

# Heartfelt

MAGAZINE



Members on the map

Built from American freedom,  
sustained by biblical community

A legacy of liberty shapes  
a ministry of care

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Rooted in America's founding principles, CHM members share the value of carrying each other's burdens, strengthening lives and creating lasting hope for generations to come. This month, *Heartfelt* takes a closer look at how your membership honors the same ideals that built this nation. Here's to 250 years, America!



*"Supporting others who share your values and knowing those same individuals will support you when you or your family needs it is one way to bring the love of Christ to our communities."*

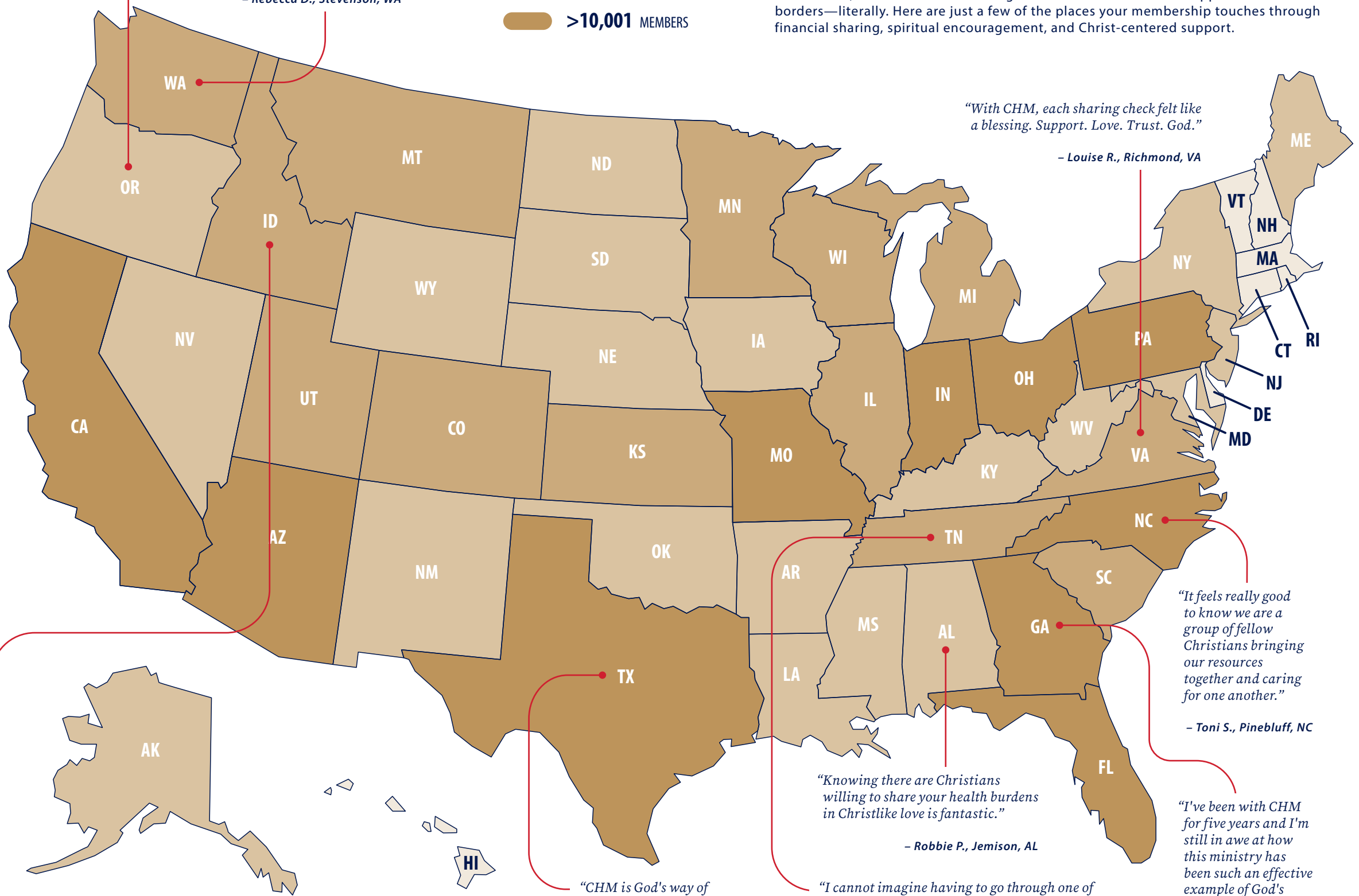
- Amanda P., Post Falls, ID

*"CHM has been such a blessing! I don't know what I would have done during my cancer treatment without CHM!"*

- Jennifer N., Keizer, OR

*"CHM members have been so supportive, encouraging and praying for me, and sending cards."*

- Rebecca D., Stevenson, WA



- 1 - 1,000 MEMBERS
- 1,001 - 5,000 MEMBERS
- 5,001 - 10,000 MEMBERS
- >10,001 MEMBERS

# Members on the map

From coast to coast, and all over the map, members like you are serving fellow Christians by sharing each other's medical cost burdens. CHM serves members in all 50 states, and missionaries serving overseas. Your health cost support is without borders—literally. Here are just a few of the places your membership touches through financial sharing, spiritual encouragement, and Christ-centered support.

*"With CHM, each sharing check felt like a blessing. Support. Love. Trust. God."*

- Louise R., Richmond, VA

*"It feels really good to know we are a group of fellow Christians bringing our resources together and caring for one another."*

- Toni S., Pinebluff, NC

*"Knowing there are Christians willing to share your health burdens in Christlike love is fantastic."*

- Robbie P., Jemison, AL

*"I cannot imagine having to go through one of the worst diagnoses a person can receive without the Lord, His people, and CHM on our side."*

- Kim H., Knoxville, TN

*"I've been with CHM for five years and I'm still in awe at how this ministry has been such an effective example of God's love to His people."*

- Tamara H., Saint Simons Island, GA

*"CHM is God's way of assisting people in need and they do it well."*

- Clint C., Burnet, TX

## Built from American freedom, sustained by biblical community

As Christians, everything we do is rooted in faith. As Americans, we're especially blessed to have a healthcare cost option that chooses faith over fear—and that's exactly what our nation's founders envisioned. Your CHM membership is a biblical and American tradition.

The freedom to decide how to meet healthcare costs is rooted in the First Amendment, which protects "the free exercise" of religion. Grounded in these constitutional protections and biblical principles, your membership meets your healthcare needs in a way that aligns with your convictions.



## A legacy of liberty shapes a ministry of care

BY J. CRAIG BROWN II, PRESIDENT AND CEO

In 1776, our founding fathers set forth a defining truth: that a person's rights are not conferred by government but endowed by our Creator. With the ratification of the First Amendment, that conviction was secured in law: "Congress shall make no law respecting an establishment of religion or prohibiting the free exercise thereof..." For 250 years, this promise of religious liberty has enabled generations of Americans to freely live out their beliefs with integrity, purpose, and mutual care.

I reflect on this heritage with deep gratitude. I was raised in a family shaped by faith, service, and love of country, and now I have the distinct privilege of leading a ministry that exists because these freedoms endure. Christian Healthcare Ministries stands as a quiet but compelling testament to what is possible when liberty is both protected and practiced.

Our ministry was born in 1981, during a moment of profound hardship. Following a tragic accident that left his family devastated with overwhelming medical bills, our founder turned to God in prayer. What followed was not a transaction, but a demonstration of Christian compassion—believers stepping forward to bear one another's burdens as Scripture calls us in Galatians 6:2.

In the years since, this ministry has satisfied more than \$14 billion in medical bills, serving hundreds of thousands of families nationwide. Yet our identity remains clear and constant. We are not insurance. We are a ministry—grounded in biblical truth, expressed through voluntary generosity, personal responsibility, and faithful stewardship under God.

As we commemorate the 250th anniversary of the United States, we do so with both humility and resolve. The blessings of liberty require stewardship. They call for informed engagement, faithful participation, and a commitment to caring for one another in times of need.

You are an essential part of this story. Through your participation, you embody the enduring principles that have shaped our nation and sustained this ministry.

Together, as we honor this historic milestone, we look forward with confidence—committed to preserving these freedoms and strengthening them for generations to come.

We are a ministry—grounded in biblical truth, expressed through voluntary generosity, personal responsibility, and faithful stewardship under God.



## Equality spurs opportunity

One of America's core principles is that all people are created equal, endowed with dignity and value. This principle fosters opportunity by making sure individuals are not excluded from participation based on status or circumstance.

CHM membership is an exercise in religious freedom—Americans voluntarily choose to unite and share one another's healthcare costs without complex barriers.

Membership is open to any Christian, regardless of background or income, who is living according to biblical teachings, and who accepts the ministry's Statement of Beliefs. This creates a community where each member has access to financial help and spiritual encouragement in times of need.

Every member participates as both contributor and recipient, reflecting the biblical call to bear one another's burdens. CHM in practice creates real opportunity for all who choose to participate.

## Consent is voluntary, not contractual

America's system of government rests on the consent of the governed. Citizens participate willingly, not under coercion. CHM reflects this principle through its voluntary, non-contractual structure.

CHM is a faith-based community of people freely deciding to support one another in meeting healthcare costs. Participation isn't enforced through legal contracts but through shared commitment and personal choice. This voluntary consent builds trust and accountability.

Members agree to follow the CHM Guidelines, understanding that these shared standards make the ministry effective, fair, and consistent. Even so, participation remains rooted in choice—a personal decision to live out both faith and freedom.

The First Amendment protects this kind of freedom, as Americans can practice their beliefs without interference. As Thomas Jefferson described it, religious liberty is "the most inalienable and sacred of all human rights."

By emphasizing consent over contract, CHM mirrors the founding principle that people flourish when they are free to choose—and are united by shared convictions.

## Individual liberty equals individual choice

Individual liberty is a cornerstone of American life—the freedom to make personal decisions without unnecessary interference. At CHM, this principle is seen in how members approach healthcare.

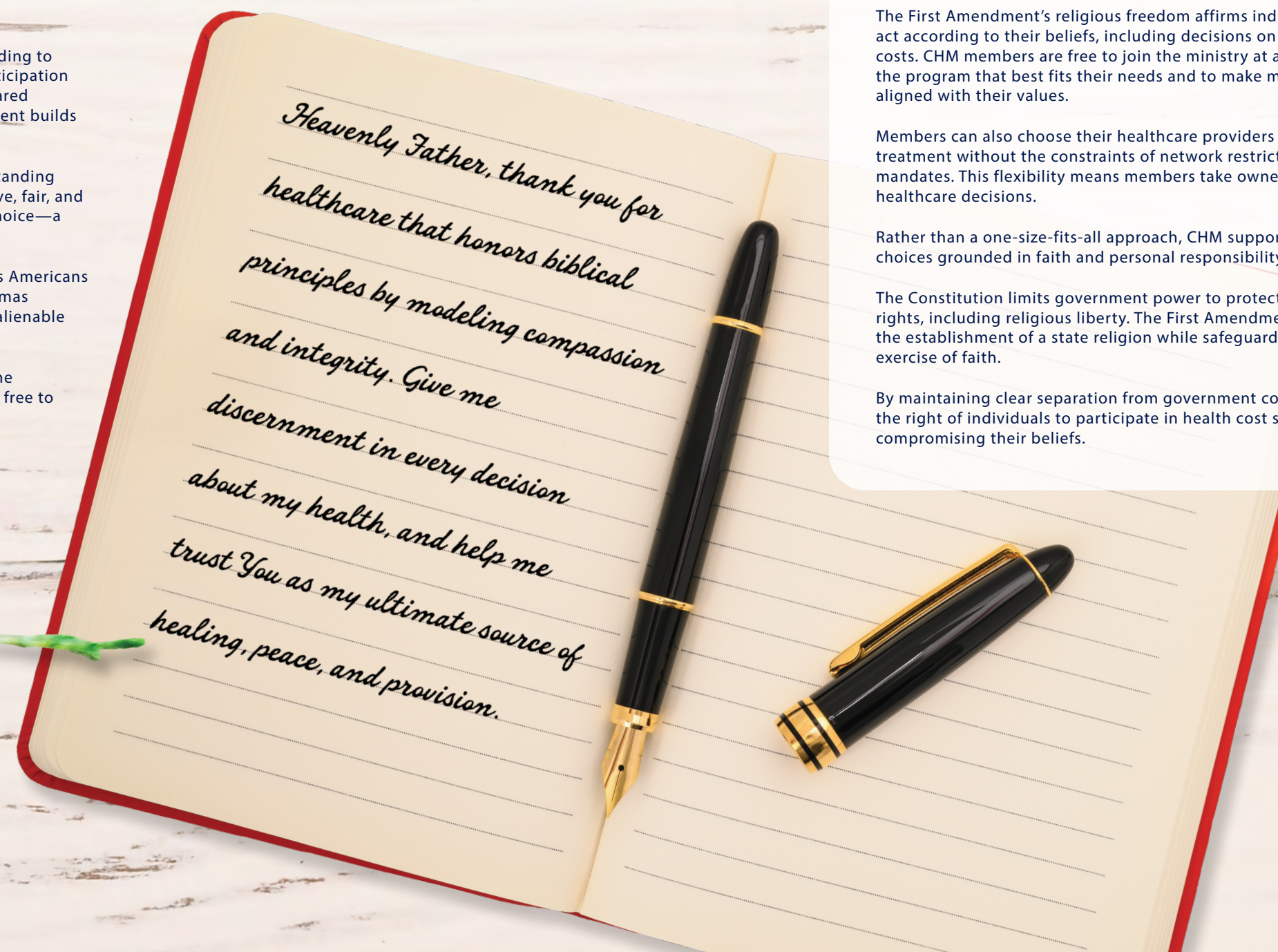
The First Amendment's religious freedom affirms individuals' ability to act according to their beliefs, including decisions on their healthcare costs. CHM members are free to join the ministry at any time and select the program that best fits their needs and to make medical decisions aligned with their values.

Members can also choose their healthcare providers and pursue treatment without the constraints of network restrictions or external mandates. This flexibility means members take ownership of their healthcare decisions.

Rather than a one-size-fits-all approach, CHM supports individualized choices grounded in faith and personal responsibility.

The Constitution limits government power to protect individual rights, including religious liberty. The First Amendment prevents the establishment of a state religion while safeguarding the free exercise of faith.

By maintaining clear separation from government control, CHM protects the right of individuals to participate in health cost sharing without compromising their beliefs.





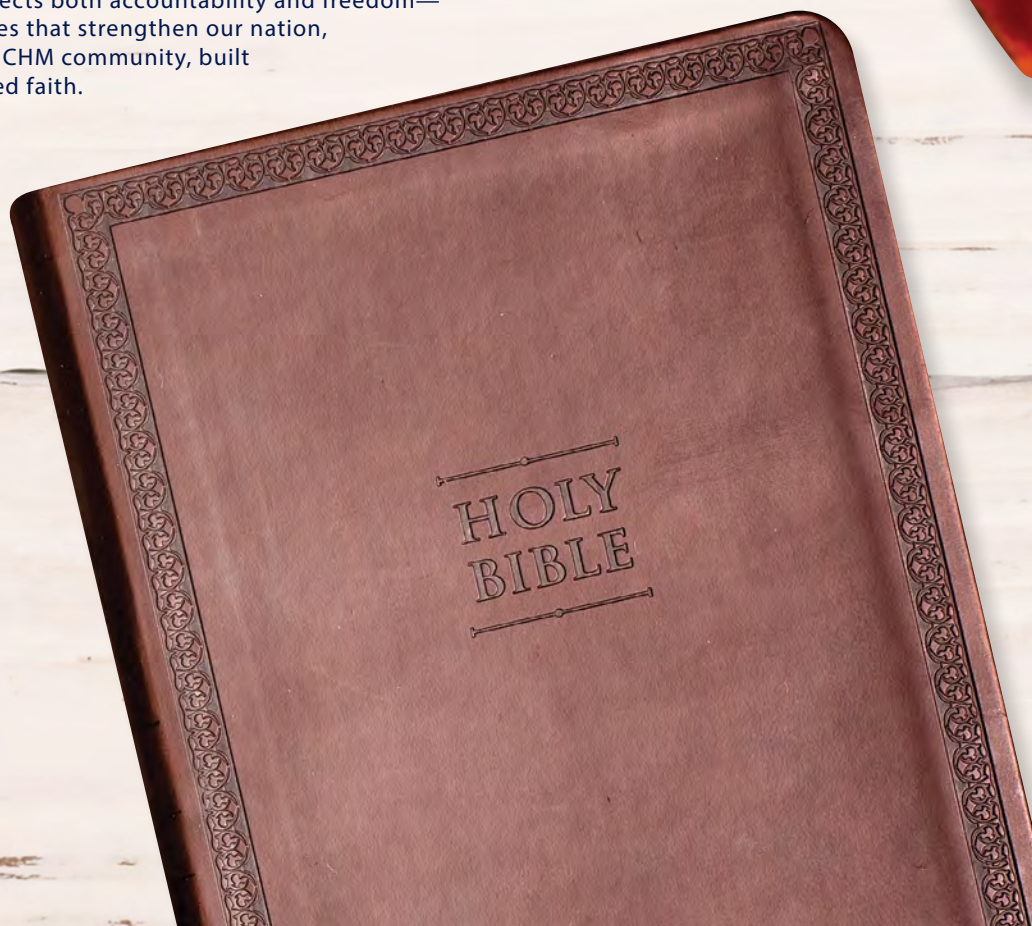
## Checks and balances prove integrity

A defining feature of the U.S. government is its checks and balances on governmental power, which promotes accountability and trust. CHM is similar through both its internal structure and the freedom it preserves for members.

The Guidelines clearly outline how medical bills are shared, how funds are distributed, and how members participate. These standards provide transparency and consistency so that the ministry operates with integrity.

At the same time, CHM exists within a broader framework of religious liberty that avoids excessive entanglement between church and state. This balance helps protect both the ministry's mission and the rights of its members.

Together, these internal and external checks create a system that reflects both accountability and freedom—principles that strengthen our nation, and our CHM community, built on shared faith.



# IN GOD WE TRUST

## Founding Scriptures: Bible verses that shaped America

The Bible had a significant influence on America's founding 250 years ago. In "The Origins of American Constitutionalism," Donald Lutz's research found that the Bible was the most cited source in founding-era political literature. Author Daniel Dreisbach adds that it was the era's most accessible and authoritative text—and often the most common book in American homes.

The founding fathers, being familiar with the Bible, often drew from it whether or not they were Christians. Scripture and biblical values helped shape and build our nation. Psalm 127:1 says, "Unless the Lord builds the house, those who build it labor in vain. Unless the Lord watches over the city, the watchman stays awake in vain." (ESV)



### Constitution

Biblical principles echo throughout the U.S. Constitution, including fair and impartial justice, the equality and dignity of all, and the right of the governed to have a voice. The First Amendment grants freedom of religion and freedom of speech.

### Prayers for guidance and wisdom

America, like any nation, needs God's guidance and wisdom to uphold the principles that shaped our beginning. Romans 12:12 instructs us to "Rejoice in hope, be patient in tribulation, be constant in prayer." Through prayer, we seek God's wisdom as we choose leaders and as those leaders make sound, just decisions. We should all pray for our nation. **We've designed a downloadable to help you get started.** Let's be diligent to pray for our nation and continue to live godly and peaceable lives.

<https://chministries.org/wp-content/uploads/2026/05/1301-Pray-for-our-Nation-downloadable-05.18.26.pdf>

Biblical principles echo throughout the U.S. Constitution, including fair and impartial justice, the equality and dignity of all, and the right of the governed to have a voice.

Another Scriptural principle—the fallen nature of man—is central to the setting up of checks and balances within the Constitution. Daniel Dreisbach states it this way: "man is a fallen creature, and where power is given, that power must be checked."



### Scriptural foundation

The principles found in the following Scripture references are woven into the fabric of our nation's founding.

**Justice and fairness:** "Learn to do good; seek justice, correct oppression; bring justice to the fatherless, plead the widow's cause." Isaiah 1:17 (ESV)

**Additional Scripture references:** Leviticus 19:15, Zechariah 7:9, Deuteronomy 10:17-18

**Freedom and liberty:** "Live as people who are free, not using your freedom as a cover-up for evil, but living as servants of God." 1 Peter 2:16 (ESV)

**Additional Scripture references:** John 8:36, Galatians 5:1, Galatians 5:13-14

**Rights and responsibilities:** "Bear one another's burdens, and so fulfill the law of Christ." Galatians 6:2 (ESV)

**Additional Scripture references:** Micah 6:8, Philippians 2:4, Titus 2:11-13

**Love and compassion:** "Put on then, as God's chosen ones, holy and beloved, compassionate hearts, kindness, humility, meekness, and patience." Colossians 3:12 (ESV)

**Additional Scripture references:** Ephesians 4:32, 1 Peter 3:8, 1 John 4:7-8

**Unity:** "Behold, how good and pleasant it is when brothers dwell in unity!" Psalms 133:1 (ESV)

**Additional Scripture references:** 1 Corinthians 1:10, Ephesians 4:1-3, Colossians 3:14

**Respecting authority:** "Remind them to be submissive to rulers and authorities, to be obedient, to be ready for every good work." Titus 3:1 (ESV)

**Additional Scripture references:** Romans 13:1, Hebrews 13:17, 1 Peter 2:13-17

**Perseverance:** "Not only that, but we rejoice in our sufferings, knowing that suffering produces endurance, and endurance produces character, and character produces hope." Romans 5:3-4 (ESV)

**Additional Scripture references:** 1 Corinthians 15:58, Galatians 6:9, James 1:12

# Getting surgery right with CHM's Complete Surgical Care Solution

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

Surgery represents a significant decision in healthcare. Yet, in the healthcare system, patients are often left to make these decisions with limited guidance and fragmented information.

This is where CHM's Complete Surgical Care Solution (CSCS) coordinates a higher standard of care, which is why members like Jeremy and Amanda Wells from South Dakota found relief with CSCS in their time of need.

*"They kept knocking doors down and made it happen . . . All we had to do was show up in person."* — Jeremy W.

The best surgical outcomes begin long before the procedure itself. From a physician's standpoint, this is critical, and here's why:

Not every surgical recommendation is inappropriate, but not every recommendation is optimal either. Ultimately, surgery success and patient recovery depend on access to subspecialty expertise, the quality of the provider practice, and treatment methods, which vary from practice to practice.

The key is that members need to be connected while decisions are still being made. Rather than only facilitating the payment of a surgery, CSCS introduces members to providers who are known for healthy, successful surgeries.

*"The doctors and nurses at the surgical center were great. They gave me confidence. It was a great, positive experience."* — Jeremy W.

One of the greatest advantages of CSCS is that it fosters the physician-patient relationship.

Through CSCS provider recommendations, members are connected with experienced medical professionals who can:

- Clarify diagnoses and treatment options
- Form a second opinion when appropriate
- Ensure that recommended procedures align with best practices

This collaborative approach simplifies decision-making. It ensures that patients are moving forward with confidence—and a plan.

*"We were quoted around \$94,000. CSCS found a hospital that did the surgery for \$13,000 out the door."* — Jeremy W.

CSCS helps lower the cost of surgery by linking members to high-quality care that is also priced fairly.

Instead of members accepting the first (and perhaps only) estimate they're given, CSCS connects them with vetted providers and facilities that review the plan of care and confirm the appropriate treatment—often at a significantly lower, more transparent price.

That means fewer unnecessary procedures, fewer surprises, and fewer costly complications or repeat surgeries. Members get the care they truly need, and CHM can steward shared resources well—helping more families when big medical events arise.

*"We had no idea what we were doing, but the CSCS team behind us brought such a calmness."* — Amanda W.

In today's healthcare environment, convenience often drives decisions—what's nearby, quickly available, or already scheduled are the nominating factors. But the convenient option isn't always the best option.

Research shows that surgical outcomes can vary significantly between providers. Complication rates, revision surgeries, and long-term success are not uniform. By facilitating members with high-performing surgeons and appropriate care settings, CSCS reduces unnecessary risk and improves the likelihood of success.



Complete Surgical Care Solution shifts the focus toward value: the right surgeon, at the right facility, performing the right procedure—without paying inflated prices for the same outcome.

And in surgery, getting it right the first time makes all the difference.

*"It was God's blessing, for sure."* — Amanda W.



CHM Medical Director | DR. MICHAEL JACOBSON, D.O., M.P.H.

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