CHM Christian Healthcare Ministries

# Heartfelt
MAGAZINE

Seven power statements that make a difference

What you don't need to pay for as a self-pay patient

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**CHMinistries.org**

"CHM makes more sense today than ever before. It's a real-life solution God has provided that has been serving members for more than 40 years and has shared billions of dollars in healthcare expenses."

— **MARK RODEN**

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## $14 billion satisfied—and counting

CHM recently surpassed $14 billion in eligible medical bills satisfied! This milestone reflects decades of members' faithful giving, serving, prayer, and biblical community. Every satisfied medical bill represents members coming together to carry each other's burdens in times of medical need, and we're grateful for your generosity which makes this ministry possible.

# Seven power statements that make a difference

"MY CARE IS MY DECISION.

What are my options?"

The more you know, the better equipped you are to control your healthcare decisions. Medical terminology, bills, and bureaucracy give the impression your only choice is to accept whatever you're told. That's not true.

As a CHM member, you have something too many patients don't realize they have: the power to ask questions, seek better options, and make your own, informed, healthcare decisions.

The most powerful tool you have isn't your wallet or your medical records—it's knowing what to say. Healthcare **power statements** are your guide. A power statement is a short, confident phrase that helps you ask better questions, become a more informed healthcare consumer, and navigate the healthcare system with wisdom and grace.

Whether you're requesting a good faith estimate, comparing cash-pay prices, or encouraging another member through prayer, the right words make all the difference.

## Power statement #1: "My care is my decision. What are my options?"

When your physician recommends a test, procedure, or treatment, ask questions. Your healthcare decisions belong to you; it's your life. Understanding your options makes you an informed patient.

One of the greatest gifts you can give yourself is to become an active participant—and advocate—in your own healthcare. The more you understand your choices, the more confidently you can make decisions that are right for you and your family.

## Power statement #2: “I have something better: I’m a CHM member.”


If your provider’s office asks for your insurance card, you have an opportunity to explain that you're part of Christian Healthcare Ministries, a voluntary health cost sharing ministry.

Now in its fifth decade, CHM has enabled members to satisfy over $14 billion in eligible medical bills, demonstrating that Christians can voluntarily share one another's medical burdens while encouraging personal responsibility, wise stewardship, and compassionate care.


## Power statement #3: “Tell me about...

- the surgeon’s success rates,
- the hospital’s quality and safety ratings
- the total cost of my care.”

The best healthcare value comes from pairing exceptional care with a fair price.

Price matters—but so does quality.

Before scheduling a procedure, ask about a surgeon’s experience, the hospital’s quality measures, and healthcare safety grading scores, patient outcomes, and complication rates. The goal isn’t simply to find the lowest price. It’s to find exceptional care at a fair price.

If you plan to grow your family, or are facing a surgery or cancer diagnosis, contact one of CHM’s Care Solutions at 800-791-6225 for assistance in connecting with a provider that meets expectations for quality, cost, and care.

## Power statement #4: “I want to pay you today. Let’s settle on a cash-pay cost.”


Many providers offer self-pay (cash-pay) or prompt-pay discounts—but they aren't offered unless someone asks. Knowing the price is part of making a wise healthcare decision.

Always request an all-inclusive cash price, ask what services are included, and request the estimate in writing. Understanding the full cost beforehand is one of the practical benefits of healthcare price transparency. It can help you avoid unexpected medical bills and make informed decisions with confidence. Furthermore, many providers like cash payments because their offices don’t have to spend time on the paperwork and resources required to deal with insurance companies.

***Note:*** *If you’re unable to negotiate a self-pay or bundled discount for charges exceeding $1,000, please contact CHM before paying. Our staff may be able to help negotiate a lower cost on your behalf.*


## Power statement #5: "I'd like a good faith estimate."

If you're planning a non-emergency procedure, federal law gives self-pay patients the right to request a good faith estimate.

A written estimate gives you a clearer understanding of anticipated costs, helps you prepare financially, and provides a helpful point of reference if questions arise later. This information can reduce stress and help you plan wisely.

## Power statement #6: "I want to pay you. Let's make a plan."

Providers want to be paid—and many are willing to work with patients who ask.

Many healthcare providers will work with patients who communicate honestly about their financial situation. Payment plans, partial upfront payments, or other flexible arrangements may be available—but only if you ask. A respectful, open conversation today can address your provider's needs and yours.



## Power statement #7: "Your CHM family is with you. We'll face this together."

Perhaps the most powerful statement of all isn't something you say to a doctor or a billing office.

It's something you say to a fellow believer who needs hope. No Christian should have to face a medical journey alone.

Every day, CHM members encourage one another through prayer, notes of support, and the sharing of medical burdens. With CHM, healthcare isn't only about finances. It's also about faith, compassion, and community.

No one needs to feel powerless about healthcare. Confidence grows when we're informed. Stewardship grows when we ask good questions. And hope grows when we remember we don't walk alone.

**GET YOUR POWER STATEMENTS**

At CHM, you have the power because you're equipped to ask the right questions, make wise decisions, and rely on a community of believers that's ready to stand with you every step of the way. **Download these power statements** so you can carry confidence with you.

# 12-year CHM member shares **Refer-a-Friend success tips**

CHM's Refer-a-Friend program makes sharing and saving simple. It enables CHM members to share with family and friends the ministry's biblical solution to healthcare costs, and bring others into a ministry that has financially and spiritually helped hundreds of thousands of members.

Mark Roden has recommended CHM to others throughout his 12 years as a member because of the impact it has on people's lives. We asked Mark to explain why he tells others about CHM, and what tips he can offer to others who want to do the same.

**CHM: What motivates you to tell others about CHM?**

**Mark:** CHM is the best solution for my family. I find that many people aren't happy with their health insurance. Many have heard about health cost sharing ministries; however, they don't understand how it works in real life. I have recommended CHM to hundreds of people. I have never had anyone tell me they regret joining CHM.

**CHM: Why do you choose CHM over health insurance?**

**Mark:** I have more than 30 years of professional experience in the insurance industry. CHM makes more sense today than ever before. It's a real-life solution God has provided that has been serving members for more than 40 years and has shared billions of dollars in healthcare costs.

**CHM: How do you start the conversation?**

**Mark:** I tell them how God has provided for my family in my time of need. I let them know that CHM is for Christians, and that the best thing about CHM is that you can choose any medical provider. I love the fact that I can go to the best providers and, if they follow conventional standard of care, my choices are not limited.

**CHM: Is there a particular CHM experience or testimony that you mention to others?**

**Mark:** CHM gave me confidence during many stressful circumstances. One experience began after a fire broke out on my family's property. Severe wind reignited an old burn pile, creating a dangerous situation that required me to fight the fire for much of the day. Later that evening, my wife experienced severe chest pains. My wife was hesitant, and I said, "This is why we have CHM," and she went to the nearby hospital.

After several tests, she returned home with reassurance that she was fine. When the medical bill arrived, the hospital had significantly reduced the bill through a cash-pay discount, making it highly affordable. The experience reinforced for me how important it is to talk to your provider about being a self-pay patient, and how CHM helps members approach medical situations with greater confidence.

**CHM: What are the most common questions you get about CHM, and how do you respond?**

**Mark:** The most common questions I get are about major medical events. I tell them that this is exactly the kind of situation CHM is designed to help address. I've known members who have walked through pregnancies, heart attacks, cancer, back and neck surgeries, hysterectomies, spinal meningitis, diverticulitis, cataracts, and more. I tell them that the best way to submit medical bills is through the CHM Member Portal. In many cases, those members later expressed gratitude that I told them about CHM.

I encourage them to read the CHM Guidelines and understand how the process works before joining. Members often benefit from cash pricing, and eligible medical bills may be shared according to the Guidelines after the member's Personal Responsibility is met.

**CHM: Has referring others to CHM opened any meaningful conversations about faith?**

**Mark:** Yes, I share my personal testimony of how God has helped my family and has used CHM to help hundreds of thousands of people in the U.S. God has provided a real-life solution that is available today, thanks to Christians who have shared billions in healthcare expenses.

# **What you don't need to pay** for as a self-pay patient

In 2025, I developed neck pain after a motor vehicle accident, and when it didn't resolve, I received an MRI scan. When I informed the front desk that I would be self-pay, another staff informed me that the self-pay charge for my initial orthopedic consultation would be $300, and the MRI would be $350.

With insurance, the financial picture looks different. An MRI of the cervical spine is commonly billed between $1,500 and $3,000 in a hospital setting before insurance discounts are applied. Although insurers generally negotiate lower contracted rates, the total amount billed is often several times higher than what I paid simply by asking for the self-pay price.

## Charges for medical services are often negotiable

One of the greatest advantages of being a cash-pay patient is that not every charge on a medical bill is a final cost.

When a medical office bills insurance, it typically follows a different (and far more complex and costly) workflow than when a patient pays directly. Here are several areas where self-pay patients may be able to reduce unnecessary costs:

## Insurance-related administrative charges

Considerable time is spent verifying insurance benefits, obtaining prior authorizations, filing claims, submitting appeals, and responding to insurance requests. If none of those services are needed, ask whether your bill reflects your status as a self-pay patient.

## Prompt-pay discounts

Many providers would rather receive payment today than wait months for reimbursement. Some practices offer discounts simply because they want to remove the administrative expense and uncertainty of insurance billing. Asking whether there's a cash-pay or prompt-pay discount can sometimes provide savings.

## Unnecessary testing

Not every test that is commonly ordered is necessary. While your physician should always recommend what is medically appropriate, it's reasonable to ask whether each laboratory test or imaging study is expected to influence treatment decisions.

Questions like, "How will this test change my care?" or "Is this test essential today?" can lead to valuable conversations.

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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**

## Generic medications and lower-cost alternatives

Most generic medications work just as well as their brand-name counterparts at a fraction of the cost. Likewise, procedures performed in ambulatory surgery centers or physician offices are often substantially less expensive than those performed in hospitals.

Ask whether there's generic medication or lower-cost treatment options that would provide the same medical benefit.

## Bundled pricing

Instead of receiving separate bills from the hospital, surgeon, anesthesiologist, imaging center, laboratory, and other providers, many procedures can now be purchased at a single, predetermined package price.

CHM identifies providers willing to offer discounted bundled pricing for members. These arrangements frequently include nearly every service associated with the procedure, dramatically reducing the total cost and time spent collecting different bills.

Providers also benefit. Receiving payment up front reduces administrative costs, improves cash flow, and eliminates much of the expense associated with insurance billing and collections.

## Become an informed consumer

If you're interested in becoming an informed healthcare consumer, I recommend the late Marshall Allen's book, *Never Pay the First Bill*. Allen spent years exposing unnecessary healthcare costs and helping patients understand how pricing really works.

One of his central messages is simple: medical bills are often negotiable, especially before they're paid. Asking questions, requesting an itemized bill, comparing prices, and negotiating respectfully can save patients hundreds—or even thousands—of dollars.

## Five questions every cash-pay patient should ask

Being an informed patient means partnering with your healthcare team to receive excellent care at a fair price.

Consider asking:

- Do you offer a self-pay or cash-pay discount?
- Can I receive an itemized estimate before the visit or procedure?
- Are there any charges on this bill that are only necessary for insurance billing?
- Is there a lower-cost option that provides the same medical benefit?
- If I pay today, is there a prompt-pay discount available?

> Many providers appreciate these conversations because they can focus less on insurance rules and more on caring for you.

## Value is more than price

Healthcare decisions should never be based on cost alone. The least expensive option isn't always the best option. Quality, safety, experience, and outcomes matter.

The goal is not to avoid necessary care. It's to avoid paying for unnecessary administrative costs or services.

As a CHM member and a self-pay patient, you have greater freedom to discuss prices openly, compare options, and participate in decisions about your healthcare. Many providers appreciate these conversations because they can focus less on insurance rules and more on caring for you.

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# The story behind
# Share Your Story Foundation

Impacting thousands of families every year, childhood cancer affects every aspect of a family's life. Parents and caregivers balance hospital stays, financial pressures, and the emotional weight of supporting a child through treatment—all while parents and siblings struggle with changes cancer brings to family routines.

Halle was one such individual affected by childhood cancer, diagnosed at the age of six. She and her family had to travel for her care, adding strain to an already stress-filled time. One additional thing stuck out to little Halle—hospital gowns are horribly uncomfortable.

As Halle got older, she remembered everything from her time in the hospital, and those experiences inspired Halle to help others going through similar circumstances. Her vision was two-fold: She wanted to provide housing for families who needed to travel for their care, and she wanted to create comfortable pajamas for children going through treatment.

Halle was re-diagnosed with cancer at age 22 and later succumbed to her illness. Her passion was taken up by her husband, Alec, and her mother, Julie. Thus, the Share Your Story Foundation came into being: Halle's Homes and HalleGrace.

Through donations and the sale of their pajamas, the Share Your Story Foundation funds ***housing*** for families who come to Columbus, Ohio, for long-term cancer treatment.

"I love the opportunity to talk about Halle and her impact. Halle had a heart to serve others, and we're taking on that legacy," said Julie, foundation co-founder and board secretary. "Furthering Halle's work brought a lot of healing to our family and increased our faith in God."

CHM is honored to partner with Share Your Story Foundation in their mission to bring comfort to childhood cancer patients by providing their special pajamas to the young CHM members who most need them.

These pajamas are designed with adaptable snap closures where ports are placed. This design provides comfort while allowing children to go through medical scans. HalleGrace also sells a hoodie with adaptable closures on the seams so patients can receive IVs and pick lines without having to take the hoodie off. The special clothing supports children by helping them keep their sense of dignity and modesty.

In addition to providing this practical support, CHM staff and members are privileged to pray for these children and their families as they navigate the challenges of treatment. Through this partnership, CHM hopes to provide comfort and encouragement during a difficult season.

# God is in the **falling leaves**

God created nature as a beautiful way to teach us about change.

It's sometimes tempting to see the fallen leaves of autumn as a sign that something has ended. But in reality, God designed the leaves to fall to make way for the new growth of spring.

Our spiritual lives follow a similar pattern.

We may hold onto things that provide no value and prevent us from growing as Christians. God invites us to release those things to Him: old habits, unhealthy relationships, bitterness, fear, regret, etc. Sometimes we hold onto things we think are a life-preserver, but they're actually an anvil dragging us under. Yet, Scripture reminds us that God works through change to accomplish something new within us.

The apostle Paul writes in Romans 12:2, "Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—His good, pleasing and perfect will." [NIV]

Embracing spirit-led change allows us as Christians to understand and follow God's will for our lives.

## New life comes after the old has gone

As the leaves begin to change and fall away, consider asking yourself:

- Am I giving God all of me or am I hindering my relationship with Him by hanging onto things that don't offer growth?
- What are the habits or attitudes that I need to let go of to experience spiritual growth?

## A change for the better

We can trust that God is working in every season of our lives. He doesn't ask us to let go of things because He wants to leave us feeling empty; instead, He invites us to release what doesn't serve His purpose so He can fill us with something better.

The leaves that fall today are preparing for tomorrow's growth. Place your trust in God, and He will turn an ending into a beautiful beginning. He is in autumn's leaves and spring's buds.

> 2 Corinthians 5:17 reminds us "Therefore, if anyone is in Christ, the new creation has come: The old has gone, the new is here!" [NIV]

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