

Heartfelt

MAGAZINE

Tips and tricks for new
(and long-time) members

New year, new temple

Praying for you is
our privilege

January 2026

CHMinistries.org

"Through Christian Healthcare Ministries, God has shown me His faithfulness and how He uses His children to provide for each other."

— DARLENE ANDERSON



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CHM and your taxes

Here are a few important things to remember as you prepare your taxes:

- Donations you made to CHM Give or as extra giving to CHM are tax deductible. Members who contributed extra giving were mailed a tax statement for their donations.
- Your CHM monthly contributions and CHM Plus amounts aren't tax deductible (except in Indiana and Missouri).
- You don't need to attach Form 8965 for health coverage exemptions to your Federal Form 1040 (members who are part of a group may still receive Form 1095 from their employers as part of the law's requirement; however these forms can be filed away with your tax records).
- Some states may require additional forms.

Learn more at CHMinistries.org/taxes.

“I love being a part of this ministry and giving toward other believers who have medical needs.”



“God knows exactly what we need”

BY DARLENE ANDERSON, BEND, OR

I joined Christian Healthcare Ministries because I liked the idea of sharing medical costs with other believers in a biblical way, rather than paying into traditional insurance that I didn't trust. Even though the monthly cost was less than traditional insurance, I was still nervous. However, I knew if I was following God, I could trust Him to provide.

I was a CHM member for years before needing to use it. As a new empty nester, I knew I needed to be more consistent with annual doctor visits. During my annual visit, I was advised to get medical and blood tests done as preventative care for someone my age.

Praise God that all my medical tests came back great!

When I had questions filling out my online forms, CHM staff were always helpful and cheerful. The paperwork was easy, and I received cash-pay discounts and low payment plans while CHM processed my sharing request.

After a couple months, the CHM sharing checks began arriving in the mail, and I began paying off my bills!

Through Christian Healthcare Ministries, God has shown me His faithfulness and how He uses His children to provide for each other. He has also made me more aware of the “Big C” church all over the world that I am part of with CHM.

God knows exactly what we need. He is our great provider. I love being a part of this ministry and giving toward other believers who have medical needs. Sharing monthly with a ministry that is honest and follows God's Word gives me great joy. I also love praying for the prayer requests that I receive each month with my billing statement and having the opportunity to email that member with a word of encouragement.

CHM is a ministry that I've gladly shared with others. CHM provides for believers' medical costs in a biblical way and gives us the opportunity to give, pray for, and encourage those going through difficult times.

Thank you, CHM family, for your generous, faithful, and consistent giving. I look forward to meeting you in Heaven and sharing the amazing stories of how God provided for each one of us. God has, once again, shown me that He is always faithful.





Tips and tricks for new (and long-time) members

How to make the most of
your CHM membership

SEE NEXT PAGE TO LEARN MORE

In this issue, we offer “CHM pro” tips that touch on topics we’re most often asked about, such as:



1 | How do
I handle
annual visits?



2 | When do I tell
CHM about my
medical event?



3 | What’s in
the Member
Portal?

How to make the most of your CHM membership

CHM is different from insurance—and that’s a good thing. Whether you’re new to CHM or a long-time member, we want you to be confident and informed when it comes to your CHM membership.

Below are resources that make it easier to submit and check the status of your medical bills, understand medical bill eligibility, engage with the CHM family, and more.

Five ways to become a “CHM pro”

We’ve compiled our insider tips and tricks to help you get the most out of your CHM membership.

1

Schedule your annual visits and preventative care at the same time of the year (and consider using CHM’s Virtual Care Solution, powered by HealthTap). Your preventative medical care for the year can be combined and submitted as one incident per individual if there isn’t a 90-day lapse between appointment dates. This includes annual doctor visits, standard bloodwork, mammograms, colonoscopies, and routine testing ordered by your primary care doctor, including preventative dermatological skin exams. The combined bills must reach your individual program’s Qualifying Amount to submit for medical bill sharing. Use CHM’s Virtual Care Solution to get access to virtual primary care with a physician or urgent care services all included within your CHM membership.

2

Take the CHM Member Portal “tour.” The “tour” walks you through key features of your Member Portal and is the first step to discovering resources like the Prayer Wall, cost-saving tools for surgery, maternity, cancer, and more. After logging in to your portal, click the “signpost” icon in the upper right corner.



3

When certain medical events come up, such as maternity, surgery, or cancer, check first with CHM Care Solutions.

Our Care Solutions offer quality healthcare provider recommendations, a simplified process, and savings on Personal Responsibility or out-of-pocket costs. The sooner you connect with us on your medical journey, the sooner we can connect you with quality providers and help you reduce your out-of-pocket costs, such as Personal Responsibility.

4

Read about the sharing request process before you have an incident.

Uploading your medical bills is simple. Reviewing the steps in advance can help you approach the situation with greater confidence as you'll learn what questions to ask your provider, how to request itemized bills, and ways you can reduce your medical bill costs.

5

Opt in to periodic emails and monthly text messages.

By opting in to email and text messages, you can receive the latest updates about the ministry, program information, giveaways and contests, Refer-a-Friend rewards, and so much more!

Top resources for managing your membership

Manage your CHM membership with ease using these essential resources.

CHM Guidelines: The Guidelines are your go-to details for understanding sharing eligibility and how CHM works. The 2026 version of the Guidelines is now available on the Member Portal. Please review the updated Guidelines, especially the key changes below:

- A new sub-section was created to clarify medical bill sharing steps for Accidents and Injuries under section VI
- "Submission of Medical Bills" was moved under section VIII
- Cancer Care Solution (a new resource) was added to section VII




CHM Christian Healthcare Ministries

CHM GUIDELINES

Sharing the burden of healthcare costs, together.

CHMinistries.org



Refer-a-Friend

Alert: CHM is conducting server maintenance that may temporarily prevent you from submitting forms in the Member Portal. You are welcome to fax your forms to 330-848-4322 or mail them to CHM at 127 Hazelwood Ave., Barberton, OH 44203.

Home

My Account

Member Portal notifications

Check your notifications! Click the bell icon in the top-right corner of your screen to view any action items required to complete your medical bill submissions.

VIEW NOTIFICATIONS

My Medical Bills [SEE ALL](#)

UNFINISHED SUBMISSIONS

Filter your submissions

Person All members

Update

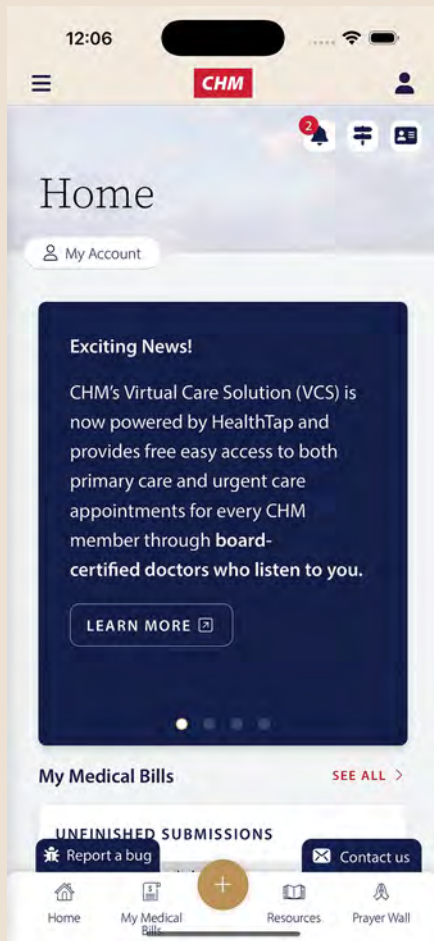
FINISHED SUBMISSIONS

Filter your submissions

Person All members

Update

Member Portal: Use your portal to submit medical bills online, pay monthly contributions, make membership changes, ask for prayer, pray for others on the Prayer Wall, and track referrals through Refer-a-Friend.



CHM Member Portal app: Get all the Member Portal features wherever you are. With the app, you can enable biometrics on your phone—no need to remember your password. Plus, upload pictures of your medical bills directly from your camera app.



Social media: Connect with other CHM members to find and give encouragement. Warrior Wednesday prayer moments, Facebook support groups, and giveaway opportunities are ways you can interact with other CHM members.

Praying for you is our privilege

Words of encouragement can change a person's day. As Christians, we believe that prayer transforms lives. That's why our CHM staff prioritizes prayer and spiritual support for you, our members.

Through phone calls, emails, and devotionals to draw you closer to Christ, our desire is to glorify God.

Finding faith in the hard times

"For where two or three gather in my name, there am I with them."
– Matthew 18:20 [NIV]

Finding faith may be hard during life's trials, but you don't have to face those trials alone. We're here to support you. It's not just what we do, it's who we are as a family of Christians.

The enemy seeks to divide, steal, and destroy our hearts. But Jesus came so we'd live fully [John 10:10]. Directed by the grace and goodness of Christ, we stand in the gap with you. Whether it's a prayer of intercession, hope, or healing, we're ready to bring your requests to God.



God moves with each interaction

As we interact with you, our staff has the privilege of witnessing the power of God at work. Here are just a few moments two team members shared from their experiences:

"I once called a mother who just miscarried. She was hurt and confused. I opened up about my own experience regarding the children I lost and how it affected me. She appreciated the call, and I was grateful to encourage her in Christ and His promises of life eternal."

– Tony Cucolo, CHM
Authorization Specialist

"We call members to pray with them in the midst of their pain, and God perfectly times these calls at exactly the right moment. Many members are encouraged and begin praising the Lord for His grace in their struggles."

– Ty Keller, CHM Member Support



A little note makes a big difference

We want to be loved, and, more importantly, God wants us to love, too [John 13:34]. One way to pour out God's love to others is to build each other up in faith. Hebrews 10:24–25 [NIV] reminds us to "consider how we may spur one another on toward love and good deeds, not giving up meeting together, as some are in the habit of doing, but encouraging one another."

Here are some meaningful ways to encourage one another:

- Pray for and with each other
- Show acts of kindness
- Speak life-giving words
- Celebrate victories and support through struggles

One way CHM members deliver this expression of love is through the notes of prayer and encouragement they send to fellow CHM members as they face difficult health issues. Through options like **Prayers Unceasing**, **CHM Give**, and the **Prayer Wall**, CHM members embrace the ministry's heart by uplifting each other.

See how your prayers and encouragement make a difference:

Tim H., Fremont, OH: *As soon as I started my health journey with CHM, I was flooded with cards, letters, and prayers from my CHM family. The support and encouragement was immeasurable in its effect on my recovery.*

Terri M., Brielle, NJ: *I have received so many cards; I cried reading most of them. So much of God's love is reflected in them.*

Nancy U., Brunswick, OH: *During my illness, so many CHM members sent cards and prayers to help give me strength. I was overwhelmed with the caring and heartfelt messages, and they carried me through my illness.*

Jerome B., Mansura, LA: *For months after the surgery, I received cards from so many members. They all touched my heart.*

We thank you, CHM family, for the love and generosity you pour out to your fellow members.



You can use these cards to continue to show God's love to fellow CHM members, friends, family, and more. You'll find timeless truths tucked inside each card, along with space to personalize each note you share. It's biblical community, lived out.



New year, new temple: Caring for the body God gave you

Imagine this: On your 18th birthday, you're handed the keys to a brand-new car—any make or model you want. It's spotless, powerful, perfectly tuned. But there's a catch: You can never sell it, trade it, replace it. This is the car you'll drive for life.

You'd maintain it carefully—get oil changes on time, park in the shade, check the tires before long trips, and never skip a tune-up. You'd treat it like a treasure—because it's the only one you'd ever have.

You have something, even more precious than any car, you can never trade in: your body.

As the Apostle Paul reminds us in 1 Corinthians 6:19–20 [NIV],

“Do you not know that your bodies are temples of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your bodies.”

Our bodies are temples where God's Spirit dwells. Yet many of us treat them like borrowed vehicles, running them hard, skipping maintenance, and hoping they'll somehow hold together. As the new year begins, ask yourself: What would it mean to honor God with the body He entrusted to you?

What the numbers tell us

Science affirms what Scripture says: Wise stewardship brings blessing. Numerous studies show that lifestyle choices—not genetics—account for most differences in health and longevity.

For example, research from the Harvard T.H. Chan School of Public Health found that individuals who followed five simple habits—maintaining a healthy weight, eating a balanced diet, exercising regularly, not smoking, and limiting alcohol—lived, on average, 10–14 years longer than those who did not.

Other studies echo the same theme:

- Regular physical activity can reduce the risk of heart disease by up to 35% and certain cancers by 20–30%.
- Adults who eat fruits and vegetables daily have a lower risk of premature death from any cause.
- Quality sleep, stress management, and social connection all play measurable roles in physical and mental health.

Taking care of your body isn't just about feeling better—it's about living and serving God longer. The way we fuel, rest, and move our bodies directly affects how well we can fulfill the good works God prepared for us (Ephesians 2:10).

CHM Medical Director

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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.)



Including “What motivates lasting change”



**HEALTH
WATCH**



@iheartchm

Alabama, Alaska, Arizona, Arkansas, Florida, Georgia, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, North Carolina, North Dakota, Oklahoma, 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 may 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 may 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 may affect your personal medical and financial needs. Complaints concerning Christian Healthcare Ministries may be reported to the office of your state's attorney general.

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