

Heartfelt

MAGAZINE

Guide to CHM when
you're on the go

You were a "Balm of Gilead"
during my trial of cancer

Pre-travel doctor's visit:
Don't leave home without it

June 2026

CHMinistries.org

CONTENTS

Guide to CHM when you're on the go 2

You were a “Balm of Gilead” during my trial of cancer 4

Pre-travel doctor’s visit: Please don’t leave home without it 5

Jesus is the light of the world 7

Guide to CHM when you're on the go

Travel and sickness are an unfortunate combination that no one wants to experience. Being prepared can help alleviate stress while you're on the go. As a CHM member, understanding what your membership offers will give you confidence if an emergency or unexpected illness happens away from home.

*With CHM, you have the freedom to choose your own healthcare provider. Some providers offer prearranged discounts for CHM members, helping to further lower your costs. You can quickly find these discounted providers by using your **Member Portal** (<https://member-portal.chministries.org/resource/healthcare-providers/>).*

As a CHM member, understanding what your membership offers will give you confidence if an emergency or unexpected illness happens away from home.



Traveling stateside

Your CHM membership works the same everywhere within the U.S. There's no healthcare provider network you're restricted to—you can choose your own doctor or hospital even while on a trip. Medical bill eligibility follows the CHM **Guidelines** regardless of location, so review the Guidelines prior to your travels.

Traveling abroad

Eligible medical expenses from foreign healthcare providers can be submitted to CHM if you receive medical care while traveling. As with any other medical expenses, foreign bills are authorized according to the CHM Guidelines and your membership program. Medical bills must be itemized, translated into English, and converted into U.S. dollars.

Being prepared in advance for the unexpected can help to alleviate stress while you're on the go.

ELIGIBILITY NOTES:

- Emergency transportation to the U.S. or between countries is ineligible for sharing at any time. Prior to your trip, you may want to consider travel insurance that includes medical transportation.
- If a member is traveling outside of the U.S. specifically for the purpose of receiving medical care, known as “medical tourism,” that care is ineligible for sharing.

CHM on the go

The CHM Member Portal App is your CHM membership on the go. By downloading the app, you have immediate access to your membership details, billing information, medical bill status, and helpful member resources anywhere you have cell phone reception. Medical bills can be uploaded straight from your phone's camera app. You can also enable biometrics on your phone so you won't have to remember your password.

Healthcare that goes with you

Before leaving for vacation or a trip, **register** for HealthTap—the virtual care provider which powers CHM's Virtual Care Solution. HealthTap, included in every membership, gives CHM members access to licensed medical doctors anywhere in the U.S. right from their phone—it's healthcare on the go. If you or a family member begins to feel ill while vacationing, a quick and convenient virtual doctor's visit may be what's needed for them to find out how to feel better.

Because medical providers can only deliver care to patients who are physically located in states where they are licensed, members are encouraged to establish care with a HealthTap primary care provider (PCP) licensed in the state or states they live in or frequently visit. Many HealthTap doctors hold multistate licenses, so it's possible your PCP is also licensed in states you may be traveling to.



Once care is established, members can securely message their HealthTap PCP through the HealthTap app from anywhere in the world. If you're traveling in a state where your PCP is not licensed, your PCP can still provide guidance through messaging and, if needed, recommend a HealthTap Urgent Care visit with a doctor licensed in your current location.

**While you can message your PCP from anywhere in the world, virtual visits cannot be done outside the U.S.*



How it works:

- **Register:** Visit [healthtap.com/for/chm](https://www.healthtap.com/for/chm) and click "Get started."
- **Download app:** After registering, download the HealthTap app to your phone.
- **While traveling:** Select the U.S. state you're currently in, choose to see the first available doctor in the urgent care clinic, or schedule a visit when it's convenient for you.
- **Primary care:** If you've already established care with a HealthTap primary care doctor, you can choose to message them directly to get answers right away.
- **U.S. only:** HealthTap virtual doctor's visits are only available in the U.S.; they cannot be scheduled while traveling internationally.

<https://www.healthtap.com/for/chm/>

Regardless of where your travels take you this summer, your CHM family is ready to support you along the way.

You were a “Balm of Gilead” during my trial of cancer

BY DONALD SORENSEN, OREM, UT



Several years ago, my wife and I, both Christians, were faced with the rising cost of health insurance. Our neighbors were CHM members who spoke highly of their experience, and we decided to make the switch. We've never regretted that decision.

A cancer diagnosis

My wife and I were preparing to serve a foreign mission for our church, and as part of that preparation, we scheduled routine medical checkups. One test was a colonoscopy. Shortly afterward, the doctor delivered devastating news: I had a large tumor that was most likely cancerous. Further lab results and scans confirmed it, and I was diagnosed with stage-three colorectal cancer.

Compassion and confidence

I immediately contacted CHM. I was treated with kindness and compassion from my first conversation with the staff. Before the call ended, they asked if they could pray for me. I gratefully accepted. It was the most beautiful prayer on my behalf. I was touched by this experience and happy to have someone so caring ask to pray for me. Over the following months, I continued to have positive interactions with them.

Empowerment is a great advantage of submitting your itemized medical bills. I got to know about the medical bill sharing process and became good friends with the CHM medical bill sharing team. They were very helpful. I was able to ask my doctors informed questions about procedures, cost, and efficacy.

Answered prayers

Throughout the entirety of my cancer treatment, I received enormous support through Prayers Unceasing, which allows members to send prayerful notes of encouragement to fellow members requesting prayer. I couldn't imagine a more wonderful example of offering Christlike service. During the difficult months of chemotherapy, these cards and emails were a “Balm of Gilead” as they provided me inspiration and comfort.

I often shared my cancer treatment updates with family and friends by creating videos on Facebook. I always made sure to share my testimony, too.

To have people I was not acquainted with take time to write to me and share my burden was so special. In one of my videos, I shared a large stack of letters and cards I had received from my CHM family.

I kept all the cards and envelopes so that I could personally write and thank each member. They turned my trial into a spiritual journey that increased my faith. I wanted them to know that their service to me made a big difference, and that our Heavenly Father answered our prayers: I am now cancer free! I owe my miracle to Jesus, His good grace, and the prayers of others.

Looking back, I can't imagine how empty and hopeless this experience might have been with traditional insurance. Healing requires more than physical care; it needs emotional, mental, and spiritual support as well. Christian Healthcare Ministries and its members provided all of these.

Pre-travel doctor's visit:

Please don't leave home without it

BY DR. MICHAEL D. JACOBSON, DO, MPH

Summer is a season of traveling and exploring God's creation. One of the most important steps in preparing for travel is often overlooked: a visit to your physician.

A pre-travel medical check-up doesn't feel as urgent as booking flights or reserving lodging, but it plays a critical role in ensuring your trip is enjoyable, safe, and uninterrupted.

Prevention is better than interruption

Research suggests that 30–60% of international travelers experience some form of travel-related illness, ranging from mild gastrointestinal issues to serious infections. Many of these conditions are preventable—or at least manageable—with appropriate preparation.

A pre-travel visit helps your physician identify potential risks specific to your destination and personal health history. Whether it's updating routine medications, addressing chronic conditions, or recommending preventive measures. In short, seeing your doctor before traveling significantly reduces the likelihood of a medical issue disrupting your plans.

Accessing care before you go

For many, scheduling a visit with a trusted primary care physician is straightforward. However, if you lack access to a local physician or can't get an appointment scheduled before your trip, as a CHM member, there's another excellent option.

CHM members are encouraged to use **HealthTap**, included in your membership. HealthTap provides access to virtual primary care visits—allowing you to consult with a physician from the comfort of your home.

Healthcare isn't only responding to illness, but stewarding the health God has entrusted to us.

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

Peace of mind for the journey

There is another equally important benefit to pre-travel healthcare: peace of mind.

When you travel after a medical review, you carry confidence with you. You know your prescriptions are up to date, you have a plan if symptoms arise, and you are not caught in an unfamiliar place trying to learn a foreign healthcare system.

Stress often turns small problems into larger ones. Preparation, on the other hand, allows you to enjoy the people, places, and purpose of your trip without distraction.

Special considerations for travelers

A pre-travel exam becomes especially important if:

- You have chronic medical conditions such as heart disease, diabetes, or asthma
- You are traveling internationally or to remote areas
- You are pregnant, elderly, or traveling with young children
- You are planning physically demanding activities (hiking, mission work, etc.)

For those planning international travel, **The Centers for Disease Control and Prevention** (CDC) provide guidance on required and recommended treatment in advance of visiting other countries. Reviewing this resource with your physician can help prepare you for your specific itinerary.

Your physician may recommend vaccinations, preventive medications, or adjustments to your current treatment plan. In some cases, they may even identify concerns that should be addressed before travel—preventing what could become a serious issue away from home.

A real-world reminder

CHM member, Donald Sorensen, underwent routine medical testing before a mission trip and discovered a serious underlying condition. What could have become a crisis abroad instead became an opportunity for timely treatment and recovery.

Stories like his serve as a powerful reminder: preparation is not merely about avoiding inconvenience—it can be life-changing.

Caring for the whole person

Healthcare isn't only responding to illness but stewarding the health God has entrusted to us. Taking time to prepare your body for travel reflects wisdom, responsibility, and care for yourself and those traveling with you.

Scripture reminds us in Proverbs 27:12, "The prudent see danger and take refuge, but the simple keep going and pay the penalty." A pre-travel medical visit is a practical expression of that prudence.

Before you go

As you prepare for your next trip, consider adding these items to your checklist:

- Schedule a visit with your physician (in-person or virtual)
- Review medications and refill prescriptions
- Discuss destination-specific risks
- Review CDC travel guidance for international trips
- Create a simple plan for managing unexpected illness

These small steps can make a profound difference.

The goal of your journey is not simply to arrive—but to experience it fully, safely, and with peace.

RESOURCES

- Centers for Disease Control and Prevention (CDC) – Travelers' Health: <https://wwwnc.cdc.gov/travel>
- HealthTap (Virtual Primary Care): <https://www.healthtap.com>
- DPC Frontier (Direct Primary Care Physician Finder): <https://www.dpcfrontier.com>
- International Society of Travel Medicine (ISTM): <https://www.istm.org>

Jesus is the light of the world

Through trials, God presses, prunes, and prepares us to reflect His light.

“And God said, ‘Let there be light,’ and there was light.” (Genesis 1:3, NIV)

God speaks light into His creation. He’s the epitome of light itself.

The sun’s light warms and nurtures our world, especially on June 21—the longest day of the year. Yet it’s the light of the Son that illuminates our spiritual lives. After all, we know that Jesus is the light of the world (John 8:12).

When God’s light feels distant, we’re often walking through a valley of grief, sin, sadness, or depression.

It’s in these moments, where our faith is tested, we find ourselves asking:

“Where did the light go?”

“How can I walk in His light again?”

John 8:12

“When Jesus spoke again to the people, he said, ‘I am the light of the world. Whoever follows me will never walk in darkness, but will have the light of life.’” (John 8:12, NIV)

Jesus Himself defined what He meant in the latter part of the verse. When we follow Jesus, we walk in the light of life. He is our bright and morning star, holding our hearts with goodness and grace (Revelation 22:16).

When we face days of darkness, it doesn’t mean that we’ve lost sight of His path (though occasionally that may be true). Sometimes it means that we’re facing something hard. Whether it’s physical sickness, a tough situation, or a tricky mental battle, the darkness has a way of snuffing out the light in our hearts.

Here’s what is true:

The darkness cannot, will not, and is never capable of snuffing out the light of Jesus.

Jesus will always win, no matter how hard the enemy tries, or how many times the light has escaped from our hearts. At the cross, He already had the final word. With His last breath, He traded our sin for His redemption. While we’re still in the process of being transformed, we can take heart knowing that He will always offer His light to heal our wounded hearts.

Jesus is truly the light of the world.

Practical steps to walk in the light: Serving others

Jesus knew we’d face these battles of darkness. In fact, He noted that as we follow Him, we’ll still have trouble in this world (John 16:33). The good news is that He’s overcome the world. When we put our trust in Him, our hearts are sheltered under the comfort of His embrace (Psalm 91). The more we bask in His light, the more we become “glow stick Christians” who can share His light with others.

“We are hard pressed on every side, but not crushed; perplexed, but not in despair.” (2 Corinthians 4:8, NIV)

Like glow sticks, our faith is ignited when we’re cracked and shaken, activating our light. Through trials, God presses, prunes, and prepares us to reflect His light. When we cultivate habits that prioritize soaking in His light, we embrace our status as a child of God.



Here are tips to widen your walk in His light:

- **Soak in Scripture:** Break daily devotions and Bible readings into manageable bite-sized bits or do a daily Scripture study on the light of Christ.
- **Practice prayer:** Try using a prayer journal or find a prayer buddy so you can share life's ups and downs, including both praises and prayer requests.
- **Manage your mindset:** Notice what you've been meditating on. Is it a mindset filled with the darkness of depression, or the life-giving light of Christ? If needed, contact a trusted friend, pastor, family member, or mental health professional to process your thoughts to get extra help.
- **Cultivate community:** Get involved in service projects or invite a friend to have coffee or tea. How can you encourage their hearts?

As glow stick Christians, we can show the light of Jesus to the world. Serving doesn't always mean going overseas or tackling a grand ministry project (although it can, sometimes). The light should shine during the daily burdens we carry as brothers and sisters of Christ.

Whether it be sharing a kind word with a friend, offering to clean for a new mom, or showing kindness by taking a plate of cookies to the neighbor next door, showing the light of Jesus is incredibly practical. As CHM members, you have the unique opportunity to share each other's eligible medical expenses, pray for a fellow member who submitted a request on the *Prayer Wall*, send notes of encouragement, and more. It's all a direct reflection of lifting our needs to Christ!

Our world is filled with light and darkness. When we engage as image-bearers of Jesus, we reflect His light—the true light—to everyone. It might take a bit of “shaking” or “cracking” sometimes, but our souls will glow with the goodness of His love.



“My wife and family are no longer alive, and I don't have children, but CHM was instrumental in saving my life. I want my life to reflect Jesus in whatever capacity is available, and I felt this was a good way to give back.”

– JOHN M., CHARLOTTE, NC

A lasting way to support Christians by making CHM a beneficiary

Some CHM members choose to name Christian Healthcare Ministries as a beneficiary in their wills, trusts, or other estate arrangements. Naming CHM as a beneficiary is a meaningful way to continue supporting fellow members through a legacy rooted in compassion, stewardship, and faith.

To do so, here's the information you'll need:

- Legal name of the charity - Christian Healthcare Ministries, Inc.
- Address – 127 Hazelwood, Ave., Barberton, OH 44203
- EIN – 34-1964742
- Confirmation of 501-(c)(3) status – we can provide CHM's IRS Determination Letter

Thank you for your support! We appreciate your help in glorifying God, showing Christian love, and experiencing God's presence as Christians share each other's medical bills.



@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.