CHM Christian Healthcare Ministries

Heartfelt MAGAZINE

What you made possible this year

A new way to save on membership costs

Virtual annual visit

...and more!

“...we knew our financial expenses would be met.”

– COLLEEN JACOBS

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More than a gift: What you made possible this year

My husband had back surgery late February. When I checked the mail this morning, there was the check. CHM shared the balance we owed the hospital, and the money we paid down minus the Personal Responsibility. Thank you, CHM members! To God be the glory!

– CHM MEMBERS STEVE AND MICHELLE HOWARD | *Caribou, ME*

This sequence—going to the mailbox and seeing a CHM reimbursement check—was repeated thousands of times this year in the homes of CHM members across the country. It goes beyond dollars for the mother who needs life-saving treatment for her child, for the grandmother who took an unexpected fall resulting in surgery and rehab, and for the father hearing a scary diagnosis. It's peace of mind. It's a burden lifted. It's more than a gift. And it happened because of *you*.

As we look back on 2025, here are things you made possible so far*.

- More than 39,000 families were helped through medical bill sharing in 2025.
- CHM members have shared over $460 million and counting, towards other members' medical bills.
- CHM's highest month of medical bill sharing totaled nearly $60 million, which included 15,387 checks in CHM members' mailboxes.
- As part of the medical bills shared, over $2 million went towards CHM Give, helping members pay medical bills for pre-existing conditions, such as knee replacements, shoulder pain, and heart failure.
- CHM members shared over $59 million through CHM Plus for members with illnesses exceeding $125,000.
- CHM SeniorShare™ members were helped with over $6 million in medical bill expenses.

An additional way to make a difference

Each year, by giving above your monthly contributions, members have a unique opportunity to bless other members. This year, members donated over $2 million so far to CHM Give, which goes towards members with medical bills for maintained pre-existing conditions.

Diane Wingate, CHM member from Valrico, FL, experienced firsthand the blessing of CHM Give: "It's very humbling to ask for help. But because of the generosity of other people and CHM Give, I don't have to worry about how my [eligible medical] bills are going to be paid. I can go on with my retirement."

Behind the dollar amounts, individuals and families are impacted by your generosity and support. It's not too late to give above and beyond for the 2025 year and help members with their eligible medical bills like Diana, the Howards, and Ramona (below). You can give a tax-deductible ***donation*** to CHM Give.

Your gifts this year are appreciated and cherished—you're lightening the burden for others.

The financial strain from medical bills can become overwhelming and every bit of relief received from CHM [members] is a true blessing!

– CHM MEMBER RAMONA | *Texas*

* ***Editor's note:*** *Stats reflect data through October 31 at the time of writing.*

How CHM members provided comfort and **support amidst open-heart surgery**

BY COLLEEN JACOBS, CINCINNATI, OH

> “As the early believers in the book of Acts cared for one another, CHM likewise provides a modern example of caring for one another through our healthcare needs.”

When my cardiology appointments went from once a year to every six months and then every three months, anxiousness set in. I went from being healthy to needing two heart valve replacements, one valve repair, and a bypass of a partially blocked artery.

Before my appointment with the surgeon, we called CHM. From our first call, our questions were answered, we felt cared for, and were prayed for by the staff. They even added me to their prayer request list.

The appointment was overwhelming. We thought we were looking at multiple options, but open-heart surgery was my only choice. I was scared; however, God was there. After this appointment, we came home to many cards from CHM staff and members in our mailbox with words of encouragement and prayers. My eyes welled with tears—receiving those cards immediately after learning I would need surgery could only be God’s timing.

Anxiety engulfed me in the 12 weeks leading up to my surgery. I reached for my phone to do my own research, trying hard to grasp at what little control I could. One night, I felt God telling me that I was looking to science and technology for peace and hope instead of Him. It changed my perspective. Moments of doubt and fear caused me to look toward Scriptures like Psalm 61:2 that says, "From the ends of the earth I cry to you for help when my heart is overwhelmed. Lead me to the Rock that is higher than I, my safe refuge and fortress where my enemies cannot reach me."

I was in the hospital for nine days post-surgery, home for a week, then re-admitted for another week after some unexpected complications. Those expenses added up. However, being a CHM Gold member gave me peace—we knew our financial expenses would be met. The hospital finance department’s experience with CHM made them confident they would be paid, so they were willing to set up a payment plan and extend self-pay discounts while I waited to be reimbursed.

Two years later, I’m doing well in my recovery process and even participated in an American Red Cross 5K heart walk in my city.

Health issues affect all of us at some point in our lives, and I’m thankful for CHM amidst mine. As in the book of Acts, early believers cared for one another, and CHM provides a modern example of caring for one another’s healthcare needs.

Take advantage of **CHM's money-saving opportunities**

CHM helps you stretch your healthcare dollars, so you can begin the new year saving on healthcare costs and have more peace of mind.

Automated bank withdrawal

Starting **Jan. 1, 2026**, CHM members can save 3% on future monthly contributions when they sign up for recurring automatic bank withdrawals, download the CHM Portal App, and opt in to email and text messages (not eligible for Maryland members).

By opting for automatic bank withdrawal—a cost-effective way for the ministry to process payments—members can enjoy the benefit of receiving that savings back.

If 15% of members switched to automatic bank withdrawal, up to $1 million from credit card fees could be rerouted towards sharing eligible medical bills for CHM members.

We encourage you to update your payment information to automatic bank withdrawals, which can be done through your ***Member Portal*** or on the CHM Portal App by following these steps:

- Log into the ***Member Portal***.
- Select **"Billing"** in the navigation
- Select **"Manage monthly contributions"**
- Select **"Payment Methods"** to update, edit or add your payment methods, and choose **"ACH"**
- Don't forget to download the **CHM Portal App** and opt-in to email and text messages. You can opt in by following this ***link*** and filling out the form.

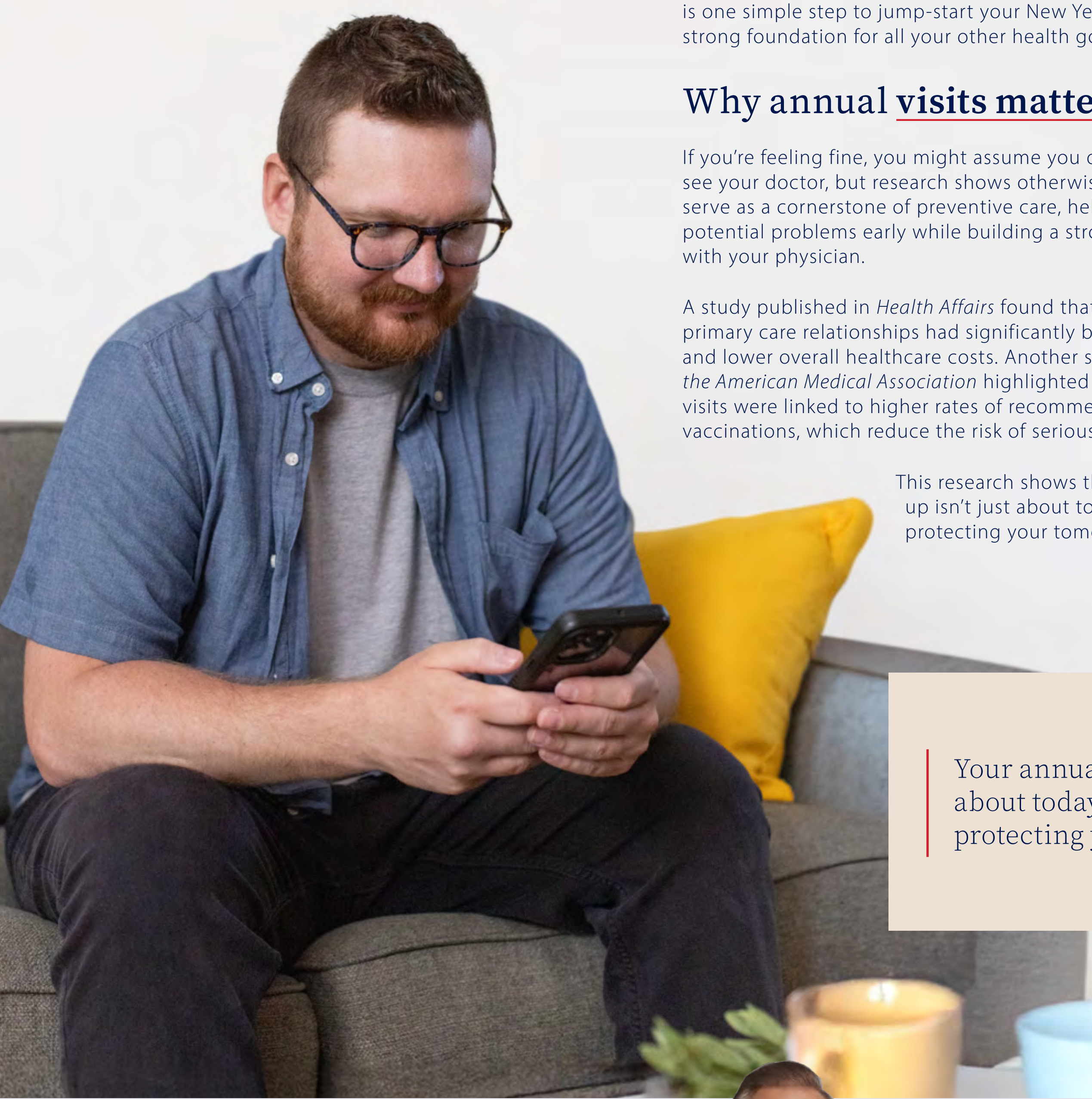
More savings

Here are more ways to save with CHM:

- Use ***CHM Care Solutions:***
  - Virtual Care Solution (powered by HealthTap) – Primary care and virtual care visits are **already included in your CHM membership**
  - Complete Surgical Care Solution (CSCS) – Use quality medical providers through CSCS for eligible surgical procedures and receive a **$1,250 membership credit**
  - Cancer Care Solution (CCS) – Receive eligible cancer treatment through CCS and receive a **$1,250 membership credit**
  - Maternity Care Solution – Contact us within the first 16 weeks of pregnancy to 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.
- ***Refer-a-Friend:*** Tell your friends about CHM and receive a **$200 reward credit** when they join.

Kick off the new year with an **annual visit**

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



A fresh start for the new year: Why your annual **check-up matters**

Every December we look ahead to the new year with fresh determination. We set resolutions to eat healthier, exercise more, and get our finances—or our lives—in order. But when it comes to health, our momentum often slows or disappears.

Scheduling your annual check-up with your primary care physician is one simple step to jump-start your New Year. In fact, it sets a strong foundation for all your other health goals.

Why annual **visits matter**

If you're feeling fine, you might assume you don't need to see your doctor, but research shows otherwise. Annual visits serve as a cornerstone of preventive care, helping you catch potential problems early while building a strong relationship with your physician.

A study published in *Health Affairs* found that adults with regular primary care relationships had significantly better health outcomes and lower overall healthcare costs. Another study in *The Journal of the American Medical Association* highlighted that preventive care visits were linked to higher rates of recommended screenings and vaccinations, which reduce the risk of serious disease.

This research shows that your annual check-up isn't just about today's risks: it's about protecting your tomorrows.

> Your annual check-up isn't just about today's risks: it's about protecting your tomorrows.

DR. MICHAEL JACOBSON, CHM MEDICAL DIRECTOR

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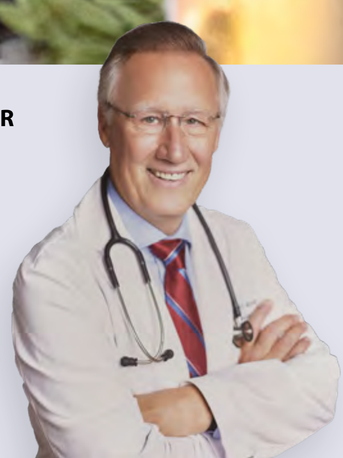
(My office requires one week for responses. This service isn't intended for acute problems or to replace the advice of your physician.)



HEALTH **WATCH**

What to expect from a visit: Preventive, not just reactive care

Too often, healthcare is reactive—we go to the doctor when something is already wrong. The annual visit flips that script into a proactive approach. Your physician can review your medical history, assess risk factors, and guide you in lifestyle adjustments that can keep chronic conditions such as diabetes, hypertension, or heart disease at bay.

Whether you see your physician in person or through a virtual visit, your annual check-up will include a review of your vital signs, health history, and preventive screenings.

You may be asked about lifestyle habits such as diet, exercise, and sleep. Depending on your age and health status, your provider may order lab tests or recommend screenings such as blood pressure checks, cholesterol panels, or cancer screenings.

The goal isn't just to check the boxes but to give you and your physician a clear picture of your health and a roadmap for the year ahead.

Virtual or in-person: Both make a difference

For CHM members, a convenient way to make a primary care visit is through CHM's Virtual Care Solution (VCS), powered by HealthTap. Virtual visits address much of what an in-person appointment offers: medical history, preventive advice, and ordering labs or screenings if needed. For issues that require physical exams or hands-on procedures, your HealthTap physician can refer you toward appropriate in-person follow-up. With VCS, you don't have to wait until you can schedule an in-office visit. Instead, you can begin today from the comfort of your home.

It's important to note that routine wellness visits are only eligible for sharing when the Qualifying Amount (QA) is met. That's why our Virtual Care Solution is so valuable—these visits are already included as part of your CHM membership. If lab work, imaging, or treatment arises from the check-up, your eligibility for sharing will be determined according to CHM Guidelines and your CHM program.

Making it **part of your goals**

If you're looking for a practical, high-impact resolution for the coming year, put annual check-up at the top of your list. It's one of the simplest, most effective ways to invest in your health, honor the body God has entrusted to you, and care for your family by being proactive about your wellbeing.

Don't wait until something feels wrong, and don't let this year slip by without making this investment in your health. With a visit, you can catch small issues before they grow into larger ones and equip yourself with knowledge and encouragement for the year ahead.

Log on to schedule your virtual annual visit with a HealthTap physician today—or call your primary care physician. It's a small step now that can make a big difference in the year to come.

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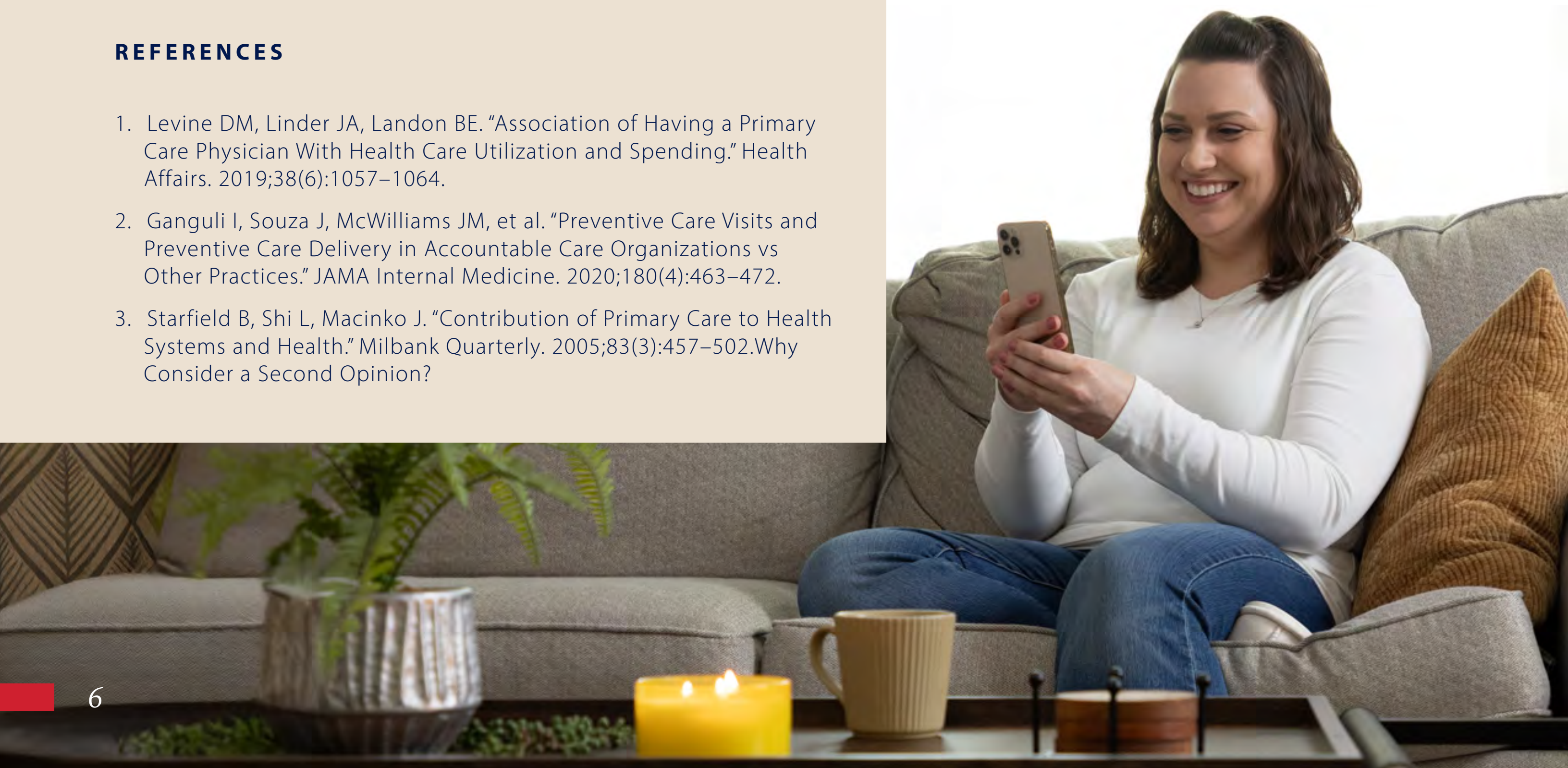

Battling the winter blues: Find hope in the dark

"Where did the light go? Why do I feel so lost?" These are the questions we may ponder in the winter seasons of our souls.

The weather may be cold outside, but inside, the winter creeps in and casts a chilly frost over homes and hearts. With the arrival of some of the darkest months of the year, our spirits often feel the strain. Whether we're facing the general winter blues or battling seasonal depression, the winter months can have a way of bringing a deeper, mental darkness into our lives.

But even in the winter, ***especially*** in the winter, you're never alone in the cold.

> "I have told you these things, so that in me you may have peace. In this world you will have trouble. But take heart! I have overcome the world." – John 16:33 [NIV]

Winter sadness and seasonal depression

- When frozen hearts turn into frozen plans.
- When chilly temperatures turn into chilly conversations.
- When apathetic souls turn into apathetic use of our skills and talents.

It's then that we feel some of the strain of the "trouble" Jesus talks about in John 16.

Internal emotional and spiritual winter storms create flakes and flurries of hurriedness, hopelessness, or harmful thoughts that snowball and keep us from fulfilling God's purpose for our lives. Winter sadness and seasonal depression are tangible trials believers can face, even before the first day of winter officially appears. If we're stuck in a snowbank of spiritual darkness or mental struggle, we despair and sometimes believe that muddling through is the best we can do.

But God is still working during the winter season.

Jesus is the light of the world

Sometimes we can only see far enough ahead to make it through the day, and that's okay. God gives us what we need for each moment [2 Corinthians 12:19]. Each day has enough trouble of its own, so we don't need to borrow worry from the future [Matthew 6:34].

Instead, sometimes it's about taking the time to rest and gather glimpses of light amidst the winter shadows.

Such shadows only exist where light peeks through the cracks and crevices of our hearts. God never stops showing us the warming light of His love, even when we feel frozen, sad, or numb. God doesn't shame us for having "winter" thoughts, feelings, or spiritual struggles. He wants us to cast our burdens on Him because He compassionately cares about us [1 Peter 5:7].

Admittedly, that's often easier said than done, but it doesn't change the fact that we have a God who's always ready, always willing, and always tends to our hearts amidst our trials.

He *wants* to care for us.

He *wants* us to draw close as His dearly beloved children.

He *wants* us to lean in and listen to His voice.

He *wants* us to thaw our hearts in His presence.

He wants to walk with us in the wintertime.

> "I am the light of the world. Whoever follows me will never walk in darkness, but will have the light of life." – John 8:12 [NIV]

All we need to do is allow Him to restore and comfort our hearts into wholeness.

If the idea of giving or receiving comfort is a struggle, please know that you're not alone. If you or someone you know is walking through a dark season of grief, illness, or trial, don't be afraid to draw from God and lean into the support of your biblical community. He created us for connection. Reach out to a trusted friend, family member, pastor, or counselor to connect and share your challenges.

If you'd like to learn more about comfort during hard times, we created a free e-book about giving and receiving care. Download your copy ***here*** today.

No matter what your winter brings, know that Jesus is the steady light.

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