

Heartfelt

MAGAZINE

Double your rewards

How the CHM family supported
a pastor's cancer journey

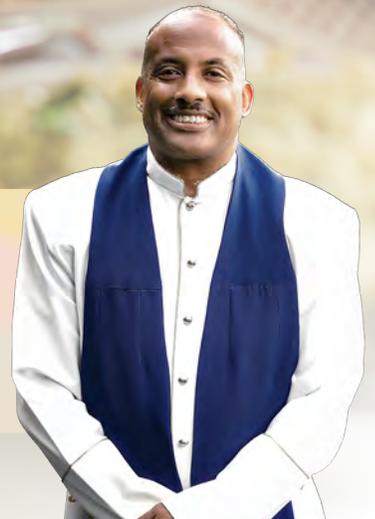
Healthcare: God's design
works every time – for you

April 2026

CHMinistries.org

God designed His people to bear one another's
burdens, and I'm so thankful to see that
lived out faithfully among the CHM family.

– JUAN SANCHEZ SR.



CONTENTS

Double your rewards 2

How the CHM family supported a pastor’s cancer journey 2

Healthcare: God’s design works every time – for you 4

Returning to people-centered care..... 5

World Health Day: How CHM members are part of something special 6

“Stir up one another to love” is biblical and actionable 7

Refer. Rewards. Repeat. ↻

DOUBLE YOUR REWARDS

Want to help a friend and get double the rewards?

When you refer a friend to Christian Healthcare Ministries, they’ll get 50% off their first month—and you’ll earn a \$200 reward credit when they join. And this April, referrals come with an added opportunity. During the Double Your Rewards April Giveaway (April 7–21), each referral is automatically entered for a chance for both you and your friend to receive an additional \$200 reward credit. Winners will be announced April 22.

member-portal.CHMinistries.org/refer-a-friend/

How the CHM family supported a pastor’s cancer journey

**JUAN SANCHEZ SR.,
FORT WAYNE, INDIANA**

“Cancer and its treatment can be frightening, but trusting God and leaning on CHM reminded me that I wasn’t alone.”

In 2020, after my wife and I lost our jobs, God led us to CHM. As the pastor of King’s Chapel Assembly, I wanted a way for us to be good stewards while being surrounded by a community of believers, and CHM offered that opportunity. I had no idea that just a few years later, in April 2023, I would be diagnosed with prostate cancer.

One of my first steps was contacting CHM to share my prognosis and treatment plan.

As a senior pastor, I often preach to our congregation about having faith. Suddenly, it was my turn to live out what I had been teaching. Would God heal me? Would He deliver? I believed the answer was yes—and so did everyone who supported me.



Cancer and its treatment can be frightening, but trusting God and leaning on CHM reminded me that I wasn't alone.

In August 2023, I underwent surgery to remove my prostate. CHM shared over \$65,000 in eligible hospital and doctor bills. It was a tremendous relief to know that my CHM family was praying for me and helping carry my burden. We all want to be the good Samaritan who helps someone who has fallen, but sometimes we are the ones who need to be lifted up.

If you're unsure about anything, don't hesitate to talk with the CHM staff. They will provide peace of mind as you submit your medical bills.

I want to personally thank the CHM staff and members who prayed for me and supported me throughout this journey. I'm grateful for this Christian community that understands the power of praying for one another. God designed His people to bear one another's burdens, and I'm so thankful to see that lived out faithfully among the CHM family.

It has now been three years since God healed me from prostate cancer. Please continue to pray that He gives me the physical, spiritual, and emotional strength to serve my family and church as a husband, father, and pastor.

Healthcare: God's design works every time – for you

Through His death and resurrection, Jesus mediated a new covenant with God, established on better promises [Hebrews 8:6]. Because of this, we who believe in Him are made right with God. That's a better covenant for us!

Just as the Bible differentiates between an old and new covenant, CHM offers you health cost sharing, a "new," and biblically-based way to pay your healthcare costs.

Reflecting God's design, CHM is built on biblical principles found in Acts 2 and 4, and Galatians 6:2. Galatians 6:2 says, "Share each other's burdens, and in this way obey the law of Christ." [NLT]

**SEE BELOW TO SEE HOW HEALTH
COST SHARING HONORS GOD BY
SERVING YOU.**



The early Church models practical and tangible care

CHM is a 21st-century model of the first-century church. In Acts 2 and 4, believers who were led by the Spirit, “shared everything they had” [Acts 4:32, NLT]. Likewise, we, who have had our hearts transformed by the Holy Spirit, experience joy in sharing with others.

Health cost sharing supports lives and carries others’ burdens. Practically, CHM members take care of the financial burden of eligible medical bills. Tangibly, members give of themselves to one another in prayer and in encouragement. When you’ve experienced this care firsthand, you know that a ministry-first approach stands apart.





Relationships are the focus, not contracts

CHM's biblical community is a beautiful and powerful reflection of the body of Christ in action. Members meet each other's needs voluntarily, not out of obligation. This means participation doesn't require a contract—instead it's a biblical covenant. The "old" way—traditional insurance—is contract-based and reflects a "what's in it for me" mindset.

By design, health cost sharing shifts our perspective from ourselves to others, making it more personal. It's the body of Christ serving the body of Christ. Many CHM members are pastors, teachers, missionaries, and evangelists. Your membership directly uplifts members like Juan Sanchez (see p. 2), pastor at King's Chapel Assembly, as well as other believers who champion the spreading of the Gospel.



Transparency and stewardship are the norm

Acts 4:32 [NLT] says, “All the believers were united in heart and mind.” When caring for one another is our shared goal, trust and accountability naturally grow between members. Our health cost sharing model represents the values of individual and collective financial stewardship. The CHM Guidelines outline which expenses are eligible for sharing and which expenses are the members’ responsibility. Each member has a Personal Responsibility which is theirs to pay for as well.

Members help share the “burden” of eligible medical bills—burdens that would be too heavy to bear alone.

Together our impact is beyond what any one of us could accomplish on our own. It’s our joy to report those accomplishments through member testimonies, CHM by the numbers, and more. Last year members shared over \$609 million in eligible medical bills. Additionally, through the combined efforts of members and our Member Advocate Team, over \$693 million was saved due to medical bill discounts—which make member contributions go farther.

Integrity and transparency are markers of stewardship. CHM achieves this in several ways, including by conducting an annual independent audit, as well as by earning independent accreditation from Demotech, a respected financial analysis firm.



Freedom supports empowerment

CHM offers you and your family more freedom in your healthcare. Under CHM's Guidelines, you're free to pick your provider—no network restrictions. You're free to make your own healthcare decisions—no pre-approval required. Your eligible medical bills can be submitted and shared within the ministry.

You, the patient, are empowered through health cost sharing. Making your own healthcare decisions helps you better understand the true cost of medical bills and how to choose a quality provider. Being fully informed leads to more informed healthcare decisions. Additionally, because medical bills are shared within the ministry's Guidelines, you can be confident knowing that your membership contributions aren't going towards expenses that conflict with your faith-based values.

CHM also has solutions set up for such medical conditions as surgery, maternity, cancer, and provides members the option of virtual care. Through CHM Care Solutions, we connect you with a quality provider, offer a simplified process, and provide cost-saving opportunities. Last year CHM's Complete Surgical Care Solutions (CSCS) saved members a collective \$9.9 million on their healthcare costs.



Returning to people-centered care

When Jesus came, He re-centered faith on loving God and your neighbor. In the health cost sharing model, people are the priority. As the body of Christ, we're called to serve and care for one another.



At CHM, with people-centered care in mind, we developed a Member Care Liaison Team with their mission being: "to extend Christ's love through personalized, compassionate care for our members, offering prayerful support, thoughtful connection, and a source of encouragement and hope." They're available to help members submitting bills for the first time, to explain CHM programs and what we offer, to walk alongside grieving families, to pray with you, and to provide you with resources. We are not made to walk alone, and that's exactly why the Member Care Liaison Team exists.

1 Corinthians 12:12 and 26 [NLT] remind us that the body of Christ is one: "The human body has many parts, but the many parts make up one whole body. So it is with the body of Christ. If one part suffers, all the parts suffer with it, and if one part is honored, all the parts are glad." This is the heart of CHM's ministry, and it is what the ministry's members and staff have the privilege of living out every day.

World Health Day: How CHM members are part of something special

Every year on World Health Day (April 7), people around the globe pause to reflect on a simple but powerful idea: healthcare should be accessible.

For millions of families, however, that ideal still feels far out of reach. In the United States, the cost of healthcare has become a source of fear, stress, and uncertainty. During the most recent presidential cycle, surveys consistently showed that catastrophic healthcare costs ranked as the number one concern on the minds of American voters.

We understand this concern is not theoretical—it's deeply personal. CHM is designed to help Christians gain access to the healthcare they need without being crushed by financial burdens. Over the years, CHM has helped hundreds of thousands of Christians receive care that might otherwise have been delayed, denied, or financially devastating.

By bringing Christians together, we create a community where members help carry one another through times of medical need. Scripture calls us to fulfill the law of Christ through carrying each other's burdens [Galatians 6:2]. CHM is a living expression of that calling.

Access to care, however, is about more than paying medical bills. It also means being able to get care when it's needed. One of the most important ways CHM supports members is by providing virtual primary care and urgent care visits through HealthTap—CHM's Virtual Care Solution. For many members, this has been a gamechanger. Instead of waiting weeks for an appointment or hesitating because of cost or inconvenience, members can connect quickly with a qualified clinician for common medical concerns, guidance, and reassurance. Early access often prevents small problems from becoming larger, more expensive ones—and it gives members peace of mind knowing help is just a tap away.

A third and equally critical way CHM improves access to high-quality care is through our other medical support teams, also known as our Care Solutions. These include Maternity Care Solution, Complete Surgical Care Solution, and Cancer Care Solution. Each of these solutions are designed and staffed with a clear goal: to help members receive excellent, accessible medical care while avoiding unnecessary cost, confusion, and delay.

On World Health Day, it's worth reflecting on what access to care truly means. It means care without fear. Care without financial ruin. Care that respects both the dignity of the patient and the wisdom of stewardship. CHM exists to make that vision real—not through government mandates or insurance bureaucracy, but through a community of believers choosing to care for one another.

In a world where healthcare often feels broken and impersonal, CHM stands as a reminder that there is another way. **When Christians come together in faith, responsibility, and compassion, access to meaningful healthcare without hardship is not just possible—it is already happening.**

REFERENCES

World Health Organization
<https://www.who.int/campaigns/world-health-day>

CHMinistries.org/blog/world-health-day-how-chm-members-are-part-of-something-special/

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

“Stir up one another to love” is **biblical** and **actionable**



“And let us consider how to stir up one another to love and good works, not neglecting to meet together, as is the habit of some, but encouraging one another, and all the more as you see the Day drawing near.”
– Hebrews 10:24-25 [ESV]

After celebrating the resurrected King, our hearts may grow weary as the wonder of the season begins to fade. However, Hebrews 10:24-25 spurs us forward, encouraging us as the Body of Christ to resist stagnation. With every decision and discussion, we’re meant to live out a higher calling of care, community, and Christlike love.

Here’s the exciting part: CHM members serve as a tangible testimony to the rest of the world as you “stir up one another to love.” Biblical love brings God’s light into the broken places we (and our family and friends) may sometimes hide.

Caring for others: Within your CHM family

Opportunities to demonstrate care and build up other believers abound within our unique health cost sharing model. Here’s a few ways to get started:

Prayer Wall: Easily engage in the power of prayer for your brothers and sisters in Christ when you visit your Member Portal. Read through the latest prayer requests, pray for fellow members, and let them know they’re not alone in their struggles. In time of personal need, please submit your own requests.

Prayers Unceasing: CHM members are uplifted in dark days when they receive cards and notes expressing support and encouragement. Prayers Unceasing is a monthly list of urgent prayer requests from fellow members. Find them under the “Billing” tab of your Member Portal and send an uplifting note to those in need!

Downloadable resources: Make sure you’re opted-in to receive our emails with resources created just for you. From thank-you cards and devotionals to e-books and digital challenges, you’ll be empowered with tools to enrich your faith journey and share the love of Christ.

Digital community: Follow CHM on social media to pray for fellow members’ requests and stay up-to-date on the latest ministry information!

Member stories: With *Heartfelt Magazine*, all members have the opportunity to hear directly from fellow believers who have faced (and overcome) challenges, while also lifting them in prayer.

Encourage one another: In the hurting world

Spiritual words of encouragement and strength are necessary in our hurting world. These tips will help you to show care in your community beyond CHM:

Put together a care package: Collect cozy, inexpensive items to share with a friend or neighbor in need.

Nourish one another: Make meals and help plan dietary options to nurture bodies and minds.

Write out an encouraging prayer: God’s Word soothes hurting souls. Write a prayer or word of encouragement infused with Scripture and have it on hand to share.

Lend a listening ear: Sometimes people undergoing hardship want someone else to talk to, or just to listen to them. Offer to sit with a friend, church member, or neighbor.

Get involved in service: Notice a need in your church or community? Ask about ways to get started and dedicate time to serve.



@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.

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.