

CHM

Christian
Healthcare
Ministries

Heartfelt

MAGAZINE

ACA subsidies

CHM's call to ministry
stands the test of time

How CHM became our
answered prayer

Understanding
your diagnosis

September 2025

CHMinistries.org



CONTENTS

Insurance cuts on the horizon make it a good time to refer a friend..... 2

CHM's call to ministry stands the test of time 3

"How CHM became our answered prayer" 5

Cancer: Understanding your diagnosis 6

Showing Jesus's spirit to friends with illness 8



Insurance cuts on the horizon make it a good time to refer a friend

Health insurance for millions of Americans will soon become more expensive, especially if Affordable Care Act (ACA, also known as Obamacare) subsidies expire at the end of 2025. In addition, certain states may be pulling back prior expansions to Medicaid and adding new work requirements under Medicaid that may reduce eligibility for such coverage for many individuals. All of this is underscored by the usual annual increase in premiums, which is significant for many individuals and families, considering the impact of inflation in recent years.

While membership in CHM is unaffected by these changes, your friends and family might be impacted, depending on their insurance plan.

The ACA included subsidies that took effect in 2014. These subsidies helped to primarily offset the rising cost of health insurance plans on the marketplace by using taxpayer dollars to bring down the cost to the consumer.

Millions of Americans may lose ACA health insurance premium discounts due to an expiration of subsidies and other cuts from U.S. Congress. That makes CHM an attractive option for friends and family—which is still true even if the ACA subsidies are renewed by end-year

As we draw closer to end-of-year ACA subsidy expiration, there will undoubtedly be news reports about who may be impacted the most. As CHM members, there is one thing you can do:

Reach out to Christian friends, family, and acquaintances who may be adversely affected by these insurance cost changes to tell them about non-government, non-insurance, faith-driven cost-sharing through CHM. This will benefit them, you, and the ministry.

CHM's Refer-a-Friend program also helps offset costs for you and friends you refer. Refer-a-Friend allows members to earn CHM membership credits for bringing others into the ministry, while those new members receive a welcome credit. With millions of Americans possibly losing the support of taxpayer funding through subsidies, CHM is an even more attractive option for friends and family—which is true even if the subsidies are renewed.

That could mean more credits, more savings, and more sharing in your CHM future through Refer-a-Friend:

- **Refer with ease:** Simply share your phone number with your friend, and they'll enter it with CHM when they enroll.
- **Speedy savings:** Get a \$200 credit directly applied to your membership as soon as your friend's membership is active.
- **Welcome credits for your friends:** When your friends join, they get 50 percent off one monthly contribution.

More information about Refer-a-Friend is available on the Member Portal at member-portal.CHMinistries.org/refer-a-friend. Please note: This article is actively being monitored at <https://chministries.org/blog/important-time-to-refer-a-friend/> and will be updated as new information becomes available.



CHM's call to ministry stands the test of time

"I have told many people how CHM members care for one another, not just financially, but also in prayer. Some look at me in disbelief, but I've been a part of CHM for more than 15 years and I can attest to the fact that it is unlike any other organization out there. Our God is good."

LINDA BRUNO | ST. JOHNS, FL

"To the glory of God and thanks to the CHM family, we paid our final hospital bill today! We could not be more grateful to be a part of this ministry. Our God is faithful!"

RALPH AND BARB ORCUTT | MILACA, MN

CHM stands the test of time.

Ministry is who we are and what we do. We—and really, **you**—have done ministry since 1981, and that's not going away.

In our 40 plus years of serving, here's what we've seen matters to you.

Biblical foundation

An organization's values matter. CHM derives its purpose directly from scripture: "Bear one another's burdens, and so fulfill the law of Christ." [Galatians 6:2, ESV] As a CHM member, you're living out this scripture by bearing burdens of one another's medical expenses.



CHM is a health cost sharing ministry for a reason. Acts 2 and 4 talk about the early church, "who shared everything they had" [NLT]. We can see the work of the Holy Spirit in the hearts of CHM members who come together to share, steward, and glorify God with their resources by willingly giving to fellow Christians. Since 1981, you've shared over \$12 billion in each's others medical bills.

Financial health

Financial wellness impacts many parts of our lives—our relationships, decisions, physical health, and our relationship with God.



According to Forbes, the average Affordable Care Act marketplace health insurance plan in 2025 costs \$590 a month (without subsidies) while CHM's CHM Gold with CHM Plus \$287 monthly contribution is less than half. One way CHM's costs remain low is through provider discounts negotiated by members and CHM. Last year, discounts made up 40% of eligible medical costs submitted to CHM.

Equally important is CHM's financial health. As a ministry:

- We've satisfied 100% of eligible medical bills since 1981.
- More than ninety cents of every dollar goes toward members' medical bills (The Better Business Bureau's Standards for Charity Accountability recommend charities spend at least 65% on program expenses).
- Our financial stewardship, integrity, and transparency are demonstrated by being the only health cost sharing ministry to earn third-party accreditation.

Spiritual partnership

A key component of what makes CHM different is our call to ministry, coming alongside you as a compassionate spiritual partner.



CHM staff pray for and with our members over the phone, by email, and on social media. Members pray for each other through our prayer tools. Each month cards of encouragement crisscross the country as members reach out to those requesting prayer. Being a part of the CHM family means you aren't facing a medical event on your own. The body of Christ is praying with and for you.

"We are new to CHM, but our experience has been a beautiful one. The ability to empower other Christians with spiritual and physical health at the same time has been a paradigm shift. Thank you to all the CHM members who contribute their money, faith, and prayers."

JILL LEX | MCCALL, IDAHO

Service that's different—and makes a difference



We're an alternative approach that values out-of-the box thinking.

Contrary to health insurance, we help you find high-quality healthcare providers, reduce your out-of-pocket costs, and simplify your healthcare experience—so you get the care you need.

For example, CHM Care Solutions are a unique way CHM serves you and your family. They provide specialized care for your body, mind, and spirit, and include areas such as maternity, surgery, cancer, virtual care, and prescriptions.

"I needed hernia surgery and read about Complete Surgical Care Solution, part of CHM's Care Solutions. I'm so glad I did. They were kind and recommended two different surgeons. They helped me every step of the way. Thank you, CHM, and all the members, for sharing."

STEVE GRABER | BRANSON, MO.



“How CHM became our answered prayer”

BY BONNIE MOHR, GLENCOE, MINN., ARTIST AND OWNER OF BONNIE MOHR STUDIO

Our CHM story is simple, real, and grounded in faith.

My husband and I run a dairy farm while I pursue my work as an artist and owner of Bonnie Mohr Studio. As hard-working Christians, we focus on raising our family, living life to the fullest, and making ends meet. With children, employees, and our own healthcare needs, CHM offered a comprehensive solution at a price we could manage. It was a divine answer to our prayers.

We took the plunge and joined August 2017. We’ve had a range of medical expenses from minor surgery and physical therapy to kidney stones. In every situation, CHM staff and members have been incredibly supportive, caring about our physical wellbeing, offering emotional support, and sharing our medical bills.

In a world where everything seems automated, CHM stands out with real, personal contact. I feel valued and heard every time I call. It’s a refreshing experience as real people genuinely want to help you. The CHM family is absolutely amazing—a constant source of comfort and reassurance.

Lately, God is teaching me about the power of prayer and importance of biblical community. We’re meant to support and care for one another; it’s God’s will for His children.

Through CHM, I’ve witnessed firsthand how God works in unexpected but beautiful ways. I’m awestruck when I see CHM members—who start off as strangers—lifting each other up in prayer* and supporting each other financially through this ministry. It’s a constant reminder of the power of faith and how Christians are never alone.

CHM has become an important part of my own toolkit, both for my own healthcare needs and as an opportunity to minister to others. By affording me time towards my art, I use my art to give back through donations and help others in need. The CHM family’s spirit of giving inspired me to create a new line of artwork reflecting the real presence of God in our lives.

I love working with like-minded people who share the core values of our Christian faith. CHM provides generous dependable support at a more affordable cost than conventional health insurance. This is an ideal solution for our family and small business owners. This made a meaningful difference for us, giving us peace of mind and solid protection for our healthcare needs without the high premiums. CHM members truly are a light in this world, and I am grateful for their presence and support in our lives.

*** Editor’s note:** CHM members can directly impact fellow CHM members through Prayers Unceasing and CHM’s Prayer Wall. Prayers Unceasing is featured in every Member Contribution Form (monthly billing statement); it’s a list of CHM members who gave permission for members to send prayerful notes of encouragement by email or mail. CHM’s Prayer Wall can be found on the Member Portal and is a place where members can submit prayer requests and see how many people are actively praying for them.

Cancer: Understanding your diagnosis



A cancer diagnosis feels sudden, overwhelming, and filled with unfamiliar words that carry deep consequences. Terms like “stage,” “grade,” or “metastasis” are spoken quickly during early appointments, leaving patients and their families confused and anxious.

As a family physician, I’ve learned the importance of individuals understanding the language of their diagnosis. Clarity empowers wise decisions, which is why I’m providing the foundational terms related to cancer.

Types of cancer

A diagnosis typically starts with the type of cancer, based on where it began—not where it spread. These include:

- Carcinoma: Cancers in skin or tissue lining organs.
- Sarcoma: Cancers in bones, muscles, or connective tissue.
- Lymphoma: Cancers of the lymphatic system (the bodily system that fights infection).
- Leukemia: Cancers of the blood and bone marrow.
- Myeloma: Cancer of plasma cells in bone marrow.

Stages of cancer

Stages of cancer describe how far the cancer has spread, which is crucial for determining treatment and prognosis.

The most common system for determining a cancer stage is the “TNM system”:

- Tumor (T): Size and extent of the original tumor.
- Nodes (N): Involvement of nearby lymph nodes.
- Metastasis (M): Whether it has spread to distant organs.

From this, the cancer is grouped into stages I through IV:

- Stage I: Small and confined within a capsule or “basement membrane.”
- Stage II: Larger and/or penetrated through to nearby tissues.
- Stage III: Spread to nearby lymph nodes.
- Stage IV: Metastasized to distant organs.

Cancers discovered in their earliest stage are more often curable. However, in later stages, survivability decreases. In general, someone whose cancer is discovered in Stage I has a 95% likelihood of surviving at least five years, 50% if discovered in Stage II, 25% in Stage III, and only 5% at Stage IV. When it comes to cancer, “an ounce of prevention is worth a pound of cure.”

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

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.)



HEALTH
WATCH

Tumor grade

While stage describes how far cancer has spread, “grade” describes how aggressive the cancer cells are.

- **Low-grade:** Cells resemble normal tissue and usually grow slowly.
- **High-grade:** Cells look more abnormal and often grow/spread quickly.

Understanding tumor grade helps physicians predict the cancer’s behavior and tailor treatment accordingly.

Biomarkers and genetic testing

Cancer is increasingly treated based on its molecular signature—its unique genetic mutations or protein expressions.

- Biomarkers are substances (proteins, genes, or hormones) that give information about the cancer.
- Genetic tests can identify mutations that may guide treatment.

These insights are key to personalized medicine, enabling more targeted and effective treatments with fewer side effects.

What to ask your doctor

When you or a loved one receives a cancer diagnosis, consider asking the doctor:

- What type of cancer do I have?
- What stage and grade is it?
- Has it spread beyond the original site?
- What are my treatment options, and what do you recommend?
- Should I consider genetic or biomarker testing?
- What is the goal of treatment: cure, control, or comfort?

Writing these questions down and bringing a trusted family member or friend to appointments can help ensure nothing is missed.

Consider a second opinion

Cancer diagnosis and its treatment are complex. In many cases, getting a second opinion can mean the difference between life and death, according to research shared by Johns Hopkins Armstrong Institute for Patient Safety and Quality. During the team’s in-depth study, researchers found that “diagnostic errors were the most common, most catastrophic and most costly of medical mistakes.” Furthermore, misdiagnosed cancers accounted for 37.8 percent of the “diagnostic errors leading to death or serious, permanent disability.” Though an additional step in your medical journey, these statistics alone suggest it’s worth considering getting a second opinion for any cancer diagnosis.

Faith and clarity

A cancer diagnosis is deeply personal and frightening. We feel as if our own body has betrayed us! But knowledge is our ally. By understanding your diagnosis, you gain not only clarity but the strength to engage with your care in a more hopeful, grounded way.

God is not absent in the world of biopsies and scans. He is near, offering wisdom, peace, and community—through physicians, their clinical teams, loved ones, and ministries like CHM. As you begin this journey, know that we are here to walk with you—through Cancer Care Solution, prayer, and shared faith.

References

<https://www.hopkinsmedicine.org/news/newsroom/news-releases/2019/07/johns-hopkins-medicine-researchers-identify-health-conditions-likely-to-be-misdiagnosed>



Showing Jesus's spirit to friends with illness

Healer. Helper. Heart-mender. Hope-filled defender.

Each is a characteristic of God, but it also describes who we want to be for our friends and family members in their times of need.

However, a challenging disease or new diagnosis is often draining for both the hurting person and the helping person. Emotions run high, physical self-care runs low, and spiritual tanks sit half-empty. In the meantime, we wait and watch and wonder what to do to work wellness back into our friends' lives.

Even amid challenging times, each of us can act as an agent of God's love. Here's how we can help with hearts full of hope:

Encourage one another

"Therefore encourage one another and build each other up, just as in fact you are doing." - 1 Thessalonians 5:11 [NIV]

This verse tells us that encouragement isn't just a "nice-to-have" characteristic; it's a God-given calling. Encouragement means finding what works for your friends based on their needs, situation, and love language. Your friend or family member might not know how to ask for what they need, so offering options and opportunities can be a great start.

Try tackling these tips to offer tangible support:

- **Make meals:** Dropping off something as simple as a salad, soup, and side of bread can give friends and family members relief from the need to make a dinner decision.
- **Grab groceries:** Shopping, doing dishes, folding laundry, and running other errands are all stress-relieving acts of service.
- **Chip in for childcare:** Offering to watch little ones and assist with their needs frees up space for much-needed appointments or quality time.
- **Learn the art of letter writing:** Leaving notes and cards of encouragement can lift spirits and help heal hearts.
- **A little gift goes a long way:** That small, thoughtful comfort item that you know your friend loves? Now's the perfect time to pick it up for them as a reminder that they're seen and loved.

Offering words of encouragement from the Bible is a great way to speak life into hopeless spirits and souls.



Use Scripture for comfort

“For the word of God is alive and active. Sharper than any double-edged sword, it penetrates even to dividing soul and spirit, joints and marrow; it judges the thoughts and attitudes of the heart.” - Hebrews 4:12 [NIV]

Offering words of encouragement from the Bible is a great way to speak life into hopeless spirits and souls.

Don't know what to say? That's okay, because God does! His Words are full of healing, hope, and joy for our souls. When we see examples of Jesus comforting someone in the Bible, each one points to who He is as Savior, redeemer, and friend. He sits in the real and raw, He feels their emotions with them, and He takes tangible (and often unexpected) routes along their roads to redemption.

When we see examples of Jesus comforting someone in the Bible, each one points to who He is as Savior, redeemer, and friend.

We, too, can pick the unexpected path. Praying with (and for) your friends doesn't need to be complicated. As we lean in and listen to His heart, the Holy Spirit intercedes for us [Romans 8:26-27]. If you feel prompted, go ahead and ask your friend or family member if you can pray for them right then and there. It might be awkward at first, but sometimes acting as an agent of love means embracing the hard moments to reach hope on the other side.

Here's what a few CHM members have had to say about the impact of spiritual support:

“God was working on the whole thing. He used people like Katherine to help us. She called to check on me all the time. She prayed with me. It made me feel like a person, and that I was cared about.”

– Cheryl Fuller

“I still receive the nicest cards from CHM members who are praying for us. Though we haven't personally met these members, their letters are heartfelt and encouraging.”

– Cara Chatwin

“The most astonishing part of my health crisis was the outpouring of prayer support in the form of cards, letters, and emails from CHM members across the country. Each week our mailbox was filled with fervent, written prayers from the amazing Body of Christ.”

–Alice Rouse

Use emotional intelligence: How to know what to say (or not)

Not knowing the right words to say isn't a unique experience, especially when staring down sorrow, grief, fear, or a new medical diagnosis. However, offering a listening ear is often more important than sharing our own thoughts.

According to a study conducted by Zenger Folkman, listening well and offering more silence in conversation leads to enhanced relationships and stronger trust between individuals. This means that welcoming silence can help build your biblical community and strengthen your mutual sense of belonging.

Combining active listening skills and the power of your presence (being willing to show up when it counts) employs your emotional intelligence. When we spend more time listening and simply being physically and mentally present, we'll be more likely to say the right thing at the right time.

Beat burnout when caring for others

While we help our friends and family cope with their medical diagnosis, grief journey, or chronic conditions, it's important to stay aware of our own capacity. Burnout symptoms encompass a whole host of physical and mental red flags, including exhaustion, emotional numbness, headaches, stomach issues, sleep issues, loss of motivation, and more.

It's completely normal to encounter heightened emotions, secondary stress, or caregiving concerns while serving others. But facing fear, grief, and helplessness doesn't need to keep you down. Here are a few tips to help you as you face your own feelings:

- **Acknowledge the hurt:** Don't deny your thoughts, feelings, or concerns. Be present in the validity of the trials you're witnessing.
- **Seek your own support system:** Just as you're bearing the burdens of your hurting friend or family member, you equally need biblical community to rely on during your own struggles. Find a trusted friend, family member, church pal, pastor, or counselor to talk to and process your emotions together.
- **Take time to reset:** Sometimes we need to start a new rhythm to reset our nervous systems and prioritize physical wellbeing. Step away when you need to take breaks and use that time to sit in God's presence, start a new hobby, or spend time in self-care.
- **Bring it all to Christ:** Everyone has limits – except for God. The only way we can continue to serve is by staying connected to the source of help and healing Himself. Renew your soul and spirit by spending time talking to Him, and rest knowing that He will guide you every step of the way.



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, North Dakota, 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.