

Heartfelt

MAGAZINE



CHM spring refresh

Grateful for each day
that God gives

Spring survival kit:
Practical ways to stay
ahead of allergy season

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CHMinistries.org

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CHM spring refresh

Don't let medical issues—or facts and information about your CHM membership—catch you by surprise. Understanding CHM is essential for your health and your wallet. Let's take a moment to refresh important CHM membership knowledge:

Personal Responsibility vs Qualifying Amount per Incident

Your program's **Qualifying Amount per Incident (QA)** is the minimum amount the eligible medical bills in your medical incident must meet before medical bills can be submitted to CHM for sharing. Each program has its own QA:

- CHM Gold: \$1,250
- CHM Silver: \$3,000
- CHM Bronze: \$6,000
- CHM SeniorShare™: \$500

Personal Responsibility (PR) is the amount the member is responsible for paying directly to their provider. For medical incidents that reach your Qualifying Amount, you are responsible for the Personal Responsibility once a year, not for each medical incident. With the exception of CHM SeniorShare™, each program has its own Personal Responsibility:

- CHM Gold: \$1,250
- CHM Silver: \$3,000
- CHM Bronze: \$6,000
- CHM SeniorShare™: \$0

Note: there is a separate maternity PR amount per maternity event. Visit CHMinistries.org/programs for more information.

Incident vs illness

An **illness** is a diagnosis of a disease, injury, or medical condition that has been identified and can be treated once or multiple times (multiple incidents).

Members can receive up to \$125,000 per illness. By participating in CHM Plus, members on CHM Silver and CHM Bronze can receive up to \$1 million, and CHM Gold can receive unlimited sharing support for eligible medical expenses. Those with CHM SeniorShare™ have no lifetime sharing limits per illness.

An **incident** is a period of testing or treatment within an illness, and it lasts until one of the following occurs:

- There is a 90-day period without any eligible testing or treatment for the condition.
- The medical condition no longer requires treatment, as verified by official medical records.
- You experience 90 days without any kind of treatment for that particular condition.
- 12 months have passed since the onset of the incident.

If any of the above applies, any future treatment is considered a new incident, and your program's QA and applicable PR need to be satisfied.



Sharing options for pre-existing conditions

A **pre-existing condition** is any medical condition for which a member experiences signs, symptoms, testing, or treatment (including routine and/or maintenance medications) before joining CHM, regardless of whether the member has received a diagnosis.

CHM offers two sharing options for pre-existing conditions, but that condition must be considered maintained to qualify for sharing. For your condition to be considered maintained, it must meet the following criteria:

- Your medical records show that you are on a maintenance treatment regimen.
- Your medical provider states that no further testing or treatment is needed.
- At least 90 days have passed without undergoing testing or treatment.

If your condition meets all three of the above, eligible charges will be shared on the maintained pre-existing sharing schedule and/or CHM Give.

Sharing schedule: CHM Gold members can receive assistance with medical bills for maintained pre-existing conditions according to the following schedule:

- In the first year of membership, bills incurred for a pre-existing condition are eligible for sharing up to \$15,000.

- In the first two years of membership, bills incurred for a pre-existing condition are eligible for sharing up to \$25,000 (\$15,000 during the first year plus \$10,000 during the second year).
- In the first three years of membership, bills incurred for a pre-existing condition are eligible for sharing up to \$50,000 (\$15,000 during the first year, plus \$10,000 during the second year, plus \$25,000 during the third year).
- After the third year of membership, the condition is no longer considered pre-existing.

Eligible medical expenses incurred during the first three years of membership that exceed the schedule limits for CHM Gold members will be shared through CHM Give. Additionally, CHM Silver and CHM Bronze members who participate in CHM Plus are eligible for CHM Give sharing.

CHM Give: Members listed on CHM Give receive donations each month proportionate to their total of eligible medical expenses until their bills are shared in full, so long as they remain CHM members. Members who indicate their bills are from pre-existing conditions while submitting their medical bills through the Member Portal become participants of CHM Give for qualifying medical bills. All CHM members are invited and encouraged to give to medical bills listed on CHM Give (above regular monthly contributions) as they feel led. Members can donate to CHM Give [here](#).

CHM Care Solutions

CHM created **CHM Care Solutions** to offer healthcare options that go above and beyond sharing healthcare expenses—we also want to support you in locating and receiving the best healthcare for your particular needs.



Virtual Care Solution: Powered through HealthTap, Virtual Care Solution offers all members access to primary and urgent care virtual visits with board-certified doctors. Members who register save money on visits that may otherwise not meet the QA and PR for your selected program.



Complete Surgical Care Solution: If you have a diagnosis and a surgery recommendation, our Complete Surgical Care team can help you navigate the process, quickly find high-quality providers, and save on your PR costs.



Cancer Care Solution: Cancer Care Solution offers a seamless experience for members facing a new or changing cancer diagnosis. From nurse navigators and second opinions to spiritual support, we can help provide clarity, compassion, and savings on your PR.



Prescription Care Solution: We provide tips and resources to save money on prescriptions through CHM's Prescription Care Solution.



Maternity Care Solution: If your CHM start date is at least 300 days before your estimated delivery date, we want you to look into our Maternity Care Solution. Members who call within the first 16 weeks of pregnancy will save on their maternity PR costs.



Put your knowledge to the test

Take this short quiz to see how confident you are about your CHM membership.

surveymonkey.com/r/VNHVPFP

Grateful for each day that God gives

ASHLEY AWBREY, MUSTANG, OK

My husband and I chose to join Christian Healthcare Ministries because we loved knowing that what we contributed would directly help other Christians with their medical bills. As Christians, helping one another is important to us, and CHM felt like a way to live that out tangibly. I also appreciate that CHM allows us to have our healthcare costs taken care of without needing to be employed by a specific company. That flexibility has been meaningful in my life.

I experienced the support of this ministry firsthand when I needed a total hysterectomy after having symptoms. CHM shared the entire surgery, which was over \$10,000 in eligible medical bills, and that support was an incredible blessing to our family. Because of that experience, my husband and I feel even more committed to helping others through this ministry.

I've always been a healthy person, so needing surgery was unexpected. Before the surgery, things were difficult. I lived with significant pain, especially around my period, and despite being someone who tries to stay positive, that season challenged me. Hearing from doctors that I would likely develop cancer someday was frightening. Facing the possibility of not being here for my family weighed heavily on me and motivated me to undergo surgery.

One moment that especially touched me was when I called CHM's Complete Surgical Care Solution team (CSCS) to explain why I needed surgery. The woman helping me prayed for me right there over the phone. Gestures like that left a lasting impression on me. It reminded me how powerful spiritual encouragement is, and it made me want to offer that same kindness to others.

Today, I am healthy and feel better than I have in a long time. With three children and a husband, my goal has always been to be the healthiest version of myself so I can enjoy life with them.

God has taught me to be genuinely grateful for each day. I take time to appreciate both the big and small moments because I know how quickly life can change. I've also found myself thinking more deeply about the kind of person I want to be remembered as. That perspective has motivated me to stay positive, to be kind, and to look for ways to encourage others. This experience gave me an appreciation for my health and a renewed commitment to take care of myself. I want to be the best version of who God created me to be.

“As Christians, helping one another is important to us, and CHM felt like a way to live that out tangibly.”





Spring survival kit: Practical ways to stay ahead of allergy season

**MICHAEL JACOBSON, DO MPH,
CHM MEDICAL DIRECTOR**

Spring brings welcome signs of renewal—longer days, blooming trees, and green landscapes. Unfortunately, it also marks the start of allergy season for millions of people. Sneezing, itchy eyes, congestion, and fatigue can turn the beauty of spring into weeks of discomfort.

You can reduce your exposure to allergens and improve how your body handles them.

Seasonal allergies can be more than a minor nuisance. They affect sleep, work, and overall quality of life. The good news is that you can reduce your exposure to allergens and improve how your body handles them. These strategies are your “spring survival kit” for navigating allergy season with fewer symptoms and more energy.

Start with your home

During peak pollen season, keep windows closed whenever possible, especially on windy days. Open windows allow pollen to accumulate on furniture, floors, and bedding.

High-efficiency particulate air (HEPA) filters are useful. These filters capture fine airborne particles, including pollen, dust mites, and pet dander. To relieve allergens, many people use HEPA filters in central HVAC systems or portable air purifiers in bedrooms.

Adopt a “pollen control routine” when coming indoors. After being outside, change clothes, leave shoes at the door, and shower to wash pollen from your hair and skin.

Regular cleaning also helps prevent allergies. Vacuum with a HEPA-equipped vacuum, wash bedding weekly in hot water, and reduce clutter that collects dust to lower the allergen burden in the home.

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**

Prepare before heading outdoors

If you suffer from seasonal allergies, plan ahead to help you stay comfortable while enjoying the outdoors.

Pollen counts tend to be highest during dry, windy conditions and peak in early morning. Daily pollen forecasts help you plan outdoor activities when counts are lower, such as after rainfall or later in the day.

Wearing sunglasses outdoors reduces pollen exposure to the eyes. If you're doing yard work or mowing the lawn, wear a simple mask designed to filter fine particles to reduce pollen inhalation. When pollen counts are high, keep car windows closed and use the vehicle's air conditioning system.



CHMinistries.org/spring-survival-kit/

Support your body's allergy threshold

An often-overlooked allergy management factor is the body's overall sensitivity threshold.

Over the years in clinical practice, I've observed that a significant number of patients with airborne allergies also have intolerances to certain foods which contributed to a higher baseline level of inflammation in their bodies.

When this happens, exposure to environmental allergens can push the immune system past its threshold, triggering stronger allergy symptoms.

I struggled with severe hay fever for years despite using conventional medications. Eventually, I explored food intolerances using an elimination-and-challenge approach, temporarily removing certain foods, and then reintroducing them one at a time to observe symptoms. I identified and avoided a few trigger foods which dramatically improved my seasonal allergies and reduced reliance on medications.

Not everyone experiences this connection. If your allergies remain difficult to control, it's worth discussing with your physician to determine standard of care options.

When symptoms need medical attention

Despite preventive measures, allergy symptoms can become severe or are complicated by sinus infections, asthma flare-ups, or a persistent cough.

In these cases, CHM members have convenient access to HealthTap's virtual primary care and urgent care services from home. These virtual visits can help determine whether symptoms are related to seasonal allergies—and provide guidance on treatment.

Early evaluation often prevents symptoms from worsening so you can return to normal activities more quickly.

Enjoy the season

Spring is meant to be enjoyed, not endured. By reducing allergens in your home, preparing for outdoor exposure, paying attention to possible dietary triggers, and utilizing available medical resources like HealthTap, it's possible to breathe a little easier and fully enjoy the beauty that this season brings.

Spiritual spring cleaning

Spring's arrival sprinkles (or thunders) into our lives, giving us glimmers of warmer temperatures and blossoming flowers. The longer days remind us to start decluttering our homes, causing us to head into spring cleaning with extra energy.

But we forget one important area that also often needs a bit of "sprucing-up:" our souls.

In our culture of hurriedness, we easily find ourselves hindered by the debris gathering in the corners of our hearts and minds: it's the buildup of dreariness, depression, dread, defeat, and more. Spiritual stagnation sits on the windowsills of our souls, creating little "dust bunnies" of doubt. Before we know it, the "dust bunnies" pile up and eventually begin to look a little bit more like "dust monsters" as shadows of shame add definition to our darkness.

We don't have to live in the dust of yesterday's shame or pain. Instead, we can "declutter" our souls and refresh and renew our relationship with God. As we do, the love of Christ will compel us not to live for ourselves, but for His glory [2 Corinthians 5:14].

Spring cleaning checklist (for your spirit)

"Therefore, since we are surrounded by such a great cloud of witnesses, let us throw off everything that hinders and the sin that so easily entangles. And let us run with perseverance the race marked out for us, fixing our eyes on Jesus, the pioneer and perfecter of faith. For the joy set before Him He endured the cross, scorning its shame, and sat down at the right hand of the throne of God." – Hebrews 12:1-2 [NIV]



Spiritual stagnation sits on the windowsills of our souls, creating little "dust bunnies" of doubt.



Spring typically symbolizes renewal, rebirth, and rejuvenation, making it the perfect time to do a bit of “spring cleaning” in our hearts. As believers, we’re called to run our race with faith, leaving behind what hinders us and pressing on towards the new promises found in Jesus [Hebrews 12]. Here’s a quick checklist to help you tackle spots in your soul that might need a bit of tender care:

- **Process:** Consider what areas are hurting your heart the most right now. What “dust bunnies” of sin, sorrow, or shadow-filled burdens are cluttering your spirit?
- **Prepare:** Open your heart to God’s healing touch. Are there areas you’ve been holding back from Him, or from receiving His goodness?
- **Present:** Bring your requests to God. We’ll never be able to clean our souls on our own—it just isn’t possible in our human power. However, this is truly a blessing, because it strengthens our reliance on Jesus. What can you bring to His throne of grace today?
- **Profess His promises:** Speak Scripture over your soul. No matter what patterns, habits, or hinderances are holding you back, you have a new identity as a child of God. He renews our mind as we fix our eyes on Him [Hebrews 12:2]. Write down the promises that speak to your situation. What does He want you to hear?
- **Press forward:** Step forward in faith, knowing that God is your strength. If He is faithful to wipe every tear from our eyes, will He not also wipe the dust from our souls [Revelation 21:4]?

He restores my soul

No matter where you find yourself in spring or any other season, know that spiritual restoration is possible, even if those pesky “dust bunnies” have made happy homes in our hearts. When we feel spiritually stuck, God is faithful to meet us and bring His renewing rain to wash away every bit of dirt.

“The Lord is my shepherd, I lack nothing. He makes me lie down in green pastures, He leads me beside quiet waters, He refreshes my soul. He guides me along the right paths for His name’s sake.” – Psalm 23:1-3 [NIV]

Take heart, dear one—His name is above every name [Philippians 2:9-11]. No matter what your “dust bunny” is named, He reigns above it. No area is too much for His cleansing touch.

We don’t have to live in the dust of yesterday's shame or pain. Instead, we can “declutter” our souls and use this season to refresh and renew our relationship with God.



@iheartchm

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