

CHM

Christian
Healthcare
Ministries

Heartfelt

MAGAZINE

CHM member group's
mission work helps
people worldwide

You're 100% better off
with CHM!

Health screenings:
Don't put them off

October 2026

CHMinistries.org



"I returned to Christian Healthcare
Ministries for two primary reasons:

1. CHM is affordable 2. CHM is Christian"

- MARK LAWING

CONTENTS

CHM member group's mission work helps people worldwide	2
You're 100% better off with CHM!	4
"Affordability matters, and so do values;" CHM has both, says South Carolina pastor	8
CHM group gives pregnant women hope and life-affirming care	9
Health screenings: Don't put them off.....	10
When was the last time you shared your faith?	11

Get a \$200 referral credit through Refer-a-Friend

Referring your friends and family to CHM has never been easier! Simply tell them about CHM, share your phone number with them, and have them enter it when they enroll.

What's in it for you? Speedy savings.

As our thank you, receive a \$200 referral credit applied directly to your membership as soon as your friend's membership is active. Plus, your friend will get a welcome credit equal to 50% of one monthly contribution.*



**Terms & conditions and state limitations apply.
See chministries.org/refer-a-friend for details.*

CHM member group's mission work helps people worldwide

BY JANET SIMMS, SENIOR VICE PRESIDENT

Lifeline Christian Mission helps people through meal packing events, mission trips, and ministry partnerships around the world. Lifeline invites people of all ages and abilities to join them and experience the joy of serving others. We are grateful to have discovered CHM, and how it has impacted our ability to help people in the U.S. and abroad.

Choosing a program that reflected Christian community

Lifeline wanted to take care of the medical needs of staff at a much more cost-effective price than insurance. The organization saw the value of Christians working together to share one another's healthcare costs and chose Christian Healthcare Ministries.

Since joining CHM, Lifeline has been blessed by the ability to keep costs in check compared with other options. The opportunity to see monthly contributions directly impact the lives of others has also been a meaningful blessing for the team.

Lifeline is grateful for CHM, a health cost sharing solution that supports its staff while reflecting the Christian community and shared mission that are central to its work.

How God grew the mission

Lifeline was founded in 1980 to meet the physical and spiritual needs of the Haitian people. Over time, God opened the door to expand that vision to more communities and countries. Today, Lifeline serves worldwide, partnering with organizations like Love Does, Feed The Hungry, and Hands & Feet.

Through every season of growth, God has continued to guide and provide, opening doors for more people to serve and more communities to experience practical help and gospel-centered care.

Helping all ages serve together

Lifeline's main way of helping people serve is through meal packing events, where participants pack shelf-stable meals together for children, families, and communities facing hunger. These events bring together all ages and abilities—from grandkids to grandmas and everyone in between.



Location: Somalia

We believe God calls all of us to serve and we want everyone to experience its joy. Once packed, the meals are distributed in the United States and Canada or shipped to communities facing hunger in other countries. This creates a double impact: each meal is also an opportunity to share Christ and pray for the people receiving it—whether it sparks the start of their journey toward Him or strengthens the walk they're already on.

Lifeline also offers mission trips to more than a half dozen countries, giving people another way to live a life of mission by serving alongside local leaders and communities, encouraging them and continuing ministry work already underway.

A simple invitation with lasting impact

At a recent meal packing event, a mom invited her daughter to join her. The invitation meant a lot: the mom had prayed for years that her daughter would come to church. That day, her daughter came—and it was her first time stepping into the church.

Her smiles and laughter throughout the event showed just how much fun she had. God used this service opportunity to give a mother the chance to invite her daughter to serve alongside her. The story isn't over, and Lifeline is praying this first step becomes a catalyst for her to connect with Jesus. God can use even our simplest acts of service to inspire others.

Meeting a growing need

Hunger is a hard-hitting challenge that too many children and families are experiencing. Lifeline continues to receive requests for more meals from ministry leaders and partners. To meet this need, Lifeline needs people and churches to donate and pack meals.

It is a big opportunity to further God's kingdom—one meal, one prayer, and one act of service at a time. Lifeline also asks for prayer for staff safety as team members travel regularly to and from meal packing events, for their staff serving internationally, and the lasting impact of their work in local communities. Prayers for more meals to be packed and for the generosity of donors toward this and other projects are also deeply appreciated.

You're 100% better off with CHM!

After your Personal Responsibility*, your eligible medical bills are shared at 100%, not at health insurance reimbursement rates of 80%. It is more than just math—it can mean the difference between years of payments and lasting peace of mind.

**For more on Personal Responsibility and amounts please visit chministries.org/programs*

OPEN TO READ MORE

It figures: 100% sharing of eligible medical bills beats 80%

A dollars-and-cents lesson taught a man about the difference between CHM’s sharing 100% of eligible medical bills* and health insurance’s standard 80% reimbursement rate.

In a hospital for a stubborn kidney stone, he underwent a procedure to jar the stone loose. When he received his bill, his cost not paid by health insurance amounted to \$2,500. He set up a payment plan of \$100 monthly; it took two years to pay the bill.



Health System

Date	Description	Amount
01/07/26	Patient Payment	\$500.00
01/14/26	Self-Pay Discount	\$1,340.00
01/14/26	Total Charges	\$9,600.00
Total hospital payments and adjustments:		\$7,760.00

Attending Provider: Emergency Hospital
Diagnosis: I30.9 – Acute pericarditis, unspecified

Current Total Balance	\$	7,760.00
Current Insurance Balance	\$	0.00
Current Self Pay Balance	\$	7,760.00



Health System

Responsible Party: Joe Sample
Address: 127 Hazelwood Ave.,
Barberton, Ohio 44203

Responsible Party ID: 3800439
Print Date: 01/21/2026

Insurance Coverage on File:

This is an itemized listing of services for:

Patient: Joe Sample
Account Number: 1210001454022

Service Begin Date: 01/08/26
Service End Date: 01/08/26
Service Location: ER
Print Date: 01/21/26

Hospital Charges

Svc Dt	Charge Code/Description	Rev Code	CPT/HCP CS	Qty	Unit Charge	Amount
0311 - Radiology-General						
01/08/26	31188172-CHEST XRAY	0311-RADIOLOGY	71046	2	\$1,700.00	\$1,700.00
01/08/26	31188173-CT SCAN	0311-RADIOLOGY	71260	1	\$850.00	\$850.00
01/08/26	31188177-ECHO CARDIO	0311-RADIOLOGY	93306	1	\$850.00	\$850.00
Total charges for 0311 RADIOLOGY GENERAL						\$3,400.00
0312 - Labwork-General						
01/08/26	31200004-HC CELL BLOCK ANY SOURCE	0312-LABORATORY PATHOLOGY-HISTOLOGY	88305	1	\$450.00	\$450.00
01/08/26	31288341-HC IHCEA ADD'L SINGLE ANTIBODY ADD ON	0312-LABORATORY PATHOLOGY-HISTOLOGY	88341	1	\$450.00	\$450.00
01/08/26	31288341-HC IHCEA ADD'L SINGLE ANTIBODY ADD ON	0312-LABORATORY PATHOLOGY-HISTOLOGY	88341	1	\$450.00	\$450.00
01/08/26	31288341-HC IHCEA ADD'L SINGLE ANTIBODY ADD ON	0312-LABORATORY PATHOLOGY-HISTOLOGY	88341	1	\$450.00	\$450.00
01/08/26	31288341-HC IHCEA ADD'L SINGLE ANTIBODY ADD ON	0312-LABORATORY PATHOLOGY-HISTOLOGY	88341	1	\$450.00	\$450.00
01/08/26	31288342-HC IMMUNOHISTO ANTIB 1ST STAIN	0312-LABORATORY PATHOLOGY-HISTOLOGY	88342	1	\$450.00	\$450.00
Total charges for 0312 LABWORK GENERAL						\$2,700.00
0361 - ER Services-General						
01/08/26	36110005-ER	0361-EMERGENCY ROOM	99801	1	\$3,500.00	\$3,500.00
Total hospital charges:						\$9,600.00
Hospital Payments and Adjustments						

Page Number: 1

A medical bill shared in full

Several years after the kidney stone, a one-time heart issue called pericarditis sent him to the emergency room for seven hours. A lengthy list of tests was conducted, and his issue was resolved. The bill: \$9,600. After his kidney stone event, and before experiencing pericarditis, he'd become a CHM member. The result was that, after an eligibility determination and Personal Responsibility, his ER bills for physicians, testing, and more, were shared at 100%.

Every year, medical inflation affects numbers such as those above. Medical inflation historically outpaces general inflation. For example, the Kaiser Family Foundation Health System Tracker says that between 2000 and 2024, medical inflation rose 121.3%, while inflation for all goods and services rose 86.1%.

"For many people, 80/20 has simply become part of the vocabulary of healthcare. They expect a significant bill to be left behind for them to pay. That is why, even when members understand CHM's program* when they join, experiencing 100% sharing of eligible medical bills after their Personal Responsibility has been met can still be a remarkable moment," said J. Craig Brown II, CHM president and CEO.



CHM'S 100% sharing versus insurance's 80/20 equation

There are two ways 80/20 affects people with health insurance: first, coinsurance; for a typical health insurance claim, an insurer commonly pays 80% and the patient pays 20% (until the out-of-pocket maximum kicks in). Second, the Affordable Care Act's "80/20 rule" that requires at least 80% of dollars collected by health insurance to be returned in paid claims or healthcare improvements.

The intent of the Affordable Care Act's 80/20 rule was to put the brakes on what insurance companies charge their consumers. However, unintended consequences surfaced.

Talon Healthtech, a medical technology company, said of the 80/20 rule: "While the objective was to make premiums lower for healthcare consumers (a mission with strong merit, for sure), it has instead removed any incentive for the health insurance companies to drive down the total value of medical claims...Since their markup is limited to 20% of their claims at most, mathematically speaking, it seems they would actually want claims to be as high as possible. The more they pay in claims, the more they charge in premiums, and the more money they get to keep as profit."



Christian Healthcare Ministries President & CEO | J. Craig Brown II



More than money: A ministry of stewardship

CHM's stewardship principles are key to its ability to share 100% of eligible medical bills after Personal Responsibility amounts are met. The ministry's administrative costs are no more than 10%, enabling at least 90 cents of every dollar to be applied to medical bill sharing.

"CHM is first and foremost a ministry. That means stewardship is not simply a financial discipline for us; it is a biblical responsibility. We are accountable to the Lord and to our members to use the resources entrusted to CHM wisely and faithfully," said Brown.

In 2025 alone, CHM satisfied more than \$1.5 billion in members' medical bills. From the ministry's founding in 1981, more than \$14 billion in members' bills have been satisfied.

CHM is a non-profit ministry, not health insurance. Unlike health insurance, with CHM there is no denial of membership or cancellation of membership because of a health issue, age, or other physical condition (membership may end for reasons unrelated to health status, as described in the CHM Guidelines); also, per CHM Guidelines, members' monthly financial contributions don't increase if they develop a costly medical problem.

Brown said, "The financial value is significant, but CHM has never been only about the money. When a member faces a serious medical event, there is tremendous reassurance in knowing that fellow believers are standing with them and helping carry that burden. That is the heart of Christian healthcare sharing."

**All members, bills, sharing, eligibility determinations, and pre-existing conditions are subject to the CHM Guidelines.*

“Affordability matters, and so do values;” CHM has both, says South Carolina pastor

BY MARK LAWING, SPARTANBURG, SC

As the pastor of a small church, I was looking for a healthcare option that works for me. Self-employed since 2007, I’ve served as a pastor since 2010, and became a member of CHM in 2014.



Mark Lawing, Spartanburg, SC

In 2022, I qualified for healthcare subsidies, so I discontinued my CHM membership. But, like many people, I experienced high deductibles and an environment where it seemed the insurance company had more control over my health than the attending physician.

I returned to Christian Healthcare Ministries for two primary reasons:

1. CHM is affordable
2. CHM is Christian

As my dissatisfaction with health insurance grew, I thought back to when CHM shared my medical bills from after I fell from a tree. I shattered both wrists, broke my left hand and forearm, and did significant damage to my back. My hospital bills were more than \$200,000. With CHM’s help, those bills were reduced to just over \$60,000; the ministry shared 100% of the cost apart from my Personal Responsibility.

My experience with CHM is positive. The staff is courteous and helpful, and the sharing process is straightforward.

Health insurance often felt impersonal and frustrating. One major advantage with CHM is that if my attending physician says I need something, I’ve reached the Qualifying Amount and Personal Responsibility, and it’s an eligible expense, it’s shared. I didn’t have the same experience with health insurance.

CHM reminds me that health cost sharing is about believers bearing one another's burdens. Knowing that fellow Christians are praying for and supporting one another financially brings a sense of encouragement that simply doesn't exist in the health insurance model.

My advice to Christians is this: affordability matters, and so do values. CHM is more than a way to address medical expenses—it's a ministry built on biblical principles of generosity, stewardship, and caring for one another.

CHM member group gives pregnant women hope and life-affirming care

BY BETSY WETHERBY, HUMAN RESOURCES MANAGER

Heartbeat International (a CHM member group) gives pregnant women in crisis comprehensive help. We rescue as many lives as possible through a global network, renewing communities one woman at a time. In 2020, we joined Christian Healthcare Ministries as a healthcare cost solution for our staff, which now includes 110 employees. This is how we found CHM, and our organization's story:

Finding a health cost solution that aligned with our mission

Six years ago, we looked for medical coverage for our staff that met our five C's:

- **Cost:** We wanted an affordable program for our organization and employees who share in the cost of their healthcare.
- **"Coverage":** Because health cost sharing ministries, like CHM, are not insurance, it was important that the program be strong, comprehensive, and able to meet the needs of our employees and their families.
- **Conscience:** It was key that the program aligned with our Statement of Faith and Christian Conduct.
- **Complexity:** Our employees needed to understand the program easily, and we needed simplicity that supported our staff.
- **Compliance:** Due to the size of our organization, we needed an Affordable Care Act-compliant option.

CHM met—and meets—those needs.

A growing global movement

Heartbeat was founded in 1971 as Alternatives to Abortion International, in response to the growing need for compassionate, life-affirming support for women in the U.S. facing unexpected pregnancies. Today, Heartbeat supports a network of more than 4,000 affiliated pregnancy help organizations in over 100 countries. In 2003, we launched Option Line, our 24/7 helpline connecting women with caring support and practical resources. In 2018, we released the Abortion Pill Rescue Network, helping women possibly reverse a chemical abortion. Through every season of growth, God has remained faithful by opening new doors to reach women with hope and life-affirming care.

A second chance at life

One recent story came from Lanie, a mother of three who felt overwhelmed when she learned she was pregnant again. Believing abortion was the responsible choice, she took an abortion pill. Regret came immediately, and Lanie searched for someone who could help. Thankfully, she reached the Abortion Pill Reversal (APR) helpline, where a compassionate consultant listened to her concerns and quickly connected her with a healthcare professional. Lanie received information about her options and the reversal process. Today, her baby girl, Josie, is alive. Through God's gracious intervention and the generosity of faithful donors, Lanie received the support she needed, and Josie was given a second chance at life.



Standing together through prayer and support

Prayer is one of the most powerful ways to stand with Heartbeat. This ministry faces significant challenges and growing opposition, making the prayers of faithful supporters essential as we continue serving women, families, and pregnancy help organizations around the world. We also invite those who share this vision to support the mission financially. Heartbeat is fully donor-supported and does not receive any government funding. Generous gifts help keep our helplines available 24/7, so that every woman who reaches out can receive compassionate support and life-affirming assistance at no cost to her.

Finally, with respect to CHM, their team is a gem! They are personally invested in our healthcare challenges and the satisfaction of our CHM members. And we personally appreciate the important education they provide so that we are using our CHM memberships to the fullest.



Health screenings: Don't put them off

Preventive care is one of the simplest and most effective tools for catching disease early, when it's most treatable and often before it ever produces a symptom.

A 2025 JAMA Network Open study found that women ages 70 to 79 who had a screening mammogram within five years before a breast cancer diagnosis fared better than those who were not screened: screening resulted in women being 54% less likely to be diagnosed at a later stage and 36% less likely to die from the disease than those who were not screened.

The earlier a condition like breast, colorectal, cervical, or skin cancer is caught, the better the odds of successful treatment. According to a CDC article, in 2023, while most adults of screening age were up to date with screening tests, 1 in 3 (colorectal) to 1 in 5 (breast) adults were not.

Health screenings through Virtual Care Solution

The single best way to start the preventive screening process is to first have a primary care doctor in your corner before you ever need a screening. That's exactly what's provided by CHM's Virtual Care Solution, powered by HealthTap as a complement to your in-person PCP. Every CHM member has access to a dedicated primary care physician (PCP) through HealthTap, with same-day or same-week video visits included in your CHM membership.

Your HealthTap PCP can evaluate your age, family history, and risk factors and refer you for appropriate health screenings—whether it's a mammogram, a colonoscopy, a skin exam, or bloodwork.

If you haven't registered yet for your HealthTap account, now is a good time to do it by visiting healthtap.com/for/chm. Establishing that primary care relationship now means you have a doctor ready to guide you toward the right screenings before a concern ever arises.

Cancer treatment through Cancer Care Solution

Of course, even the most faithful preventive care can't guarantee you'll never face a diagnosis. That's another way CHM works on your behalf. If a screening turns up something serious,

CHM's Cancer Care Solution supports you from diagnosis through treatment with guidance, potential Personal Responsibility savings, and dedicated CHM staff support, including nurse navigators. It's there so that if the difficult moment ever comes, you're not walking through it alone.

Small steps

Preventive care isn't just a medical decision: it's an act of stewardship. The same way Scripture instructs Christians toward faithful stewardship of our finances; we're called to be faithful stewards of our health.

Talk to your HealthTap PCP about which health screenings are right for you at your age and health history and know that CHM Care Solutions are there if you ever need them. Common preventive screenings may include mammograms for breast cancer, colonoscopies or stool-based tests for colorectal cancer, Pap tests for cervical cancer, prostate screenings, routine bloodwork, blood pressure and cholesterol checks, and skin exams to watch for signs of skin cancer. Even simple at-home awareness of skin cancer can be a helpful first step between doctor visits. Download the skin check wheel from our friends at Apex Skin (apexskin.com) for an at-home reference to help monitor changes and know when it may be time to follow up with a healthcare provider.



SCAN TO
DOWNLOAD

Don't let "later" become "too late."

Have questions about your CHM Care Solutions or HealthTap? Log in to your Member Portal (portal.CHMinistries.org) to learn more or get started today.



SCAN TO READ MORE
OF DR. JACOBSON'S
ARTICLE AND RELATED
REFERENCES.



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.)

When was the last time you shared your faith?

Our faith isn't just for ourselves. God's call to us as Christians is to live according to our faith, and to share it with the people He places in our lives.

At the end of His ministry, Jesus said, "Go into all the world and preach the gospel to all creation. Whoever believes and is baptized will be saved, but whoever does not believe will be condemned." Mark 16:15-16 (NIV)

Evangelism is sharing with others the Good News of Jesus, His life, death, and resurrection. Many of us won't be called to the foreign mission field or to full-time ministry. Yet all of us are called to share God's love and the truth of the Gospel with those in our communities—neighbors, coworkers, family, and friends.

We all have everyday evangelism opportunities.

Obedience to God

Only 31% of Christians strongly agree they have a personal responsibility to share their faith; according to Barna Group, a Christian research organization. When Jesus Film Project asked 1,600 Christians why they don't share their faith, 22% said fear. It's often easier to stay quiet when it comes to sharing our faith than to risk "rocking the boat."

Sharing our faith can feel uncomfortable, inconvenient, or seem fruitless. It puts us at risk of rejection, and it requires us to be different. But obedience to God often requires us to sacrifice personal comfort, at least in the moment. God has promised to reward our obedience, something that far outweighs momentary discomfort.

God has not left us alone. He empowers us to share our faith. He's given us the Holy Spirit (Acts 1:8). He's given us His grace. The early church believers experienced this in Acts 4:33, "And with great power the apostles gave witness to the resurrection of the Lord Jesus. And great grace was upon them all."

Sharing faith

Many people around us are carrying burdens we may never see. According to a 2023 survey by the Harvard Institute of Politics, nearly half of adults under 30 felt down, depressed, or hopeless on multiple days over a two-week period. When we open our hearts in obedience to God, we may find that we have more opportunities to share our faith than we realize. Here are some ways we can be a light to the world:

- Pause throughout your day to notice those around you. Share God's love with someone through a kind word or gesture.
- Offer to pray for people who are in need. If they're comfortable, pray with them right away. Prayer can open doors to share your faith.
- Build relationships and trust with those around you. As you live out your faith, people may seek you out when they have questions.
- Share what God has done in your life. Your personal experience with God is a powerful witness to others.
- Let God's love influence your daily interactions. Jesus said, "By this everyone will know that you are my disciples, if you love one another." John 13:34 (NIV) The way we treat one another is a testimony to the world of God's love for them.

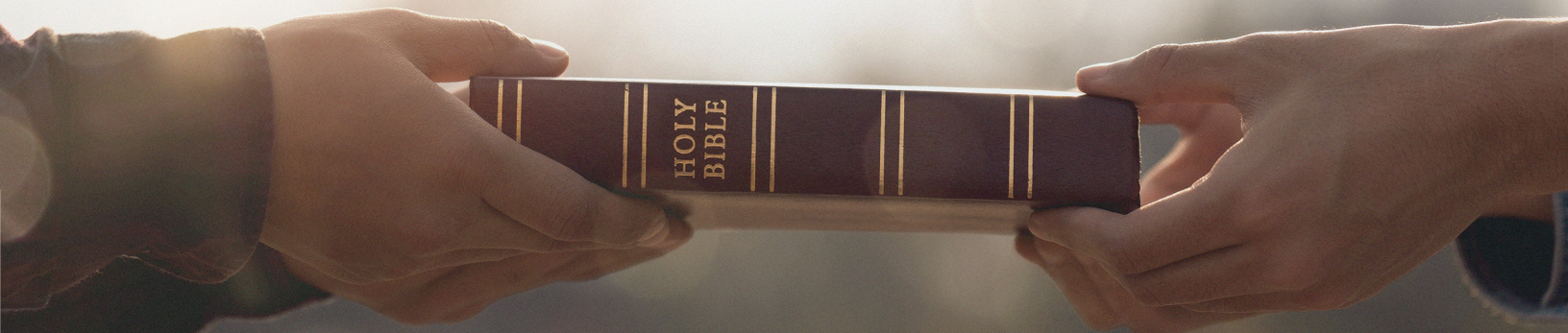
Remember that God is the one who changes hearts. We share our faith in obedience and trust God with the outcome.

As a CHM member, you're supporting, encouraging, and lifting the burdens of medical bill costs for other Christians. By doing so, you're also supporting the spread of the Gospel through fellow members who are missionaries, teachers, pastors, evangelists, and those who share their faith every day.

CHM members' love and prayerful support of one another is a testimony to the world of the Gospel's life-changing power.

REFERENCES:

- <https://barna.com/trends/faiths-shrinking-influence/>
- <https://www.jesusfilm.org/blog/christian-evangelism-statistics/>
- <https://www.thecrimson.com/article/2023/4/24/iop-youth-poll-spring-23/>





@iheartchm



CHM legal notices (more notices are on our website at CHMinistries.org/legal-notice)

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.

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.



VISIT OUR WEBSITE

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: NOTICE: This publication is not issued by an insurance company, nor is it offered through an insurance company. Christian Healthcare Ministries is a nonprofit health cost-sharing ministry and is not an insurance company or licensed as such. This publication does not guarantee or promise that your medical bills will be shared, and it should never be considered a substitute for an insurance policy. Whether anyone chooses to share your medical bills is entirely voluntary; no member is compelled by law to contribute toward your medical bills. Whether an expense is eligible for sharing, the amount shared, and any applicable limits, waiting periods, and provisions governing pre-existing conditions are determined by the CHM Guidelines, which you should review carefully to be sure you understand any limitations that may affect your personal medical and financial needs. If you join this ministry instead of purchasing health insurance, you will be considered uninsured, and you are always personally responsible for the payment of your own medical bills. Membership in CHM does not provide the same protections available to a person covered by a policy issued by a licensed insurance company, and your liabilities are not covered by any state's life and health insurance guaranty association or similar organization.