

CHM

Christian
Healthcare
Ministries

Heartfelt

MAGAZINE

“We thank Jesus we
weren’t alone”

CHM Care
Solutions: Tailored
support for your
healthcare needs

New (free) e-book:
Learn to comfort and
care with Christ

October 2025

CHMinistries.org



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Get a **\$200** reward credit!

Don’t forget that you can earn rewards with our Refer-a-Friend program!

Members receive a \$200 credit directly applied to their membership as soon as their friend’s membership is active. Plus, their friend gets a welcome credit of 50 percent off one monthly contribution.

“We thank Jesus we weren’t alone”

BY VICKI YATES, CASEY, ILLINOIS

By nature, my husband and I are very active people. We’ve always owned our own businesses and, after returning home to Casey in retirement, we continued following our entrepreneurial spirit by acquiring some local business opportunities and using them to give back to our lovely community in our own way.

We also care very much about eating healthy and exercising, so I was in complete shock when a pulled muscle in my back simply wouldn’t go away. The pain was excruciating and lasted for weeks.

My husband, Greg, insisted it was time for me to see a doctor when I told him the pain moved to the other side of my back. My initial attempt to get an appointment was going to be weeks away, and Greg wasn’t going to let that happen. He said that I have a very high pain tolerance and something more serious was going on. Greg convinced our provider it was essential I get in the next day. During the exam, I couldn’t lie down on the table without having difficulty breathing. Immediately my doctor ran tests to check for heart issues and the results came back with high enzyme levels, prompting an immediate transfer to the emergency room, concerned I was having a heart attack. Interestingly, that was the only time the enzyme level was high, I believe God’s way of getting me into immediate care.

Thankfully, the cardiac tests and CT scan came back normal, but what I heard next surprised me. “We see lesions on your spine.” A few days later, my oncologist gave us the news. “We think you have multiple myeloma. The pain is from three broken ribs—not a pulled muscle. We need to do more testing to confirm, but if we don’t move quickly, you have six to 12 months to live.”

I began treatment right away, which included a prescription costing \$21,000 per month. I didn’t like the sound of that, so we started praying and asking our family and close friends to pray, too. God provided: A couple of days later, we got a call from a pharmaceutical company offering to provide the medication free of charge for one year.

Meanwhile, the doctor told me that if I could go into remission, I could be a candidate for stem cell transplant, helping me fight the disease for the long-term.

I called CHM to let them know about my diagnosis and the referral I was given. Together, we explored the doctor’s health outcome success rate and learned they required \$300,000 upfront—another cost that seemed impossible to me.

Again, God provided: CHM's Cancer Care Solution staff found three high-quality facilities that do the same stem cell transplant but at a fair market price.

Yes, we knew that CHM would take care of us no matter what, but we also realized we were fighting not only for ourselves but also so many others, and we wanted to get the best care and the most cost-effective result. It might have been easier, in some ways, to stay close to home, but the cost difference was massive. After much prayer, we felt clear about our choice: Johns Hopkins in Baltimore, Maryland.

Though it was outpatient care, CHM arranged and paid lodging for those four months of medical care. Additionally, CHM called me several times a week to check on my well-being and pray with me.

I have more treatments to undergo, but I'm doing very well and have only a few restrictions remaining. I'm looking forward to my one-year checkup this October and am expecting a great report. God is restoring my health, and He provided in so many ways throughout my journey—including through CHM's Cancer Care Solution (CCS).

CHM's knowledge of the cancer journey and which organizations to involve have benefitted us immensely. It actually seems odd to us that people would ever want to go down the path of conventional insurance if they know what we know.

CCS was the perfect situation for us: CHM staff walked us through the cancer journey as a friend. Together, we found high-quality care to save my life, CHM members took care of us financially, and the CHM staff handled the entire thing. We thank Jesus that we weren't alone.



CHM Care Solutions: Tailored support for your healthcare needs



Since 1981, CHM has stood by our members, lifting them up in prayer and sharing medical bills. But we wondered if we could do more.

Just as God walks with us every step of the way during a medical journey, we want our members to feel that same care and support from us and each other. That's why we've created CHM Care Solutions.

With CHM's Care Solutions, you'll unlock financial savings and superior medical treatment while having access to a team of specialists to guide you through medical decisions.

More about CHM Care Solutions and resources for each solution is in the Member Portal when navigating to "CHM Care Solutions."

We've included a few of those highlights in this issue of *Heartfelt Magazine*.

PRINT AND TEAR HERE TO SAVE FOR LATER!



CHM CARE SOLUTIONS

Navigate your healthcare journey with a set of specialized services that care for you in body, mind, and spirit.



- **Virtual Care** – Have primary and urgent care virtual visits through HealthTap; included in your CHM membership.
- **Complete Surgical Care** – Our experts will help you navigate the surgery process, quickly find high-quality providers and save on out-of-pocket costs.
- **Cancer Care** – You can get out-of-pocket savings, and our staff will walk alongside you throughout your cancer journey.
- **Maternity Care** – With an early engagement conversation within the first 16 weeks of pregnancy, you can take \$500 off your Personal Responsibility and get connected to the best care in your area.
- **Prescription Care** – We provide tips and resources to save money on prescriptions.
- **Prayer** – CHM employees pray with and for you throughout your healthcare journey.

Questions? Call 800-791-6225 or email info@CHMinistries.org.

CHM Virtual Care Solution

From sniffles and sneezes to nutrition advice, lifestyle questions, chronic conditions and more, CHM's Virtual Care Solution helps you stay on track and stay well.

Powered by HealthTap, board-certified doctors are just clicks away – virtual visits are as close as your couch! Plus, primary care and urgent care appointments are included as part of your CHM membership.

Here are three reasons to sign up today (if you haven't already):

- **Doctors who listen to you:** View video profiles of available healthcare providers to find your perfect fit. You can even schedule a meet-and-greet visit to learn more about them – with no illness needed for this virtual meeting.
- **Tools to stay well:** Message your doctor for up to 90 days after your primary care appointment. Plus, ask any health question to a panel of over 90,000 doctors – with 100% confidentiality.



“My doctor was very helpful. I felt like I was talking to a (very educated and professionally medically trained) friend.”

-DAWSON B., ID

“I absolutely LOVE my HealthTap Doctor. He is so easy to talk to and made me feel like everything is going to be okay. I’d give him a million stars if I could.”

-ANGELA H., OH

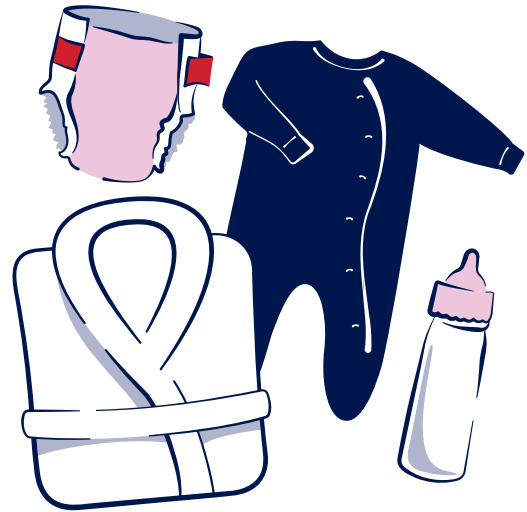


CHM Maternity Care Solution (MCS)

As members welcome a new life into the world, CHM's Maternity Care Solution uplifts them with cost-saving and caring services.

CHM members who call within the **first 16 weeks of pregnancy** receive:

- \$500 off their Personal Responsibility
- Recommendations for the best prenatal, labor, and postnatal care near their homes
- Access to a nurse navigator who can answer questions about their pregnancy
- Interactive resources such as devotionals, family baby budget worksheets, and more to help prepare their heart, body, and budget
- Prayer, spiritual support, and Christian community



“In addition to the medical incidents Michael and I’ve had, we’ve also participated in the blessing of CHM’s Maternity Care Solution. It’s allowed me to take a step back, relax, and enjoy every step of the way during pregnancy. It’s a tremendous blessing to witness this financial burden being lifted right out of our hands.”

-ELLE C., MURFREESBORO, TN



CHM Complete Surgical Care Solution (CSCS)

If you need surgery, Complete Surgical Care Solution (formerly Advantage Care Solution) simplifies the process and connects you with quality care and real savings—all through trusted, high-performing providers.

Since CSCS's inception in late 2023, members have received care for over 1,500 procedures from top-quality healthcare providers and saved over \$15 million on their medical expenses. With a streamlined experience and reliable support every step of the way, CSCS helps members feel more prepared and achieve better health outcomes.

Members with an existing diagnosis and surgery recommendation can contact CSCS to see if their procedure qualifies—and take the next step with confidence. Another benefit is that members who use a CSCS medical provider can receive a \$1,250 membership credit.



“My cardiologist said he couldn't find anyone to do the surgery I needed, and it felt like the doors were getting shut in my face repeatedly. But the CSCS team restored my hope! They were genuinely a breath of fresh air during the hardest and most discouraging time in my life.”

- VICTORIA W., BASTROP, LA



CHM Prescription Care Solution (PCS)

Prescriptions with large price tags often follow health incidents. That's why CHM's Prescription Care Solution (PCS) empowers members to make informed decisions and secure the best prices, enabling them to save with confidence in their medications.

While incident-related prescription costs (up to the first 90 days of treatment) are eligible for sharing for all CHM programs, prescriptions used for maintenance treatment are not eligible for sharing. However, with the tools we provide, members can start saving today on their prescriptions and focus on healing.

- **CHMRx:** gives you the ability to search for prescriptions in your area and get the best bang for your buck. In 2024, members saved \$21,514,022 on 132,465 total transactions.
- **GoodRx:** enables you to search for your prescription by name, filter results by dosage, price, and more, and find cheaper generic brands.
- **WellRx:** allows you to search for prescriptions—including generic brands—and helps find the cheapest prices in your area.



“With the CHMRx prescription discount savings card (chmr.com), I pay less now than I did when I had prescription coverage. The CHMRx price comparison tool saved me almost \$130 on my first refill. My locally owned pharmacy gives me the best pricing. I really appreciate you providing this resource. What a blessing!”

-ROSIE T., NEWARK, DE



CHM Cancer Care Solution – NEW!

CHM's new Cancer Care Solution (CCS) makes it easier to manage your care with confidence. Here's what CCS offers:

- **Simplified process** – We coordinate your care and handle the billing, so you can focus on treatment.
- **Cost savings** – Members who use a CCS provider receive a \$1,250 membership credit.
- **Dedicated support** – Our staff and partnering nurses answer your questions and provide spiritual support throughout your journey.
- **Expert second opinions** – Get connected with trusted providers for an additional review of your diagnosis and treatment plan.

You get clear answers, coordinated care, and reduced stress. If you're dealing with a new or changing cancer diagnosis, please call 800-791-6225 to learn how we can help.



“We're not alone! The Cancer Care Solution team took time to talk with us, listen to our story, and encourage us. We have the Lord walking with us and an amazing support team that includes CHM.”

-KIM B., COLUMBIA FALLS, MT



New (free) e-book: Learn to comfort and care with Christ

We can feel helpless when trying to comfort our family and friends amidst difficult diagnoses or dire circumstances. In fact, it might not feel like God sees or cares about what we face.

Here's the thing: We can still offer comfort to hurting hearts, even during moments of doubt, but only with God's help.



El Roi: The God who sees you (and your friends)

In Genesis 16, Hagar encountered God in a new way: as the God who saw her not just in the physical sense, but also spiritually, emotionally, and mentally. He didn't just "see her," He made her feel seen. That's comfort in action.

Hagar, fleeing from an incredibly challenging and draining situation, found herself in a desert, pregnant and alone. It was a physical desert, but also a spiritual and emotional desert.

With the risk of death growing ever nearer, God came to her during her pain.

"She gave this name to the Lord who spoke to her: 'You are the God who sees me,' for she said, 'I have now seen the One who sees me.'"

—GENESIS 16:13 [NIV]

God saw Hagar, and in doing so He gave her renewed hope, courage, and promise. This equipped her with the strength to return and face her situation with a new perspective and renewed sense of identity. Just as Hagar discovered that she was seen by God, we can also rest knowing that we are seen and loved by God. He sees the circumstances of our family and friends on a deep level that we can't begin to comprehend.

AND HE CARES. OH, HOW HE CARES.

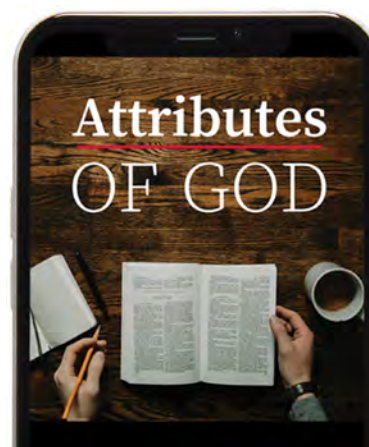
Knowing how to comfort a friend

Offering comfort depends on three factors:

1. What's needed in the context or situation, **plus**
2. The skills and strengths of the person providing support, **plus**
3. How the hurting person best receives, and desires help.

Knowing how to comfort a friend or family member by making them feel seen isn't just a biblical skill, it's crucial for connection, community, and overall wellbeing. According to research conducted by the University of Wisconsin, people who lack social and emotional support experience *increased* mental distress and *decreased* physical health. That's just one reason why God wants us to live in biblical community.

Dive in and discover more with a brand-new CHM member exclusive e-book! As you learn how to comfort through understanding the attributes of God, you can navigate difficult situations (such as trying medical conditions) in your life and the lives of others.



**DOWNLOAD
YOUR FREE
COPY TODAY**

Our cancer story: Why Cancer Care Solution is needed

In the spring of 2022, my wife Susie came to me and our physician son with concerns. She experienced unexplained weight gain and felt a vague pain in her belly.

It was a weekend and because we were heading out of town, she went to the emergency room. Imaging revealed a huge mass, and the radiologist suggested high probability of it being "ovarian neoplasm." In other words, cancerous.

When the ER physician asked me who I wanted her to see, I froze. Here I was, a physician, with no idea where to take my wife for care.

He gave a recommendation of someone I'd never heard of and then left. We sat there in shock, looking at one another. I knew that advanced ovarian cancer is essentially incurable. I was so proud of her strength, but I was also devastated.

Thankfully, I was connected to Concierge Nurse Navigators, a service dedicated to assisting patients in receiving the best quality healthcare and treatment outcomes. I reached out and asked for help. I told him, "I want her to get the best care, and I'm willing to take her anywhere. Tell me what to do."

After a few hours, they got back to me with some encouraging news: the surgeon to whom Susie had been referred was in the top five percent in the country. The staff care and treatment experience was excellent, and even better, she didn't have cancer! Instead, a huge, benign, cystic mass was removed.

In the midst of our cancer scare, I felt God was opening my eyes to something CHM members needed: a team of specialists who could navigate them to the best possible clinical outcomes. At the time we went through this experience, CHM focused almost exclusively on praying for our members and reimbursing medical bills. My family's health crisis convinced us that our members would benefit from something more.

After all, if CHM's own medical director was uncertain of the best course of action, how could we expect our members to know what to do in their own respective health crises? And so the concept of CHM's Cancer Care Solution was born.

What is Cancer Care Solution?

Cancer Care Solution (CCS) is CHM's response. Cancer is widespread—nearly 40% of Americans will be diagnosed at some point in their lives—and its treatment can be complex and costly. Early detection can dramatically improve survival rates, yet many people struggle to access timely screening or expert guidance. CCS exists to bridge these gaps by developing helpful resources and walking alongside members dealing with cancer.



CCS HAS THREE KEY PRIORITIES:

1. **Early detection:** We inform and encourage members about evidence-based cancer screening and risk reduction strategies.
2. **Navigating complex care:** A cancer diagnosis often leads to multiple appointments, tests, and consultations. We help members understand their treatment options, guiding them to seek second opinions when appropriate and supporting them in coordinating care among various specialists.
3. **Financial and emotional support:** We assist members in finding financial and community resources and sharing eligible costs. Our team also ensures members are connected to prayer support, resources, and encouragement.

Through education, support, and prayer, we're equipping members with what they need to face cancer together, with courage and hope.

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

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✉️ 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.)



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