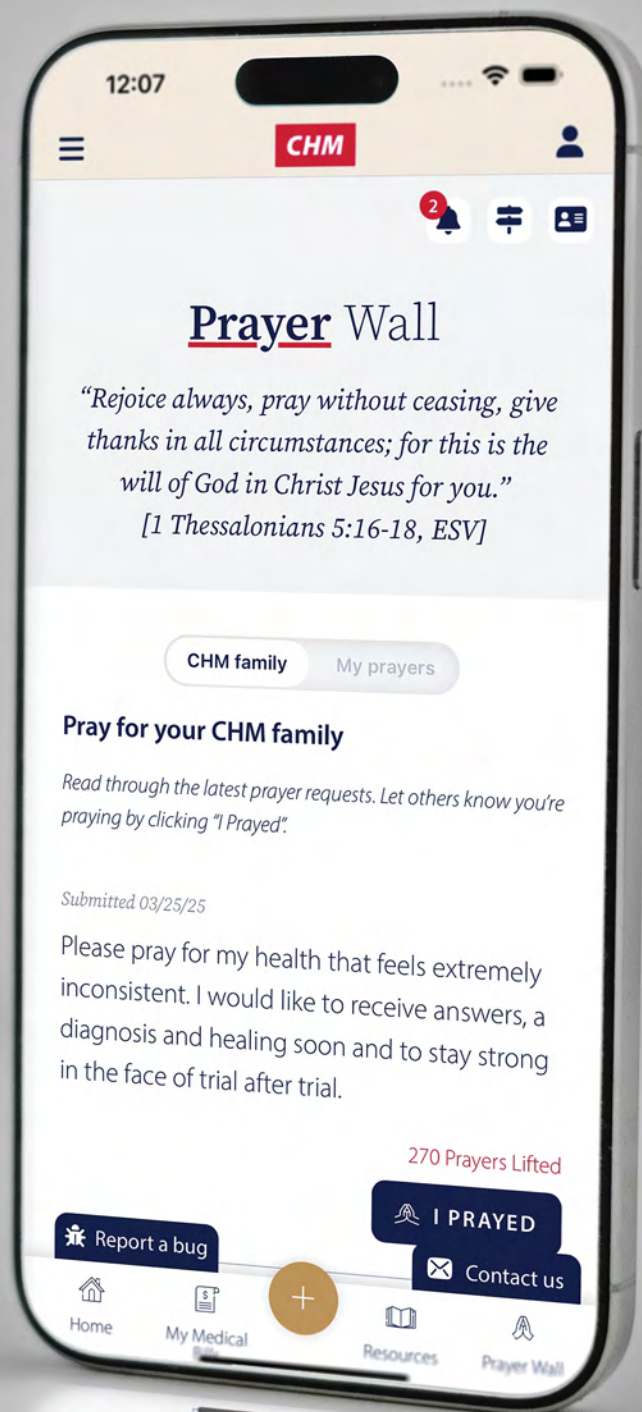
GET THE LATEST CHM ANNOUNCEMENTS AND UPDATES

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 see other members' prayer requests.

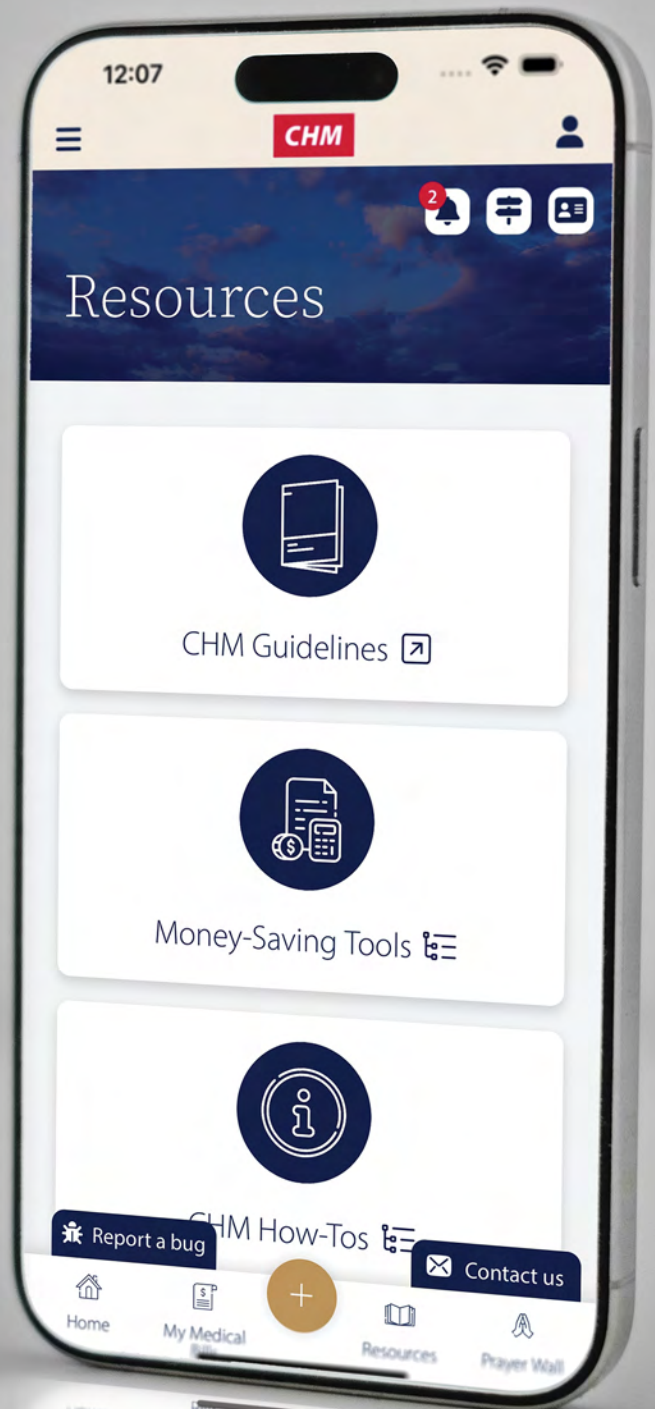


ENHANCED MEMBER RESOURCES

We've improved the portal's Resources section. This one-stop shop 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

Download the app today by following the QR codes or searching "CHM Member Portal" in your preferred App Store.





Keep germs at bay: Your doctor is one tap away

Don't sneeze your summer plans or back-to-school activities goodbye! Stay ahead of the germs with our Virtual Care Solution, powered by HealthTap.

Whether you're traveling for summer vacation, family reunions, or get-togethers with good friends, you'll want to be in tip-top shape. HealthTap travels with you throughout the U.S. so you can stay **in touch** with your personal primary care doctor and **out of touch** with pesky viruses. With virtual visits, you can contact your care team from anywhere you have internet access—from grandma's couch to your best friend's backyard picnic.

Plus, you can register with HealthTap **before** any medical events pop up, so you'll be prepared to keep sickness setbacks at bay. With back-to-school around the corner, now's the perfect time to plan ahead and stay well!

HealthTap primary care doctors support you with compassionate, comprehensive, long-term care. You can watch doctors' video introductions so you can select the physician who's right for you. If you already have a primary care physician, HealthTap doctors can act as part of your care team, especially when you're on the go or need a quick checkup.

HealthTap virtual visits are included as part of every CHM membership. Register now and use them when you need them, wherever you are. Navigate every sniffle and sneeze with ease when your HealthTap team is by your side! Register and learn more by visiting healthtap.com/landing/chm.

***Note:** If you're traveling to an area in the U.S. where your dedicated HealthTap primary care physician isn't able to help you, a different HealthTap provider can always step in to assist as part of your care team.*



Cancer: Understanding the challenge facing so many American families

For more than three decades, I've walked alongside countless individuals and families navigating one of the most feared diagnoses in modern medicine: cancer. It's often called the "C word"—a term whispered rather than spoken—because of the fear, uncertainty, and profound disruption it brings to every life it touches.

The scope of the problem

Cancer isn't a rare affliction. According to the National Cancer Institute's Surveillance, Epidemiology, and End Results (SEER) Program, approximately two million new cancer cases were diagnosed in the United States in 2024 alone. Nearly 40% of Americans will receive a cancer diagnosis at some point during their lives (SEER, 2024). Few families remain untouched.

Cancer typically involves a team of specialists: medical oncologists, surgical oncologists, radiation oncologists, hematologists, radiologists, and pathologists. However, this multidisciplinary approach often requires patients to coordinate care across multiple providers and even multiple facilities. For families already burdened by fear and uncertainty, the fragmented nature of cancer care can feel overwhelming.

The financial and emotional toll

Financial toxicity—a term increasingly used in oncology literature—reflects the severe economic burden that cancer care can impose. According to a 2023 study published in JAMA Oncology, 42% of cancer patients deplete their entire life savings within two years of diagnosis.

Alongside the financial stress is the emotional toll. Patients often wrestle with anxiety, depression, and feelings of isolation. Family members, too, face the strain of caregiving, fear of loss, and uncertainty about the future. The spiritual challenges are equally profound, as individuals grapple with questions of mortality, purpose, and God's presence in suffering.

CHM's commitment to supporting our members

At CHM, we recognize that cancer is not just a medical condition—it's a life-altering journey that affects the whole person: body, mind, and spirit. Cancer remains one of the greatest health challenges of our time, but together, as a community of believers committed to bearing one another's burdens [Galatians 6:2], we can provide hope, guidance, and practical help. It is my prayer that CHM members will feel empowered, supported, and spiritually strengthened—no matter where the cancer journey leads.



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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

Freedom in Christ and in healthcare

On Independence Day, we celebrate our freedoms fought for and valued by every generation of Americans back to our nation's founding. The men who signed the Declaration of Independence valued the principle of freedom enough to put their lives at risk in its pursuit.



Freedom in Christ

Freedom is an integral theme in our relationship with God. For Christians, the turning point is Jesus sacrificing His life to secure our redemption from sin and death. His sacrifice means we're no longer subject to our sinful nature but have freedom in Christ to live according to His command. As He said in Matthew 22:37-39 [ESV], "You shall love the Lord your God with all your heart and with all your soul and with all your mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself."

Biblical freedom, at its core, is dependence on God and His Spirit to live out our salvation [Philippians 2:12-13]. When we fulfill the commandment to love one another and pursue humility, we're walking in obedience to God's Word and living in true freedom.

Freedom to choose

Practically, our independence can be exercised and experienced as Americans through our freedom to choose. A freedom we have is that we can choose our own healthcare—caring for the physical aspects of our lives. Freedom of healthcare means we can shop for and select what works best for our family, values, and budget. It means **we, individually, are** involved in our healthcare decisions, and have access to quality healthcare.

As Christians, our faith is central in our lives and should govern our decisions, including our healthcare choices. There are healthcare options besides traditional insurance—options that align with your biblical values and offer flexibility of choice.

Healthcare solutions

Christian Healthcare Ministries offers healthcare solutions for believers who value both their freedom and faith. Through CHM, healthcare freedom means choosing your healthcare providers—there's no provider network. You're actively involved in your own healthcare decisions—you and your provider choose the best course of treatment, and CHM reimburses your eligible medical bills. You can take CHM with you—it's portable and goes with you through life's transitions.

Freedom

This Independence Day, let's embrace our freedom in Christ. The Holy Spirit empowers us as we live out our salvation, so we can experience God's abundant life. Freedom of healthcare is also available to us. CHM offers you freedom and flexibility—thank you for being part of our Christian community and adding to your spiritual, financial, and physical wellbeing.



Christian
Healthcare
Ministries

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Barberton, OH 44203



@iheartchm

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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.

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