

Heartfelt

MAGAZINE

CHM by the numbers

Walking in faith

Carried through cancer by
faith, prayer, and community

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CHMinistries.org





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CHM by the numbers

Throughout the year, CHM members share stories about the financial and spiritual support they receive from fellow believers. The impact of participating in the CHM family is invaluable! Here’s a look back at the numbers from 2025 and what you, our CHM members, made possible.

2025 by the numbers

CHM members submitted \$1,557,807,000 worth of eligible medical bills in 2025. Discounts and financial assistance received amounted to \$693,469,000, which was an average of 45%—allowing member dollars to go even further. That’s over 54,000 individual members who were helped through sharing support in 2025.

Members received medical bill reimbursement for eligible illnesses, pre-existing conditions, surgeries, maternity, cancer, and more.

- **CHM Plus:** Over \$83,000,000 was shared in medical bills for catastrophic medical illnesses exceeding \$125,000.
- **Pre-existing conditions:** \$14,707,000 was shared in medical bills for maintained pre-existing conditions. This included \$11,540,000 shared through the Maintained Pre-existing Schedule and \$3,167,000 which was shared through CHM Give donations.

CHM Care Solutions

In 2025, CHM developed **CHM Care Solutions**—specialized components that allow members to save on costs and receive quality healthcare.

- **Complete Surgical Care Solution (CSCS):** CHM members who use a CSCS medical provider can receive a **\$1,250 membership credit**.
- **Maternity Care Solution (MCS):** CHM members who call within the first **16 weeks of pregnancy** receive **\$500 off their Personal Responsibility**.
- **Cancer Care Solution (CCS):** CHM members who use a CCS provider receive a **\$1,250 membership credit**.
- **Virtual Care Solution (VCS):** With CHM’s Virtual Care Solution, members can utilize **HealthTap** for urgent care and primary care needs.
- **Prescription Care Solution (PCS):** CHM members can **save on prescription costs** by taking advantage of CHM’s prescription discount resources.

Referral rewards

Members can save on monthly contributions and Personal Responsibility costs by referring their friends and family to CHM. Last year, thousands of members earned reward credits in the enhanced Refer-a-Friend program. Additionally, 8,799 new members received a 50% welcome credit when a friend referred them. Thank you for spreading the word about CHM!

When we reflect on all that was made possible in 2025, we glorify God for His goodness and thank you for your faithful support.

Looking ahead

As a CHM member, you can be confident knowing that 90 cents of every dollar you send to CHM goes directly to help another member in need. Our commitment to transparency and accountability led CHM to become the nation's first health cost sharing ministry to earn independent accreditation. Demotech, a firm that conducts independent, certified financial stability ratings, gave CHM a score of 97 out of 100.

In 2026, CHM is positioned to share more eligible medical bills than ever before—helping members access quality care and meaningful savings. Thank you for being part of this ministry.

Carried through cancer by faith, prayer, and community

DARLA AND DAN MAJNARIC, BON AQUA, TN

My cancer journey came out of nowhere, with no warning. I experienced shoulder pain, and when I went to the doctor, he told me there was nothing wrong with my shoulder. However, they decided to do an MRI to check everything out. That's when they found cancer in my left lung, which meant I needed to begin chemotherapy.

Prior to my cancer diagnosis, we never submitted any medical bills for sharing with CHM, so we didn't know what the process would look like or how it would unfold.

However, when we started submitting medical bills, we discovered a level of support that went beyond our expectations. Every time we reached out, we spoke with real people who listened to us. When my husband, Danny, needed to review bills or ask questions, everything was handled smoothly. The conversations would end with encouragement, reassurance, and prayer.

In fact, one of the very first things my husband and I noticed about CHM, and one of the things we are most grateful for, is CHM's staff. From the start of our experience, every staff member we've encountered has been incredibly kind, supportive, and full of faith. I can see and feel the Holy Spirit at work in the way they serve.

We live in Tennessee, but I was being treated in Ohio for my needs. It was difficult to be away from home. However, further into my treatment, we found out about CHM's Cancer Care Solution. I contacted them and they embraced me with support. They helped with finding an oncologist for immunotherapy in Tennessee and answered any questions. CHM's Cancer Care Solution team became advocates for my treatment.

The whole process has reminded me of how the early church gathered and shared one another's burdens in Acts. Similarly, CHM and its members are living by faith. We are connecting as brothers and sisters in Christ, and I'd like to say thank you to the members who faithfully contribute towards each other's eligible medical bills.

Please continue to pray for my healing on this side of heaven, as well as for our family as we continue to be examples for the Lord and share God's love. My journey isn't over yet!

CHM's Cancer Care Solution team became advocates for my treatment.

CHM members are connecting as brothers and sisters in Christ. I'd like to say thank you to every member who faithfully gives!





Walking in faith

Living out our faith is less about perfection and more about daily commitment—allowing Christ to shape how we think, love, and act. Here are five creative, practical ways to embrace faith in everyday life:

1. Turn ordinary moments sacred

Worship isn't confined to Sunday mornings—it exists in the day-to-day. Practices such as praying while commuting, reflecting on Scripture during a walk, or practicing gratitude while doing chores can positively impact your spiritual walk. Seeing daily routines as holy moments reshapes how you live [1 Corinthians 10:31]. In fact, it gives us the opportunity to honor God in everything—our words, work ethic, finances, and relationships.

Bring prayer, Scripture, and Christlike character into work, parenting, friendships, and rest. When faith is expressed authentically, it often invites curiosity and conversation. Spend regular time in prayer and Scripture, even if it's brief. Invite God into your decisions, struggles, and gratitude throughout the day [Psalm 119:105].

Let your faith guide your choices, even when no one is watching [Colossians 3:23].

2. Serve in unexpected ways

Active participation in biblical community means looking for and meeting the needs of your family, church, or workplace. However, serving doesn't have to be a grand gesture. Something as simple as paying for someone's coffee, cooking someone a meal, finding a creative way to support a local ministry, or using professional skills to bless others carries eternal impact [Matthew 25:40].

For CHM members, a creative way of serving is going to the Prayer Wall on your **Member Portal** and offering prayers for your CHM family. Additionally, you can write encouraging notes through **Prayers Unceasing**. These small acts make a big difference.



3. Creatively share your testimony

Be ready to speak about your hope in Christ in all circumstances. Let your actions support your words. Offer personal testimonies through journaling, social media, letters, or conversations. This is a crucial step, because stories help others see how God moves in our lives [Psalm 107:2]. Additionally, writing or verbalizing how God is working helps keep these moments at the forefront of our minds. As we internalize God's goodness and provision, our spiritual walk is strengthened.



4. Practice love and hospitality with intention

Jesus said love would mark His followers [John 13:34–35]. This type of all-encompassing love also includes patience, forgiveness, generosity, and compassion, especially when it's inconvenient or undeserved. Invite neighbors, coworkers, or church members into your home—no perfection required. A shared meal can become a powerful expression of Christ's love [Romans 12:13].

Everyone needs community for encouragement, accountability, and prayer, but sometimes community also looks like slowing down. If you don't have capacity for heavy emotional investment, you can also love others by listening well, sitting with someone in grief, or being fully present in support [Job 2:13].

5. Create habits and rhythms

Intentional habits create consistency in your relationship with God. When we find ourselves struggling to form good habits in our prayer lives or Bible readings, one idea is to try adding a new creative flare. Light a candle during prayer, observe Sabbath rest, mark seasons like Advent or Lent, or start family prayer traditions.

These practices anchor faith in daily life [Deuteronomy 6:6–9]. When you find yourself in difficult seasons, you can use these habits to posture your heart towards gratitude and remind yourself of your blessings, giving thanks in all circumstances [1Thessalonians 5:18].

Creative faith doesn't require grand gestures—it's about letting God's love flow through who you are and how you live, in ways that feel natural and sincere.

Honoring physicians on National Doctors' Day

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



On March 30, communities across the U.S. will honor the service of physicians—not just as medical professionals, but as stewards of healing and compassion in a broken world. National Doctors' Day was first observed in 1933 in Winder, Georgia, when Eudora Brown Almond and fellow members of the Barrow County Alliance wrote cards, sent flowers, and placed memorial blossoms on the graves of physicians who had passed. This tradition eventually grew into a national observance, officially recognized in 1991 by Congress.

Like the good Samaritan who “*binds up wounds*” [Luke 10:34, NIV], physicians act as agents of comfort and care in the brokenness of our world.

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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**

As a physician myself, I appreciate this day. And as believers, we recognize that healing is both a physical art and a divine calling. As it is written in James 5:14 [NIV], “Is anyone among you sick? Let them call the elders of the church to pray over them and anoint them with oil in the name of the Lord.”

Doctors have a principal role in a sacred ministry of care and restoration—one that often reflects God’s heart for the suffering.

The journey to medicine: Commitment, cost, and calling

Becoming a physician isn’t a casual decision, but a long and demanding pilgrimage requiring:

- 4 years of undergraduate study,
- 4 years of medical school, and
- 3–7+ years of residency training (with additional fellowship years for some specialties)

From the first pre-med course to independent practice, it often takes 11–15 years or more of rigorous study and clinical training before a young doctor truly begins to serve patients on their own.

The financial cost is significant, with graduates carrying an average educational debt of \$200,000–\$250,000. Many physicians spend their first decade after college paying down loans while working long hours for modest residency salaries.

Rewards of the calling

Despite the challenges, the work is deeply rewarding. Every day offers moments to use skills and compassion.

Some of the most meaningful rewards include:

- The privilege of bearing witness to life’s most tender moments such as birth, healing, forgiveness, and reconciliation.
- Easing suffering and restoring function so people can return to family, work, and purpose.
- The trust placed in physicians by patients and families—a human echo of God’s own invitation to care for one another.
- The daily reminder that healing, even when imperfect, brings hope and dignity.

Like the good Samaritan who “binds up wounds” [Luke 10:34, NIV], physicians act as agents of comfort and care in the brokenness of our world.

Challenges of physicians today

Modern medicine often feels like a marathon, and physician burnout is a growing concern. Recent surveys indicate that nearly half of U.S. physicians report symptoms of burnout, including emotional exhaustion, depersonalization, and reduced sense of accomplishment.

- Despite improvement after the pandemic, the burnout rate remains significantly higher for physicians than many other professions.
- Primary care doctors (who often serve as the front line of community health) have especially high stress levels compared with other specialties.

Burnout correlates with decreased job satisfaction and diminished well-being for clinicians and patients alike. As a physician myself, I’ve found that this burnout is rarely rooted in caring for patients, but rather in working within healthcare systems that reduce physicians to data-entry clerks or productivity units rather than honoring the relational and vocational heart of medicine.

Yet, many physicians still find joy and meaning in their vocation. Recent data suggests that many doctors still report overall job satisfaction, particularly when their work allows them to practice medicine in ways that preserve meaningful patient relationships and professional integrity. Many doctors express enduring pride in their role and a sustained sense of calling, even as they navigate challenging healthcare systems.

Gratitude heals for doctors, too

This Doctors’ Day, consider saying thanks to your personal physician. A simple, heartfelt “thank you for helping me” matters more than we often realize—especially to physicians who work long hours and carry heavy burdens.

Here are ways to express gratitude to your physician:

- Write a handwritten note sharing how a doctor’s care changed your life.
- Pause to say “thank you” during visits—genuine encouragement sticks with caregivers.
- Mention specific qualities (kindness, attentiveness, clarity of explanation) you noticed during your visit.
- Pray for your doctor privately or as part of your church prayer time. Ask God to give them wisdom, strength, and rest.
- Encourage others to share thanks! A culture of gratitude strengthens communities and reinforces a doctor’s calling.

A simple “thank you” is a small seed, but with faith and care, it grows to make a lasting impact.

A culture of care

On National Doctors' Day, we honor my physician colleagues for what they do, and for what they give—long nights, listening ears, steady hands, and compassionate hearts.

As a community of faith, we celebrate the gift of healing, and pray God sustains doctors with wisdom, resilience, and peace. Jesus reminds us in Matthew 25:40 [NIV], "Whatever you did for one of the least of these brothers and sisters of mine, you did for me."

If you need a physician who prioritizes your care, explore CHM's Virtual Care Solution through HealthTap for convenient access to caring, licensed doctors. Learn more by visiting healthtap.com/for/chm.

With every compassionate diagnosis and restorative treatment, God's love is reflected through the doctors He calls to serve.

A simple "thank you" is a small seed, but with faith and care, it grows to make a lasting impact.

With every compassionate diagnosis and restorative treatment, God's love is reflected through the doctors He calls to serve.



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