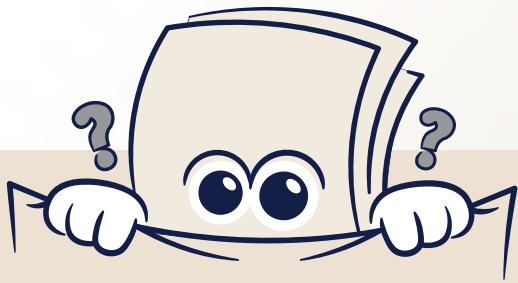


Heartfelt

MAGAZINE



Answering your questions:
How CHM shares your
medical bills

“Everything we need, and
nothing that we don’t.”
Dawn Matthieu finds her
way back to CHM

CHM’s sharing model is
about spiritual values



November 2026

CHMinistries.org



“In every case, CHM is
hands-down the winner!”

– DAWN MATTHIEU

CONTENTS

Answering your questions:

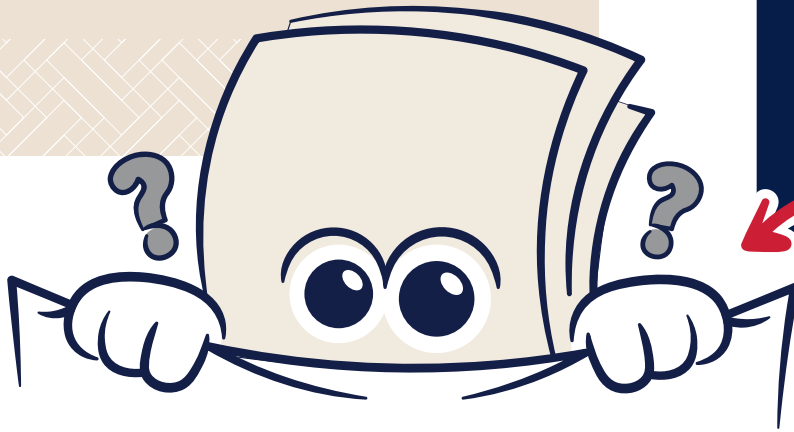
How CHM shares your medical bills 2

“Everything we need, and nothing that we don’t.” Dawn Matthieu finds her way back to CHM.....6

CHM’s sharing model is about spiritual values 7

Feasting with faith: Eating well this holiday season 8

Jehovah Jireh: Our God provides 10



Reminder: CHM’s monthly contributions remain the same for 2027

Thanks to members’ increasing participation in CHM’s valuable opportunities listed below, there are no contribution changes for 2027. Personal Responsibility and Qualifying Amounts will also stay the same. We look forward to another year of continuing our mission to glorify God, show Christian love, and experience God’s presence as Christians share each other’s medical bills.

Maximize the value of your CHM membership:

- Automated bank payments for monthly contributions that provide you with a 3% discount*
- HealthTap for virtual doctor visits
- Cancer Care Solution or Complete Surgical Care Solution when appropriate
- Referring new members to CHM
- Signing up for email and SMS messages

** Automated bank payments are not available to Maryland members.*

Meet William,

**A MEDICAL BILL SENT TO
CHM FOR SHARING**

Answering your questions:

How CHM shares your medical bills

CHM reviews and shares your medical bills as quickly as possible while carefully stewarding your monthly contributions. The CHM process serves and protects you; it’s your money, sent to meet your needs and those of other members. Each of the following steps is vital in that process.

CHM Care Solutions: The step before the medical bill

Many members contact CHM saying they have no family physician, or, having received a physician’s diagnosis, members are unsure about the care they’re receiving. CHM’s research capabilities can help you find a high-quality physician at the best cost. CHM has arrangements with specific providers where providers are paid directly.

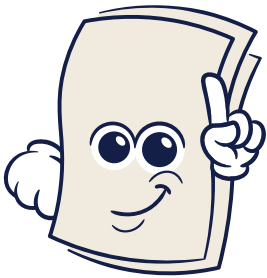
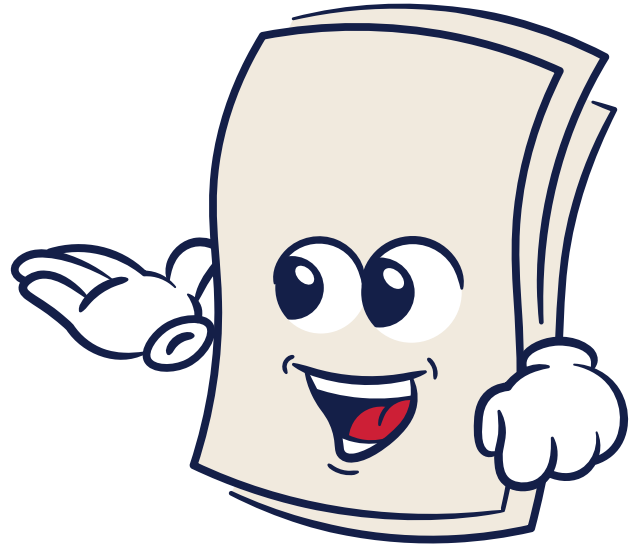
Additionally, some of our CHM Care Solutions offer perks in the form of direct payment to your provider:

- **Complete Surgical Care Solution (CSCS):** If you receive your surgery through a CSCS-recommended provider, CHM makes arrangements—including travel—and then pays the provider directly. All you need to do is receive your surgery and focus on healing.
- **Cancer Care Solution (CCS):** There are times when you may be able to receive your cancer treatment through a CCS-recommended provider; in these cases, CHM pays the provider directly, allowing you to focus your energy on recovering.

Medical bill sharing steps

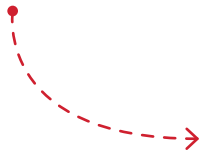
Whether CHM sends a sharing check for eligible medical expenses to you or pays your provider directly, the way CHM processes your medical bills before sharing remains the same.

Each of these steps makes sure everyone's medical bills are shared according to the CHM Guidelines, which promotes consistency and fairness to all members.



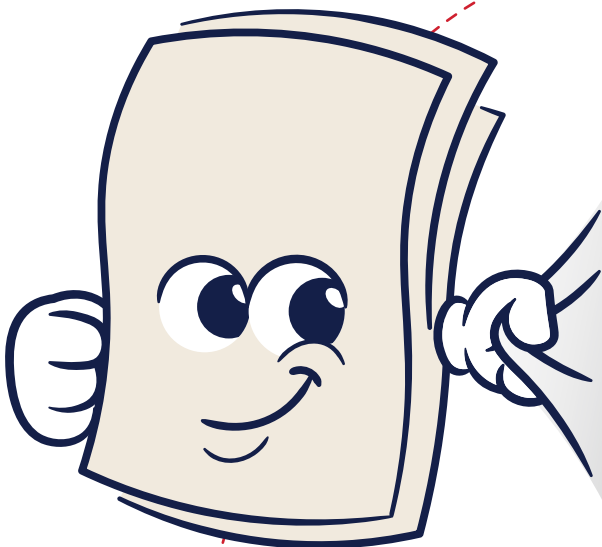
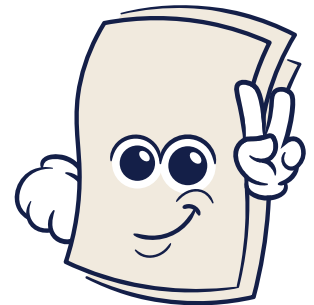
First step: Records

The quickest and easiest way to submit bills and answer CHM's questions about your medical event is through the CHM Member Portal. Bills and the sharing request packet can also be submitted via fax, or mail. Staff sort them by date of receipt, making sure that everything is labeled and categorized correctly.

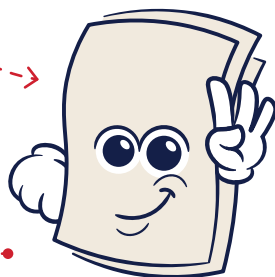


Second step: Data Entry

Our Data Processors review the medical bills. If the medical bills aren't fully itemized or we're missing required information, our Data Processors will request them from you using the Member Portal, or, if you don't have portal access, through regular mail.



"The CHM process serves and protects you; it's your money, sent to meet your needs and those of other members."



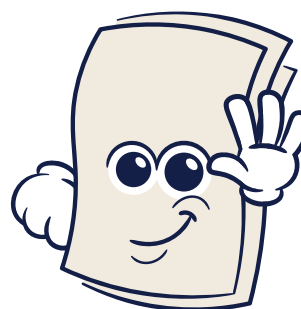
Third step: Authorization

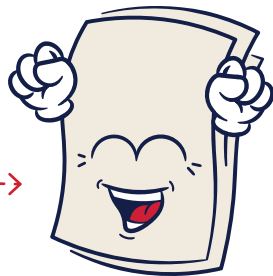
CHM's authorizers review medical bills for eligibility and categorize them according to the CHM Guidelines. There are times when CHM requests medical records directly from the provider, but, ultimately, members are responsible for making sure CHM receives the necessary medical records within Guidelines-specified time periods.



Fourth step: Member Advocate

If you've already secured a discount with your provider, your medical bills move to the fifth step. Otherwise, CHM's Member Advocate team negotiates discounts, verifies balances, and inquires if you qualify for financial assistance.





Fifth step: Member Reimbursement

Finally, CHM's Member Reimbursement team releases eligible funds to you, or in some cases, your provider, in the form of a sharing check.

Each step along the way is to safeguard your money and to use it properly.



Sharing and caring

CHM staff are praying for you—our members—especially those experiencing medical events.

CHM is a ministry, and our staff pray with members over the phone, add them to the Prayers Unceasing list included in member's monthly statement, or include Scripture with your sharing checks.

Thank you for your heart to serve your brothers and sisters in Christ through your participation and prayer.

Editor's note: CHM is a health cost-sharing ministry, not an insurance company, medical provider, or health insurance network. Membership is not insurance. Medical bill sharing is voluntary, subject to the CHM Guidelines, not guaranteed, and not contingent upon the use of a specific provider or provider network. Members remain personally responsible for their medical bills. Medical care is provided by independent healthcare professionals. Health information in this publication is educational and does not replace professional or individualized medical advice. CHM Members in Maryland may be subject to a different bill sharing process and should refer to the state-specific legal notices found [here](#).

“Everything we need, and nothing that we don’t.”

Dawn Matthieu finds her way back to CHM

BY DAWN MATTHIEU, GAINESVILLE, GA

When I started our garage door company, health insurance wasn't an option because of high pricing—that's when, in 2019, we chose CHM.

CHM's enrollment was seamless and sharing was easy. CHM and health insurance were like day and night.

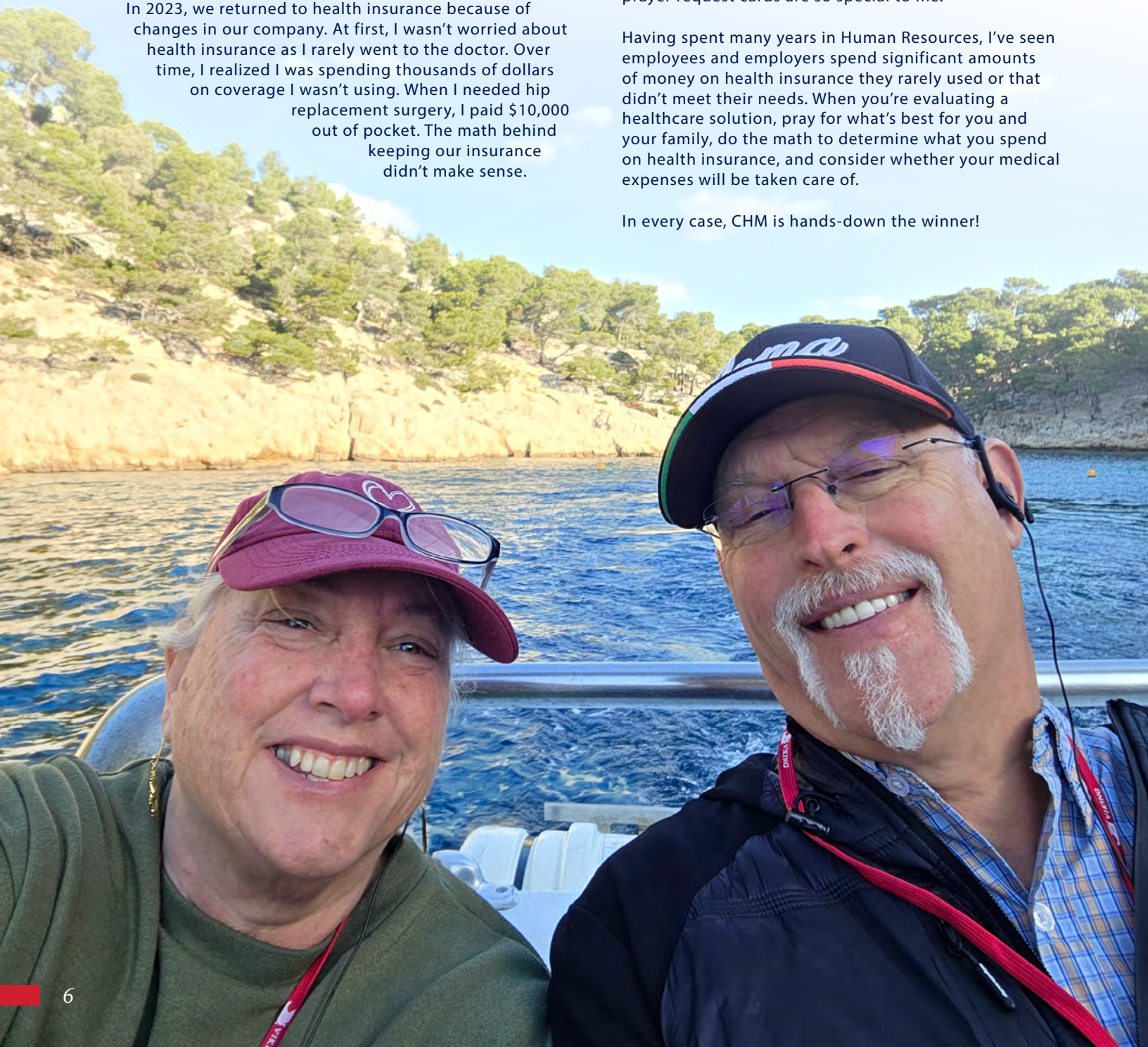
In 2023, we returned to health insurance because of changes in our company. At first, I wasn't worried about health insurance as I rarely went to the doctor. Over time, I realized I was spending thousands of dollars on coverage I wasn't using. When I needed hip replacement surgery, I paid \$10,000 out of pocket. The math behind keeping our insurance didn't make sense.

As of 2026, we're so happy to return to CHM! This ministry continues to stand out for its support, ease of use, and value, making it a better solution for us. It is everything we need, and nothing that we don't.

As a member, I love reading member testimonials and contributing to help others with their medical financial burdens. The notes of encouragement and prayer that I can send each month through CHM's Prayers Unceasing prayer request cards are so special to me.

Having spent many years in Human Resources, I've seen employees and employers spend significant amounts of money on health insurance they rarely used or that didn't meet their needs. When you're evaluating a healthcare solution, pray for what's best for you and your family, do the math to determine what you spend on health insurance, and consider whether your medical expenses will be taken care of.

In every case, CHM is hands-down the winner!



CHM's sharing model is about spiritual values

A Christian's treasure is to be stored up in heaven, but it's also true that healthcare costs affect their lives here on earth. CHM's voluntary health cost-sharing program is an alternative to health insurance established on the biblical foundation of Christians carrying each other's burdens to fulfill the law of Christ (Galatians 6:2). That's why CHM's sharing of eligible medical bills is ultimately an expression of spiritual values.*

Ministry isn't just about money

In its 45 years, CHM has received thousands of letters, emails, and other messages from members who have stated the same thought in different ways with different words: They're grateful to help fellow members of the Body of Christ with their healthcare costs.

Beyond helping one another financially, CHM members pray for each other. Members offering prayer to fellow members in need send cards and letters of support—even to people they don't know. Why? Because they're members of the same spiritual family, and ministering to each other out of obedience to Christ is about more than just money.

Sharing out of God's grace

The New Testament calls for the body of Christ to see to the needs of their fellow Christians. The Apostle Peter in 1 Peter 4:10 says "As each has received a gift, use it to serve one another, as good stewards of God's varied grace." CHM exists to facilitate Christians' serving one another through the sharing of medical bills.

When members voluntarily send CHM their monthly contributions, they engage in an act of grace, and those contributions are used to serve others through CHM's sharing of 100% of eligible medical bills (subject to CHM Guidelines and Personal Responsibility)*.

You work hard, and so do your contributions

Our members work hard for their money, and so CHM stewards member contributions in a manner honoring to God, in a way faithful to CHM's mission, and in accordance with CHM Guidelines. In 2025 member contributions alone reached \$725 million and were used to share over \$609 million in eligible medical bills after over \$693 million in discounts.

Praying and sharing is 100% for you

When CHM staff members are collectively praying for and with our members, it's with this purpose: to support, through the power of the Holy Spirit, CHM's mission on our members' behalf and to the glory of God.

CHM's purpose is to share eligible medical bills for Christians, a self-initiated duty grounded on a 2,000-year-old biblical foundation.*

*All members, bills, sharing, eligibility determinations, and pre-existing conditions are subject to the CHM Guidelines. CHM is a health cost-sharing ministry, not an insurance company. CHM membership is not insurance.



Feasting with faith: Eating well this holiday season

Many of our cherished memories are made around a table. From the Last Supper where Jesus broke bread with the disciples to our contemporary Sunday potlucks, Scripture and tradition alike remind us that food is meant to be shared in fellowship. "Whether you eat or drink, or whatever you do, do it all for the glory of God" (1 Corinthians 10:31, NIV). That includes the way we approach the turkey, the pie, and the second (or third) helpings this November and December.

The holidays shouldn't be a season of guilt or throwing caution—and our health—to the wind. We can enjoy the food at the center of these celebrations without paying for it in January.

Make a few smart swaps, not a whole new menu

You don't need to reinvent Grandma's recipes to eat healthier. The American Heart Association's "Healthy for Good" initiative suggests making simple substitutions: trade some salt for herbs and spices, work extra fruits and vegetables into your sides, and reach for lower-sodium canned or frozen ingredients when you cook. A green bean casserole made with fresh beans and a lighter sauce still tastes like Thanksgiving—it's just kinder to your blood pressure.

Watch your plate, not just your willpower

Portion size matters more than perfection. Fill half your plate with vegetables, a quarter with lean protein like turkey or fish, and leave the rest for starches and treats. This is especially helpful for those managing diabetes: the American Diabetes Association's "plate method" and its emphasis on keeping regular mealtimes can prevent blood sugar swings that make holiday gatherings feel like a minefield. If you have diabetes or heart disease, don't skip meals to "save room"—that's one of the surest ways to overeat later, and it can send blood sugar in the wrong direction.

Don't arrive hungry, and don't eat with your eyes

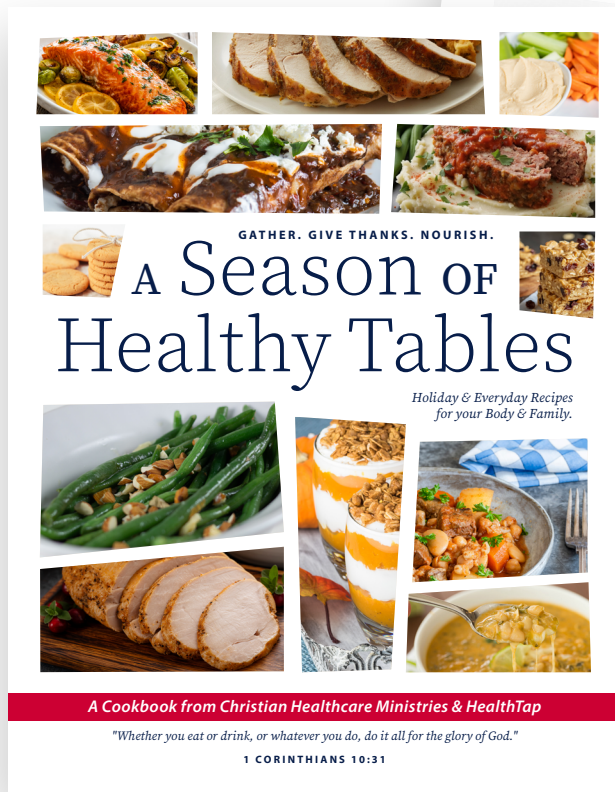
Have a small, protein-rich snack before you head to the party. It takes the edge off your "hangry" and helps you make calmer choices once you're in front of the table. When you do indulge, savor it. Sit down, slow down, and taste the meal instead of grazing while multitasking. If you're the one hosting, consider asking someone to manage short, 30-minute pockets of time as the host throughout the day so you can feel confident and free to stop what you're doing and take in the fruits—or foods—of your own labor.

Move a little, even in the busyness

A short 10-minute walk after the big meal can aid digestion and help stabilize blood sugar. Consider making a family walk part of your Thanksgiving or Christmas Day tradition. It's a wonderful way to talk, laugh, and move all at once.

Remember what the meal is for

The American Heart Association notes something sobering: more cardiac deaths occur on Dec. 25 than any other day of the year, likely tied to the stress, disrupted routines, and overindulgence common to the season. That's a good reminder that self-care isn't selfish—it's stewardship. Our bodies are temples of the Holy Spirit (1 Corinthians 6:19-20, NIV) and caring well for them honors God.



HealthTap holiday recipes

To help you put these principles into practice, we're excited to feature a new recipe resource in collaboration with HealthTap (the partner that powers CHM's Virtual Care Solution). Together, we've made a collection of dishes designed to be both delicious and kind to your health, for which I was honored to write the foreword. I hope you'll enjoy trying a few of them at your table this season.

However you celebrate, my prayer for you and your family is a holiday season full of good food, good health, and even better company.

DOWNLOAD THE RECIPE BOOK

**This article is intended for general education regarding food and health; readers should follow his or her clinicians' individualized health and diet advice.*

REFERENCES

1. American Heart Association. 5 Simple Strategies for Healthier Holidays (Healthy for Good initiative).
2. American Diabetes Association. Diabetes Plate Method.
3. American Diabetes Association, as cited in Michigan State University Extension, Holiday Planning When Living with Diabetes.
4. Centers for Disease Control and Prevention. Healthy Eating and the Holidays (Diabetes).
5. UCI Health. Tips for Heart-Healthy Holiday Eating.
6. USC College of Pharmacy, Health Watch: Managing Diabetes During the Holidays.
7. American Heart Association, citing research published in Circulation, on holiday-season cardiac events.



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.)

Jehovah Jireh: Our God provides

Our world is filled with need—physical, emotional, spiritual, and relational. Yet Scripture reminds us that God sees every need and faithfully provides. Sometimes His provision comes through answered prayer, unexpected resources, or another person's timely encouragement. Other times, He stirs His people to become part of the answer. According to National Philanthropic Trust, in 2024, giving to religious causes remained the largest category of charitable giving—about 23% of all donations—and faith-based generosity often continues beyond church walls through volunteering, local outreach, and missions. God is the provider, and He graciously invites His people to receive His care and share His care with others.

Jehovah Jireh

The name “Jehovah Jireh” is found in Genesis 22. God had just told Abraham to sacrifice Isaac, his promised son. Abraham obeyed God and moments before Abraham would have killed his son, the angel of the Lord stopped him and showed him a ram caught in a thicket as a substitute sacrifice. God extraordinarily provided—saving Isaac's life and foreshadowing Jesus being the sacrificial lamb who brought about our salvation.

In response, Abraham calls God the name Jehovah Jireh, “the Lord will provide.” Another direct translation for that Hebrew word is “to see.” God is the one who will “see” to it and take care of the need.

God, in His Word, reveals that He is our provider, He wants to meet our needs, and He already knows what we have need of.

Through God's provision for us, we see His care.

God's provision

God's provision goes well beyond financial or tangible needs, though those are included, too. We see from Scripture that God's divine provision includes godly living, generosity to serve others, peace, wisdom, healing, joy, and wholeness.



- **Godly living:** “His divine power has granted to us all things that pertain to life and godliness, through the knowledge of him who called us to his own glory and excellence,” 2 Peter 1:3 (ESV)
- **Generosity and service to others:** “And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.” 2 Corinthians 9:8 (ESV)
- **Peace:** “Peace I leave with you; my peace I give to you. Not as the world gives do I give to you. Let not your hearts be troubled, neither let them be afraid.” John 14:27 (ESV)
- **Wisdom:** “If any of you lacks wisdom, let him ask God, who gives generously to all without reproach, and it will be given him.” James 1:5 (ESV)
- **Healing:** “Praise the Lord, my soul, and forget not all His benefits—who forgives all your sins and heals all your diseases.” Psalm 103:2-3 (NIV)
- **Joy:** “You make known to me the path of life; in your presence there is fullness of joy; at your right hand are pleasures forevermore.” Psalm 16:11 (ESV)
- **Wholeness:** “Now may the God of peace himself sanctify you completely, and may your whole spirit and soul and body be kept blameless at the coming of our Lord Jesus Christ. He who calls you is faithful; he will surely do it.” 1 Thessalonians 5:23-24 (ESV)

Your heavenly Father knows what you need

When teaching His disciples about prayer, Jesus said, “Your Father knows what you need before you ask him.” (Matthew 6:8, ESV). In the story of Abraham and Isaac, we see that God had already prepared a substitute sacrifice beforehand. God, who is all-knowing and everywhere, knows ahead of time and understands what we need, even before we’re aware there is a need.

Later in Matthew 6, Jesus says, “Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they?”

Through God’s provision, we see His care. When we realize how much God cares for us, it grows our faith. As God provides *for* us, we in turn can show how He provides *through* us, whether it be volunteering, praying for others, or giving.

Give thanks

God’s provision comes to us in multiple ways—through His Word, through answered prayer, through a job or employer, or through unexpected sources. When we know what the need is, we can go to God in prayer asking Him to meet our need (John 14:13-14, 1 John 5:14-15). There are times, like in Abraham’s story, when we don’t fully understand the need or comprehend what God is doing. In these moments, like Abraham, we can choose to trust who God is, Jehovah Jireh, our provider, and have faith that He will take care of us.

Whether we already have the provision or are still waiting for it, we can give thanks. We give thanks to God for how He has provided, for what He will provide, and for who He is.



As God provides *for* us, we in turn can show how He provides *through* us, whether it be volunteering, praying for others, or giving.



@iheartchm

SEE OUR LEGAL NOTICES

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.