

CHM

Christian
Healthcare
Ministries

Heartfelt

MAGAZINE

The crucial need
for CHM Plus

Reminder of CHM's
cost-saving
opportunities

Two members say
CHM Plus was
a blessing

February 2026

CHMinistries.org

"The provision of other believers
sharing our costs with us
through Christian Healthcare
Ministries was far more than
we had hoped or imagined."

- EMILEE HENRY



CONTENTS

| | |
|---|---|
| The crucial need for CHM Plus | 2 |
| After their medical bills topped \$125,000, two members say CHM Plus was a blessing | 3 |
| Mary Solomon: An “accidental” diagnosis | 4 |
| Healing the heart: Finding God’s comfort in life’s deepest pain | 5 |
| Quest for the missing heart | 6 |
| The power of medical bill assertiveness..... | 8 |
| Reminder of CHM’s cost-saving opportunities | 9 |



The need for
CHM Plus
has never
been greater.

Don't be
caught
unprepared.



The crucial need for CHM Plus

Medical expenses for catastrophic or chronic illness can easily surpass \$125,000—the standard sharing limit per illness on CHM’s main programs (CHM Bronze, CHM Silver, CHM Gold). Furthermore, medical bill expenses for both short-term and long-term medical needs are projected to keep rising. For example, annual U.S. spending for cancer treatment is expected to increase from \$183 billion in 2015 to \$246 billion in 2030 according to the American Cancer Society. The need for CHM Plus, CHM’s optional program for medical bills exceeding \$125,000 per illness, has never been greater.

The price tag for medical care

Medical conditions that easily—and regularly—exceed \$125,000 include heart disease, stroke, cancer, serious motor vehicle accidents, and even maternity events involving complications or multiple births.

Medical costs can vary widely by state, level of care needed, length of care, and other factors, making it difficult to assess the specific costs. However, we’ve compiled some general statistics that show the magnitude of today’s healthcare costs:

Cancer: On average cancer treatment is estimated to be \$150,000, with chemotherapy costs ranging from \$1,000 to more than \$12,000 per month.

Motor vehicle accident: Medical bills for severe injuries from a car accident can easily be \$50,000 or more, and may include emergency room visits, hospitalization, medical treatment, and even life-saving medical transportation.

Maternity: Maternity expenses, which are \$20,416 on average, can exceed \$125,000 when there are multiple births or complications. The average cost for giving birth to twins is \$104,831, and for triplets—or more—is \$407,199. If complications or a premature birth require a Neonatal Intensive Care Unit (NICU) stay, the average cost in 2021 was \$71,158, not including prenatal or delivery costs, or postpartum care for mothers.

How CHM Plus safeguards you

For a monthly cost of \$42 per unit, CHM Plus, an add-on to CHM Bronze, CHM Silver, or CHM Gold*, increases the \$125,000 per illness sharing limit, so you’re protected even when costs go above \$125,000. With CHM Gold and CHM Plus, you get the highest

level of support—unlimited sharing for eligible medical bills.

Don’t be caught unprepared. For CHM Plus sharing to be active, CHM Plus **must** be added before any signs, symptoms, or testing occur and prior to becoming pregnant (the due date must be at least 300 days from the CHM Plus start date). The best time to add CHM Plus is now!

In 2025, CHM members shared more than \$64 million through CHM Plus, which is 3.11% of the total dollars shared. This includes 956 individual members who were helped through CHM Plus sharing, relieving the burden and stress of expensive medical costs. You can have the peace of mind that comes from knowing if expensive medical bills arise, you have support from your fellow CHM members through CHM Plus.

***Editor’s note:** CHM SeniorShare™ members don’t have a sharing limit, meaning the perks of CHM Plus are already included with the program.

After their medical bills topped \$125,000, two members say **CHM Plus was a blessing**

TODD AND EMILEE HENRY, CHRISTIANA, TN



“God is Sovereign and God is good. When we stand on those truths, it helps us have great peace when the world could be falling around us.”

— EMILEE HENRY

Todd and Emilee Henry: A surprise heart attack

My husband Todd had a heart attack in November 2022. Up until that point, he had no heart issues of which we were aware. He was in good health and on no medications.

Todd's initial heart attack sent us to the ER: at the hospital, he had an additional heart attack. After the second heart attack, he was put on a nitroglycerin drip, and surgery was scheduled the day after Thanksgiving.

His recovery went well, but I thought about how we would pay his medical bills. I called CHM; the woman that answered the phone was truly a blessing to me. She prayed with me, encouraged me, and told me step by step exactly what to do. Most importantly, she said, “Just take your time and do what you need to do with your husband first.” I was blown away by God's goodness.

His recovery went so well that we were eager to start an exercise regimen, but two weeks after his quadruple bypass, he suffered another heart attack. That was quite a blow as his recovery had gone so well.

Today, Todd is doing well since his surgery and the heart attack afterwards. We eat healthily and feel great.

CHM made it an easy process and reimbursed us quickly. The provision of other believers sharing our costs with us through CHM was far more than we had hoped or imagined. When I called shortly after we got home from the hospital to find out exactly how much would be shared, they let me know that since we had CHM Plus, we had additional sharing for our medical costs (ultimately totaling \$279,748.95). Another kindness from the Lord.

We've been eager to share our experience with everyone. It's our belief that, if all Christians joined a health cost sharing ministry like this, no Christian would have to use insurance and the medical costs of God's family would decrease substantially.

God is showing us to trust Him more. God is Sovereign and God is good. When we can stand on those truths, it helps us have great peace when the world could be falling around us.



Mary Solomon: An “accidental” diagnosis

MARY SOLOMON, QUEEN CREEK, AZ

Right before Mother’s Day, I felt pain and numbness in my left hand that spread up my arm. Thinking it wasn’t serious, I drove myself to the hospital. Halfway there, things worsened and I fervently prayed to our Heavenly Father for help.

When I finally reached the ER, I had lost depth perception, and my speech was not clear. A nurse called a code, and I realized this was serious. I needed an MRI which terrified me because of claustrophobia. I prayed for peace, and the techs were kind, giving me headphones to calm my nerves. My favorite hymn “Be Still My Soul” was playing. I knew this was no coincidence.

The neurologist came and told me that I did not have a stroke, but they found something unexpected: a brain aneurysm.

When my husband arrived at the hospital and learned of my diagnosis, he asked if all the symptoms I had were related to my aneurysm. The doctor said no. She then explained that all my symptoms were on the left side of my body, and my aneurysm was also located on the left side. She proceeded to explain that the left side of the brain oversees the right side of the body. It was all an accidental medical find. I told the doctor that it was not an accidental find; it was guided by God.

After surgery, I stayed in the ICU overnight due to risks of stroke or stent rejection. Recovery was slow, but I felt incredible love from family, friends, CHM members, and my church. Their prayers carried me.

“The Lord gave me a miracle,
and I intend to share it
with anyone that I can.”

– MARY SOLOMON

I’ve had two procedures—making the total cost eligible for sharing through CHM Plus—and my aneurysm has since shrunk.

Through this trial, I’ve been told many times that it was an accidental find. I have repeated that it never was. I had to feel exactly how I felt for the medical personnel to look exactly where they did. The kind techs that did my MRI had to be Christians playing the beautiful music that calmed my soul. I was sent to a neurosurgeon that not only did the surgery I needed, but also did research on it.

For God, there are no coincidences. My testimony and faith have increased because I know He loves me. He loves each one of us. He is with us. It does not matter who we are or what we have done. For Him, we are His Children; and He will always be there. We need to see the beautiful miracles we are given day by day and trust Him with all our hearts. I am so grateful each day to be here and to enjoy my family, His creation, and be His hands.

The Lord gave me a miracle, and I intend to share it with anyone that I can.

Healing the heart: Finding God's comfort in life's deepest pain

No one goes through life unscathed by pain or hardship. In fact, we're guaranteed to face them. In John 16:33 [NIV], Jesus says, "...In this world you **will** have trouble. But take heart! I have overcome the world."

Too often, when trials come, we push down the negative emotions that surface. We think that, because Jesus overcame the world, we shouldn't feel troubled. But we were created to feel, and even Jesus experienced deep emotion [John 11:35]. Ignoring what our hearts and bodies are communicating has consequences because suppressed emotions linger, affecting our relationships, habits, and even physical health.

Here are five scriptural principles to pursue healing for your heart:

1. Bring your pain before God

Genuine healing begins when we come honestly before God with our hurt. Crying out, writing down your prayers, and lamenting before Him release emotional weight. The Psalms are full of raw, honest expression—they remind us that God already knows our hearts, so we can freely bring Him every emotion.

Reflect on these passages as you come before God:

- **Psalms 62:8 [NIV]** — "Trust in him at all times, you people; pour out your hearts to him, for God is our refuge."
- **Psalms 34:18 [NIV]** — "The Lord is close to the brokenhearted and saves those who are crushed in spirit."
- **1 Peter 5:7 [NIV]** — "Cast all your anxiety on him because he cares for you."
- **Psalms 23:4 [NIV]** — "Even though I walk through the darkest valley, I will fear no evil, for you are with me..."

2. Facing rejection? Rest in God's love

If you've faced rejection, your heart may say, "I'm not enough... nobody will stay." But Scripture speaks truth: "You are deeply, unconditionally loved." No matter how others treat you or how many times you've been rejected, your Heavenly Father—who knows you completely—chooses you and will never leave you.

Consider these verses:

- **Jeremiah 31:3 [NIV]** — "I have loved you with an everlasting love; I have drawn you with unfailing kindness."
- **Romans 8:38–39 [NIV]** — "For I am convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord."

3. Forgive and release

Forgiveness doesn't excuse the offense; it frees your heart from bitterness and bondage. Healing truly takes root when we let go of the desire for retaliation and entrust justice to God.

Scriptures on forgiveness:

- **Ephesians 4:32 [NIV]** — "Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you."
- **Romans 12:19 [NIV]** — "Do not take revenge, my dear friends, but leave room for God's wrath... 'It is mine to avenge; I will repay,' says the Lord."

4. Surround yourself with Godly community

Isolation doesn't produce healing—you're not meant to walk through heartbreak alone. Biblical community offers support, wise counsel, and an environment that encourages growth and restoration.

Scriptures that highlight the importance of community:

- **Galatians 6:2 [NIV]** — "Carry each other's burdens, and in this way you will fulfill the law of Christ."
- **Ecclesiastes 4:9–10 [NIV]** — "Two are better than one... If either of them falls down, one can help the other up..."

5. Trust God's timing for healing

Healing isn't instantaneous. Setbacks don't mean you'll feel this pain forever—they're simply part of the healing journey. Ecclesiastes 3:1, 4 [NIV] says, "There is a time for everything... a time to weep and a time to laugh, a time to mourn and a time to dance."

Your time to laugh and dance **will** come again.



Quest for the missing heart

After I retired from the Air Force, I contemplated how I might best use the final season of my professional life. In a meeting with a coach, he—out of nowhere—asked, "Where did you lose your heart?"

The question caught me off guard, but it stirred my curiosity. Instead of explaining, he gave me an assignment: go to a park, watch children play—notice their laughter, joy, and freedom from worry, and then ask myself, "When was the last time I felt that alive?"

Interestingly, the medical term for a heart attack is "myocardial infarction." Infarct is Latin for "stuff it" and that's exactly what I'd learned to do with my emotions.

His question became
my quest to answer.



Emotional health is physical health

In my quest, I learned about a physical health measurement for the heart called Heart Rate Variability (HRV). HRV refers to the variation that occurs between each of your heart beats. If your heart rate is 60 beats per minute, that's your average—your heart is not actually beating at a fixed rate of 60. Instead, the heart beats a little faster for a few beats, then slows for a few, then speeds up again, and so on. This variation represents a normal, healthy autonomic nervous system, alternating between accelerating and decelerating the heart in a smooth pattern.

The heart can also beat in abnormal, unhealthy patterns, in which the HRV is chaotic and dysregulated. A negative HRV pattern is the single best predictor of sudden cardiac death.

Positive emotions are associated with a healthy, smooth-beating HRV. Conversely, negative emotions create an unstable, chaotic pattern. By improving your emotional state, you improve your HRV pattern, lowering your cardiac risk.

Further, the heart is the most powerful oscillating (rhythmic) organ—far more powerful than the brain. From a neurobiological perspective, this explains why people who are calm make better decisions than those who are upset. As the heart goes, so goes the rest of your body.

Heart and mind

As a child, I was taught through our family's dynamics that emotions were irrelevant, opposed sound thinking, reflected weakness and instability, and that I should ignore them. Yet, as an adult, it was clear that science was telling me that emotions were of paramount importance. I was shocked.

CHM Medical Director

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

Additionally, the Bible suggests that the heart and mind are connected. For example, Proverbs 23:7 [NKJV] says, "As he thinks in his heart, so is he..." Through this, I learned:



- The heart "thinks"
- The heart's thoughts are shaped by our emotions
- Our feelings tell us what we believe to be true

Our hearts can influence the way we think. However, Jeremiah 17:9 [ESV] warns that "The heart is deceitful above all things, and desperately sick...." We can't trust our hearts; we need a fixed point of reference—the Bible.

Hebrews 4:12 [ESV] says, "For the word of God is living and active, sharper than any two-edged sword, piercing to the division of soul and of spirit, of joints and of marrow, and discerning the thoughts and intentions of the heart."

Emotional intelligence

I came across a helpful book called "Running On Empty: Overcome Your Childhood Emotional Neglect" by Jonice Webb. The book explains how a child develops emotional intelligence. She advises that, when a child is upset, a parent needs to attune to that child's heart by doing three things:

1. Feel an **emotional connection** with the child,
2. **Empathize** with and **validate** the child's emotions (in other words, don't condemn feelings or tell a child that they shouldn't feel that way), and
3. **Respond competently** to the child's emotional need.

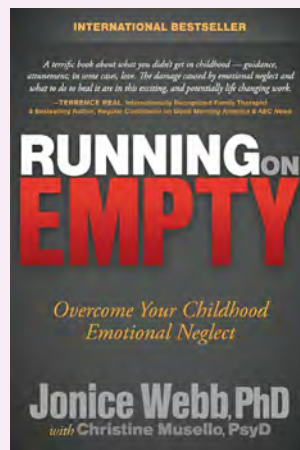
When we do that for another person, they no longer feel alone, their distress typically dissipates, and we can help them back to a place of joy.

That was where my upbringing fell short. When my siblings or I were in emotional distress, we dealt with it alone. Neuroscientist Curt Thompson said, "We can grow up in homes in which the food finds the table, the money finds the college fund, and the family even finds the church on Sunday, but somehow our hearts remain undiscovered by the two people we most need to know us, our parents."

King David gives us an example of what such attunement looks like. In Psalms 13:1-6, David was very upset. He felt like God had abandoned him. However, David knew the secret of what to do when his soul was cast down—he expressed raw emotion to God and found comfort in his time of need.

One of the greatest gifts I've ever received is that coach who asked me where I'd lost my heart. Through my quest, I discovered that I had not actually lost my heart—my problem was that no one had ever listened to it or the feelings I experienced as life happened, so neither did I. I had never learned its language. And I'd ask you: Where is your heart? Have you ignored it or shoved it away? Has anyone ever bothered to listen to it? Have you learned its language?

Once you find your heart, "guard your heart, for everything you do flows from it" [Proverbs 4:23, NIV].



REFERENCES

Webb, J., & Musello, C. (2019). Running on empty: Overcome your childhood emotional neglect. Morgan James Publishing. p. 6.



The power of medical bill assertiveness

RICH BOCHART, CHM VP OF PROGRAM SERVICES



Toward the end of 2025, I had hip replacement surgery at an orthopedic surgery center. Everything went smoothly, the surgery costs were extremely reasonable, and I was soon back at work.

However, before surgery I had to receive health clearance. While my primary care doctor is through CHM's Virtual Care Solution (HealthTap), for this specific surgery-related appointment, I went in person to see a doctor.

I used a physician service set up specifically to clear patients for surgery through the surgery center. For 29 minutes and 30 seconds of that appointment, an orthopedic nurse from the surgery center asked health history questions and recorded my vital signs. For the last 30 seconds, the subcontracted doctor came in, listened to my heart, asked a couple questions, pushed a button on the computer keyboard, and was finished. Upon his exit, I jokingly said to the nurse, "There's an \$800 bill."



However, the bill was no joke; it was \$1,250 just for the physician portion of the bill. I called the company and said the cost was unreasonable. The representative spoke with her manager and indicated they would accept \$400 if I paid it that day.

I told her that wasn't good enough. "My credit score is great," I said, "so it won't be a problem if this bill goes to collections, and you'll only receive 20 cents on the dollar. I'm willing to pay you \$200 today." Once again, she talked to her manager, came back, and told me they would accept the \$200 as payment in full.

I saved \$1,050 with a short phone call to politely challenge exorbitant charges. You can, too.

Here are three tips for negotiating discounts with healthcare providers:

1. **Always ask for an itemized or "super" bill and check for errors.** That way you can ensure that you are only paying for services that were performed or items that were used.
2. **If your provider is a nonprofit, review their financial assistance policy.** They are required to give back to the community in exchange for their tax-exempt status and this could help you reduce your costs.
3. **Always ask for a self-pay or uninsured discount.**
4. **If you're able, pay in cash if it will increase the discounted amount.**

Reminder of CHM's cost-saving opportunities



CHM has an exciting savings opportunity for 2026! You can save 3% on your monthly contributions (effective the month after you sign up) by setting up recurring automatic bank withdrawal, downloading the CHM Member Portal App, and opting in to email and text messages*.

Update your payment information to make automatic bank withdrawals through your **Member Portal** or on the CHM Member Portal App by following these steps:

- Log in to 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"**
- Select **"Manage Auto Pay Preference"**
- Select **"Yes"** beneath **"Auto Payment Consent"**



Haven't downloaded the CHM Member Portal App yet?

By downloading the app, you can easily stay connected with all the Member Portal features right at your fingertips—anytime, anywhere. Plus, you can upload photos of your medical bills directly from your phone.

Stretch your healthcare dollars even further

Choose your provider:



With CHM, you can choose your own healthcare providers, take advantage of preferred CHM providers who offer exclusive discounts to CHM members, or work with providers we recommend for specific medical events such as maternity care or non-emergency surgeries. These options prioritize quality while keeping expenses low.

CHM Care Solutions:



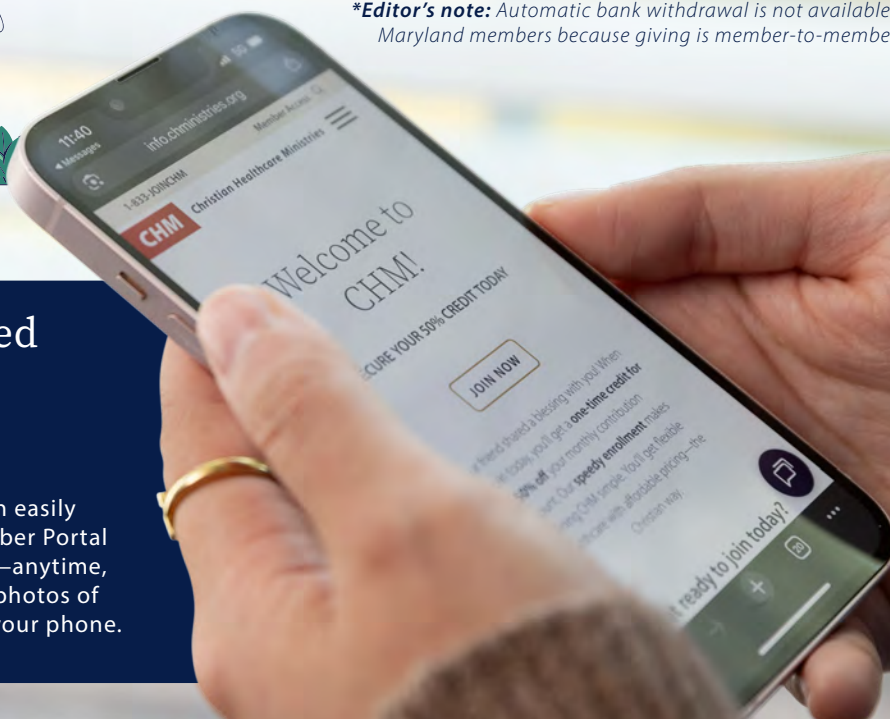
Our **CHM Care Solutions** provide specialized support to guide you through your healthcare journey, often resulting in significant savings, better treatment, and peace of mind. For example, using **HealthTap** providers through our **Virtual Care Solution** for primary or urgent care needs can help you avoid costly in-person visits. These virtual visits are already included with your CHM membership.

Refer-a-Friend:

Another way to save is through CHM's **Refer-a-Friend** program. By referring friends and family, you'll earn a one-time \$200 reward credit toward your monthly contribution or Personal Responsibility. Plus, your friend will get a welcome credit of 50% off one monthly contribution.

No matter where you are in your healthcare journey, CHM gives you the tools to save money, simplify your experience, and stay connected.

**Editor's note: Automatic bank withdrawal is not available for Maryland members because giving is member-to-member.*





@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, 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.

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.