

# Heartfelt

MAGAZINE

You're making  
a difference

New 2026 monthly  
contribution amounts

Virtual healthcare:  
Common myths and  
misconceptions

November 2025

[CHMinistries.org](https://CHMinistries.org)

"Prayer, along with Wesley's positive attitude,  
helped us through this difficult time."

- **KYLE COOKE** (son Wesley pictured)



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# “We are so thankful for the power of prayer”

**BY KYLE COOKE, TETONIA, ID**

In February of 2021, our son, Wesley, started having severe pain in his groin/right leg. He couldn’t walk on his leg and was in pain whenever he stood. We thought he’d pulled a muscle while skiing.

An initial course of treatment helped at first, but after a few weeks the pain returned. This prompted a visit to the hospital to see if there was anything broken. Nothing was found, and the pain eventually went away.

That summer, Wesley began walking on his tiptoes, and his right hip appeared higher than his left. Concerned, we took him to an orthopedic surgeon who told us that Wesley had Perthes Disease.

Since February, Wesley’s hip bone had been dying and fragmenting.

Wanting a second opinion, we went to see a doctor in Salt Lake City. She confirmed the diagnosis of Perthes Disease, telling us that physical therapy could help the blood flow come back.



After four weeks of physical therapy, we learned that the bone had fragmented even more and blood flow had not returned.

Surgery was inevitable. Due to the severity of Wesley's condition, invasive surgery was necessary.

Fairly new to CHM at the time, we didn't understand how the sharing process worked. My wife called and talked to CHM staff regularly; they were always helpful and patient. They helped us with paperwork and answered our questions.

Wesley's surgery was intense. They had to break his pelvic bone in three places and reshape it to help protect the ball of his hip and femur.

Recovery was rough. The first few days in the hospital were painful for him. He had to be non-weight bearing for six weeks. He was in bed a lot during the first couple of weeks. After three weeks, using a wheelchair, he went back to school.

After six weeks, Wesley was able to start physical therapy. It was hard for him to walk using his right foot (heel to toe) as he'd walked on his tiptoes for almost nine months.

It was during this challenging time that we received many cards of encouragement through CHM Give. The cards expressed members' concerns and prayers for Wesley. They were a great help and blessing.

Wesley is doing very well now. This last year he received clearance from his doctor to participate in sports again. Wesley will have to have a hip replacement on his right hip when he is in his 20s or early 30s, and he'll always have a slight limp. Wesley had a positive attitude during this entire process. There were moments of discouragement and uncertainty, but he wasn't discouraged for long.

We are so thankful for the power of prayer—and especially those from our CHM family. Prayer, along with Wesley's positive attitude, helped us through this difficult time. Our Heavenly Father was watching over us, teaching us to be patient, and helping us understand that whatever happened, we would be okay. Through the Heavenly Father's plan, it all worked out how it should, and we will move forward with faith whatever should come our way.



Through the Heavenly Father's plan, it all worked out how it should, and we will move forward with faith whatever should come our way.



## You're making a difference

Thanksgiving reminds us to embrace thankfulness and reflect on ways we can respond to how we've been blessed. You're making a difference in others' lives just by being a CHM member. In the spirit of Thanksgiving, here are several ways you **can** bless others even more—this holiday season.

### Financial support

You can give extra to other members financially through CHM Give, one of CHM's options for sharing eligible medical bills for maintained pre-existing conditions. It's funded solely through generous donations from CHM members and others.

Here's how CHM Give works: Members give above their monthly contributions and these funds are dispersed to members with qualifying medical expenses. You can give easily through your CHM Member Portal or by mailing a check to CHM designated for CHM Give. Collectively, in 2025, CHM members gave over \$1.5 million, and counting, towards CHM Give. Visit our CHM Give page to get involved.

### Spiritual support

CHM members often share the powerful impact of prayers from both staff and fellow members. They've been brought to tears by cards of encouragement from complete strangers—connected only by faith and the experience of sharing medical bills. Prayers Unceasing are prayer requests from fellow members included in your Member Contribution Form and under the "Billing" tab of your Member Portal. Each month, you can pray for and send an uplifting note to those in need. Get involved by printing the Prayers Unceasing list, keeping it in your Bible or where you'll see it often—and send an encouraging card today.

The Prayer Wall is one of the newest ways to give spiritual support to members. Located on the Member Portal, the Prayer Wall is an online prayer board where members can submit a prayer request or pray for someone else. As you pray, you can click the "I Prayed" button, letting them know they've been lifted up in prayer and are not alone.

### Make a difference

As you think about where to give during this season of thankfulness, we hope you'll consider donating to CHM Give, as you're able, and offering spiritual support and encouragement through one of our prayer channels. Thank you for your generosity. It's making all the difference.

"Knowing CHM [members are] by my side is a great blessing. I can rest knowing that bills will be taken care of, and I can focus on getting better. God is using the CHM family to truly bless my life. Thank you very much!"

Blessings, **CHERYL MYERS** | *Avilla, Ind.*

# New 2026 monthly contribution amounts

Each year, CHM leadership conducts a rigorous analysis to ensure your ministry is in the best position to financially and spiritually support CHM's hundreds of thousands of members. That process was recently completed and here are the new monthly contribution prices that were approved:



**CHM Gold** -  
\$299 per unit



**CHM Silver** -  
\$169 per unit



**CHM Bronze** -  
\$115 per unit



**CHM Plus** -  
\$42 per unit



**CHM SeniorShare™** -  
\$119 per unit

**THERE ARE NO CHANGES TO PERSONAL RESPONSIBILITY OR QUALIFYING AMOUNTS.**

## Effective dates

There are two different scenarios for when the new monthly contribution amounts will go into effect:

- New members who enroll beginning Oct. 15, 2025 start with the new contribution amounts.
- Current members will start the new contribution amounts on Jan. 1, 2026.

## Why the increases?

These adjustments help CHM keep up with inflation and the increasing cost of healthcare. They will allow the ministry to continue sharing 100% of eligible medical bills in a timely manner. CHM keeps costs low and practices careful stewardship of members' contributions: the operational cost of CHM are less than 10 cents of each dollar we receive.

We believe that our increases are less than you'd find with insurance or even other health cost sharing ministries. With CHM, you also have the freedom to choose your healthcare providers, along with the prayer and support of our nationwide Christian family.

We work to improve the value of your membership every year. In 2025, CHM added:

- HealthTap as our new Virtual Care Solution provider
- A Member Portal app
- Cancer Care Solution
- Technology to expedite the sharing process

## Ways to save

Here are additional **money-saving opportunities** for your CHM membership:

- Starting Jan. 1, 2026, get a **3% savings** when you use automated bank withdrawal for recurring monthly contributions, download the CHM Member Portal app and opt-in to email and text messages.
- Refer-a-Friend: Tell your friends about CHM and receive a **\$200 reward credit** when they join.
- Use CHM Care Solutions:
  - Virtual Care Solution (powered by HealthTap) – primary care and virtual care visits that are **already included in your CHM membership**
  - Complete Surgical Care Solution – Save on costs for surgical procedures and receive a **\$1,250 membership credit**
  - Cancer Care Solution – Save on costs for cancer treatment and receive a **\$1,250 membership credit**
  - Maternity Care Solution – Save on costs for childbirth and receive **\$500 off your Maternity Personal Responsibility**
  - Prescription Care Solution – Get tips and resources to **save money on prescriptions.**

Find details on the Member Portal by navigating to "CHM Care Solutions."

We appreciate your understanding and trust that this increase in monthly contributions is necessary to continue serving our members.



## Come to the table with reverence

### **TURKEY, STUFFING, AND PUMPKIN PIE—OH MY!**

Thanksgiving has become synonymous with abundance, from tables overflowing with food to the rush of Black Friday that follows. But at its heart, Thanksgiving has always meant something deeper.

Thanksgiving is a reminder to lift our hearts in gratitude to God, the giver of every good gift [James 1:17]. As we gather around the table with reverence, we remember His faithfulness, rejoice in His blessings, and share His love with others. Together, we're the Body of Christ—bearing one another's burdens, celebrating His provision, and extending grace outward. True thanksgiving begins with Him and overflows into the lives of those around us.

### **Good community**



The first Thanksgiving was born in fellowship. The Wampanoag people shared knowledge and resources with the Pilgrims, helping them survive and thrive in a new land. Without this partnership, history may have been very different.

As believers, community is not optional—it's essential. Scripture repeatedly emphasizes the power of fellowship, and for good reason. Biblical community offers countless blessings, including:

- **Mental, emotional, and spiritual health:** Community reduces loneliness, nurtures joy, and provides encouragement, empathy, and prayer in seasons of suffering [1 Thessalonians 5:11].
- **Belonging, support, and collective strength:** We have greater impact when working together toward common goals. We achieve greater results by pooling ideas and problem-solving together, and by sharing burdens and blessings, we mirror God's family design (Galatians 6:2).
- **Strengthened faith:** Gathering with believers deepens our understanding of God's Word [Acts 2:42] and strengthens our walk with Jesus through prayer and worship.
- **Accountability in holiness:** Biblical community holds us accountable. Through fellowship, we can lovingly correct each other, encourage one another, help resist sin, and grow in Christlike character [Hebrews 10:24–25].
- **Living out the Gospel:** Unity in the Body of Christ demonstrates God's love to the world [John 13:35], especially when we serve each other in sacrificial love [Galatians 5:13]. The Body of Christ shines brightest when we share resources and support, lifting each other up in times of need.



## Come to the table

Thanksgiving is an opportunity to honor God through our fellowship, and approaching Christian community with reverence means remembering that fellowship is more than social connection—it's a holy gift. Here are some ways we can be God honoring as we fellowship with each other—and even non-believers—this Thanksgiving:

- **Pray first:** Before you gather ask the Holy Spirit to prepare your heart and fill you with love.
- **Cultivate gratitude:** In the true theme of Thanksgiving, posture your heart with gratitude, and thank God for the gift of belonging. A grateful heart turns social gatherings into worship.
- **See Christ in others:** Remember every person is created and loved by God, worthy of love and grace. Whether with close friends, strained family relationships, or church community, treat each person as an image-bearer of God.
- **Come to serve, not just receive:** Ask, "How can I bless or encourage someone today?" Approach your Thanksgiving gathering with humility, ready to listen and build up others.
- **Treasure God's Word together:** Show up with eagerness for Scripture, not just social bonding. Reverence grows when the Word remains central.

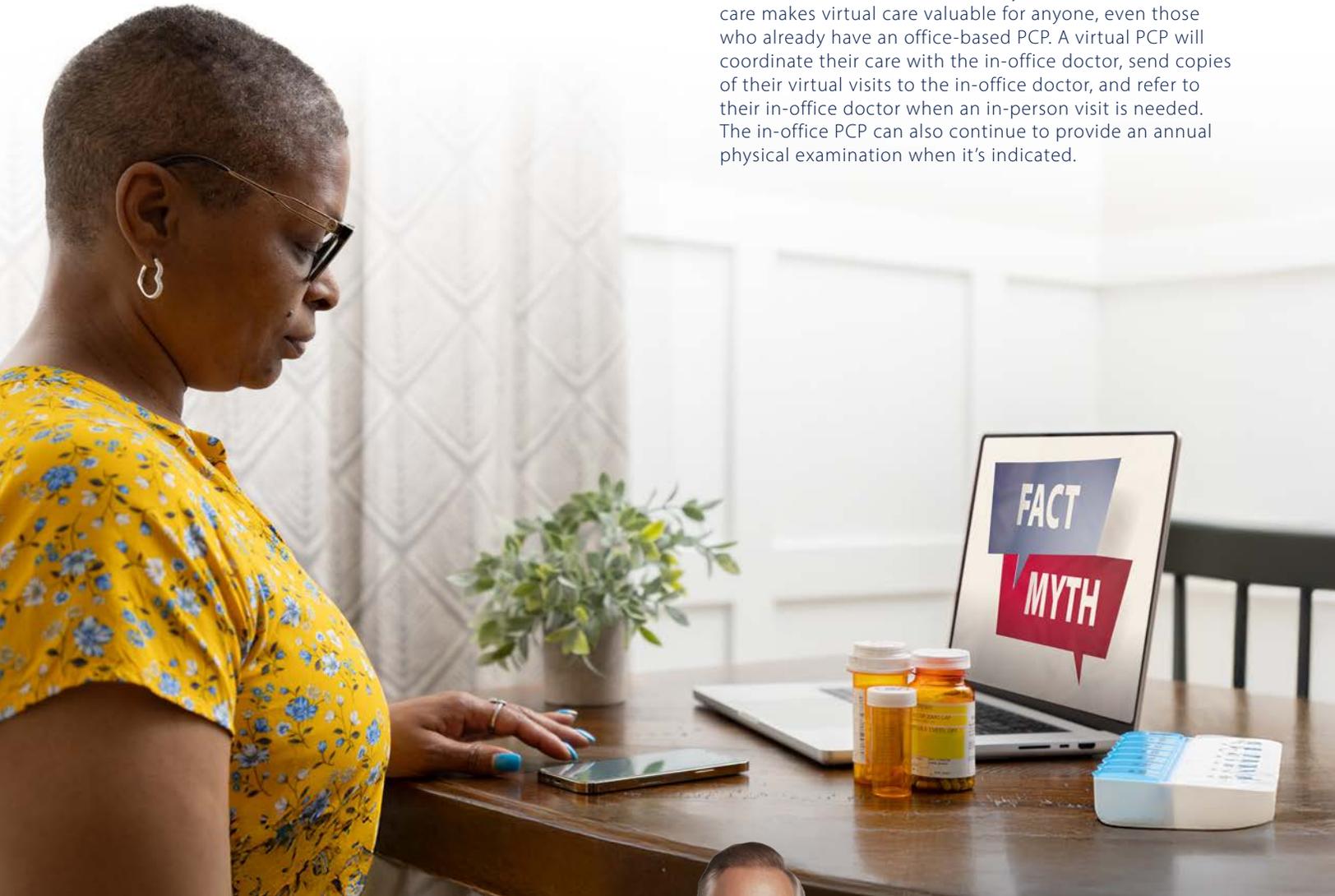
At its best, Thanksgiving is more than a holiday—it's a glimpse of God's kingdom. When we come together with grateful hearts, united in Christ, our approach to community becomes a living testimony of His love.

# Virtual healthcare: Common myths and misconceptions

With CHM's Virtual Care Solution (VCS), members have access to virtual PCP visits (included as part of their CHM membership), making HealthTap a great resource to stay well! Virtual Care Solution, powered by HealthTap, provides easy access to primary care virtual visits for CHM members\*. However, deciding to see a doctor virtually raises questions about how quality care can be accomplished across a screen. With Dr. Geoffrey Rutledge, chief medical officer and HealthTap founder, we'll tackle the most common myths about virtual healthcare.

## Myth #1: Isn't virtual primary care only needed by people who don't have a primary care physician (PCP)?

**Dr. Rutledge:** People who already have a good relationship with an in-office PCP can also benefit from having a virtual PCP. The convenience, accessibility and lower cost of virtual care makes virtual care valuable for anyone, even those who already have an office-based PCP. A virtual PCP will coordinate their care with the in-office doctor, send copies of their virtual visits to the in-office doctor, and refer to their in-office doctor when an in-person visit is needed. The in-office PCP can also continue to provide an annual physical examination when it's indicated.



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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**

**Dr. Jacobson:** It's often standard for patients to wait an average of 28 days to get into their in-person family physician. Patients can be seen sooner or have a first visit virtually. Plus, if a patient doesn't really need to go to the emergency department or urgent care, but shouldn't wait for several weeks, a physician-to-physician phone call can often help facilitate getting them in more quickly, as both doctors will have a common understanding of the patient's condition, need, and degree of urgency.

## Myth #2: Isn't virtual care considered lower quality care?

**Dr. Jacobson:** Another common misconception is that virtual care is "lower quality" simply due to the format, but this wasn't the case when standardized quality measures were compared between patients with office-only (in-person) visits and those doing virtual visits.

**Dr. Rutledge:** Exactly! Studies have shown equal or greater objective measures of primary care performance from remote visits compared with the same measures for in-office visits. For example, a recent study published in *The Journal of the American Medical Association (JAMA)* demonstrated that virtual visits were equal to or better than in-office visits for 13 of 16 objective quality measures of primary care performance. Some of those quality measures included patient conditions being well-controlled or managed, preventative measures being taken, and more.

## Myth #3: Don't I need an in-person visit to be evaluated?

**Dr. Jacobson:** One common myth is that a doctor must perform an in-person physical examination to evaluate a patient.

**Dr. Rutledge:** A thorough patient history is the most important, and often the only information that supports a doctor's diagnosis. **In fact, for routine in-office visits, doctors don't usually do a physical examination.**

When doctors do physically examine patients, it's often done simply to connect with the patient and establish a rapport — and because it is expected. In routine practice, and when there is no suspicion of a specific problem, the elements of the physical examination are rarely done, and almost never provide information that has any impact on the delivery of care. What's more is that there are many aspects of the traditional physical examination that can be performed via video consultation.

**Dr. Jacobson:** Yes, several components of the physical exam can be accomplished virtually, such as a patient measuring their own vital signs (pulse, blood pressure, and respiratory rate). Plus, many components of a physical exam can be accomplished via mobile devices, whether by direct observation through a camera, or by the patient taking a photograph of the area of concern and uploading it to the physician.

**Dr. Rutledge:** It's true: doctors can advise their patients on which home measurement devices to get and how to record their readings at home or in a healthcare app. So, the need for vital sign measurements alone isn't a reason to require an office visit.

## Myth #4: Don't doctors need to meet patients in person to establish trust?

**Dr. Jacobson:** A fourth common myth is that a relationship of caring and trust can only happen when a doctor meets a patient in person. However, rapport can be developed in other ways, correct?

**Dr. Rutledge:** Fortunately, using high-resolution video and audio technologies, doctors can develop surprisingly strong doctor-patient relationships without ever meeting their patients in the office or performing a physical examination. Patients tell us they are delighted when, during a video visit, their doctor looks at them intently, listens to what they say, and responds directly to their concerns. This patient interaction is also greatly enhanced by the lack of other distractions in the typical busy office.

*\*Editor's note: Virtual care visits outside of CHM's Virtual Care Solution are not eligible per CHM Guidelines.*

## REFERENCES:

Comparison of Quality Performance Measures for Patients Receiving In-Person vs Telemedicine Primary Care in a Large Integrated Health System. Baughman DJ, Jabbarpour Y, Westfall JM, et al. Comparison of Quality Performance Measures for Patients Receiving In-Person vs Telemedicine Primary Care in a Large Integrated Health System. *JAMA Netw Open.*2022;5(9):e2233267. doi:10.1001/jamanetworkopen.2022.33267.

# Refer friends with Katie Jones' top tips

BY KATIE JONES, LAKE CITY, MI

CHM has meant so much to me and my family. They've helped us save money on health costs, and I love sharing about CHM so that others can save too.

CHM is run by Christians and is for Christians who come together to bear one another's burdens. We're part of a ministry that takes care of one another through some of life's most challenging times. Earning \$200 referral rewards by sharing CHM with others is a bonus that has saved us money, too!

Refer. Rewards. Repeat. ↻

## Top tips when referring CHM to others

### 1. Tell others why you chose CHM and be open about your experience.



One top question I get is, "Does it actually work?" The short answer is yes, but people relate more to stories and examples. Through knee and ankle injuries and most recently welcoming our son into the world, CHM has shown up every step of the way. I explain how CHM has prayed for us, answered questions, and given guidance. When I don't have the answers, I encourage them to contact CHM directly.

### 2. Explain how CHM is different from traditional insurance, and why that's a good thing!



Health cost sharing can be a leap of faith for those who have always had traditional health insurance. I like to share the advantages of a health cost sharing ministry. CHM doesn't have a provider network—you choose the healthcare provider that's best for you and bills are shared according to the CHM Guidelines. The Guidelines determine what medical expenses are eligible for sharing, which is great, because they help CHM members share medical bills according to biblical principles.

### 3. Share CHM on social media.



If you want to refer others to join CHM, but are nervous or don't know where to begin, start by posting about CHM on social media. It can be an easy way to spread the word to your Christian community. Invite people to ask you about your experience. You never know who might need it and how it may change their life. Since I started telling others about CHM, my confidence has grown. I'm thankful I took the first step to tell someone about my experience.

Referring friends to CHM allows us to save money, but even more rewarding are the individuals, couples, and families who have switched to CHM and have come back to tell me how grateful they are. Many wish they'd heard about CHM sooner!

Open enrollment is a great opportunity to start sharing CHM. By using these tips, you'll be well on your way to helping others discover this alternative to insurance and start earning referral rewards yourself.



CHM has meant so much to me and my family. They've helped us save money on health costs, and I love sharing about CHM so that others can save too.

*\*Editor's note: Katie Jones has been a CHM member for over four years. She's a certified Christian financial counselor and the founder of Agape Investing and Redeeming Your Finances. Connect with Katie and learn more by visiting [RedeemingYourFinances.com](https://www.RedeemingYourFinances.com).*



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