



Christian Healthcare Ministries

The biblical solution to healthcare costs



INFORMATION PACK



Dear Friend,

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Christian Healthcare Ministries (CHM) has no contracts with its members and there is no promise or guarantee that any eligible need will be shared. Information on past amounts shared by CHM is not an indication or guarantee that future eligible needs will be shared.

Throughout the United States, hundreds of thousands of Christians are using biblical principles to meet healthcare costs. How are they accomplishing this? Through Christian Healthcare Ministries (CHM).

CHM carries out the command of Galatians 6:2: "Carry each other's burdens, and in this way you will fulfill the law of Christ." This is the foundation upon which Christian Healthcare Ministries is built. Together, CHM members support each other in the critical life need of meeting healthcare costs.

CHM members have voluntarily contributed \$5 billion to assist each other with medical costs. It is not an insurance program; it is a ministry through which Christians help themselves and their fellow Christians.

The CHM staff is working hard every day to operate in a way that honors our Savior and provides the best possible service to our members. We view our role as both a responsibility and a privilege. We have the responsibility of living up to Christian standards and the privilege of serving the Lord by serving our members.

We hope you will take a few moments to review what this organization is and how it changes the lives of people throughout our nation and overseas.

Please let us know if there is any additional information we can provide. If you have questions, please visit our website at www.chministries.org or call us at 1.800.791.6225 and ask for the Ministry Information department.

Christian Healthcare Ministries demonstrates God's compassion in a way that makes a true difference in people's lives. We would love to be of service to you. We hope that you will consider joining us in carrying each other's burdens.

What is Christian Healthcare Ministries?

Christian Healthcare Ministries (CHM) is a ministry, first and foremost. CHM is a budget-friendly, New Testament-based answer to rising healthcare costs. We are "hundreds of thousands" of Christians in all 50 states who voluntarily pay each other's medical bills. We also pray for and encourage one another. CHM is not health insurance.

CHM works on behalf of Christians around the world—and has since 1981. However, our history begins in New Testament times, when Christians carried each other's burdens by sharing so there were none in need (Galatians 6:2, Acts 2 and 4).

Members of our non-profit ministry have shared \$5 billion in healthcare costs.

Christian Healthcare Ministries is a federally-certified exemption to the individual mandate under the U.S. Affordable Care Act. As such, CHM is an eligible option for individuals and families under the national healthcare law.

The information in this booklet explains what CHM can do for you and your family, your church or ministry.

Advantages of joining

- CHM is budget-friendly and compassionate
- Federally-certified exemption to the individual mandate under the national healthcare law; eligible option for individuals and families
- Better Business Bureau Accredited Charity (bbb.org)
- Generous maternity program
- Flexibility in choosing your healthcare providers
- **No** application fee or annual fee
- **No** one is dropped or denied participation due to medical conditions
- Costs are not adjusted based on age, weight, medical conditions or history
- Bill discounts often eliminate out-of-pocket expenses
- Longevity, integrity and accountability
- Low administrative costs (1-2% annually)
- Programs for pre-existing conditions
- One free month for each new membership you bring to CHM
- **Knowing that each financial gift (monthly payment) goes to help a fellow Christian as fellow Christians stand by to help you!**

How it works

The New Testament's direction that Christians carry each other's burdens is the foundation of our cost-sharing ministry.

The motivation comes from hearts affected and changed by Jesus Christ. Ministry participation is voluntary and members are ultimately responsible for their medical bills; however, they have thousands of Christians helping them meet their medical costs. Similar to the way a church takes an offering to provide a place of worship, CHM takes an "offering" to meet healthcare costs.

CHM members select one of three programs: Gold, Silver or Bronze (see next page). The monthly financial gifts (payments) assigned to each level are the shared funds used to meet medical costs up to \$125,000 per illness. (Members who also participate in the optional Brothers' Keeper program can receive assistance with expenses exceeding \$125,000. See the

"Catastrophic medical bills" section on page 6.)

Funds are placed in a Member Sharing Account, enabling CHM staff to process medical needs efficiently and quickly.

The monthly Member Gift Form billing statement and *Heartfelt*, the CHM monthly magazine, provide member-to-member communication; families can pray for and write encouraging notes to fellow members.

CHM shares medical bills according to the CHM Guidelines. The Guidelines explain what medical expenses are met through this Bible-based program and are included in this Info Pack folder; they're also on our website at chministries.org/guidelines.



What people say about CHM

For us, joining CHM was an easy decision—personally and for our business. It's an excellent solution that turns traditional healthcare upside down because it's totally nonprofit. The money we send each month goes to meet other Christians' medical needs.

David & Jason Benham,
Benham REO (Real Estate) Group
Entrepreneurs, authors, & former
professional baseball players

**\$15,817 discounts
\$33,487 shared**



How to join

The qualifications for joining are simple: Participating adults must be Christians who attend worship regularly as health permits (Hebrews 10:25), actively follow the teachings of the New Testament in its entirety and embrace the CHM Statements of Beliefs.

That's right: There are no restrictions based on age, weight, geographic location or health history.

CHM members follow biblical principles with respect to the use of alcohol and abstain from practices inconsistent with a biblical lifestyle, including (but not limited to) illegal drugs, tobacco, nicotine, any smoking device (including but not limited to cigarettes, cigars, pipes, herbal cigarettes, e-cigarettes, vape pens, etc.), and sexual immorality (as defined in the Scriptures and expressed in CHM's Statements of Beliefs).

* For missionaries and members traveling overseas: Please see "Missionaries" on next page.

Join CHM by completing the online application at chministries.org or by returning the Member Application in this Info Pack booklet to the CHM office. Your membership start date is the postmark date on the envelope in which you mail your application or the date you submit your application online. Alternatively, you can choose a future start date. Your start date determines when your first financial gift is due.

If no start date is specified, participation is immediate upon our receipt of your application. (Some bill sharing restrictions apply for pre-existing conditions and maternity; please visit chministries.org/preexistingconditions to learn more.) You will receive your new member welcome pack and CHM membership cards within a few weeks.



Participation levels and costs

GOLD

\$172 PER UNIT, PER MONTH

- CHM shares 100 percent of bills for any medical incident exceeding \$500 as long as all other Guidelines are met.
- Includes:
 - inpatient or outpatient hospital incidents and surgery
 - medical testing
 - maternity (see the enclosed Guidelines for more information)
 - physical therapy and home healthcare (up to 45 visits)
 - incident-related doctor's office visits
 - incident-related prescriptions

SILVER

\$118 PER UNIT, PER MONTH

- \$2,500 Personal Responsibility per incident. An additional Personal Responsibility amount applies for incidents that extend from one calendar year to another.
- Includes only inpatient or outpatient hospital incidents and surgery performed at any certified surgery center
- Testing and treatment outside a hospital do not qualify for sharing
- The Silver level excludes maternity costs.

BRONZE

\$78 PER UNIT, PER MONTH

- \$5,000 Personal Responsibility per incident. An additional Personal Responsibility amount applies for incidents that extend from one calendar year to another.
- Includes only inpatient or outpatient hospital incidents and surgery performed at any certified surgery center
- Testing and treatment outside a hospital do not qualify for sharing
- The Bronze level excludes maternity costs.

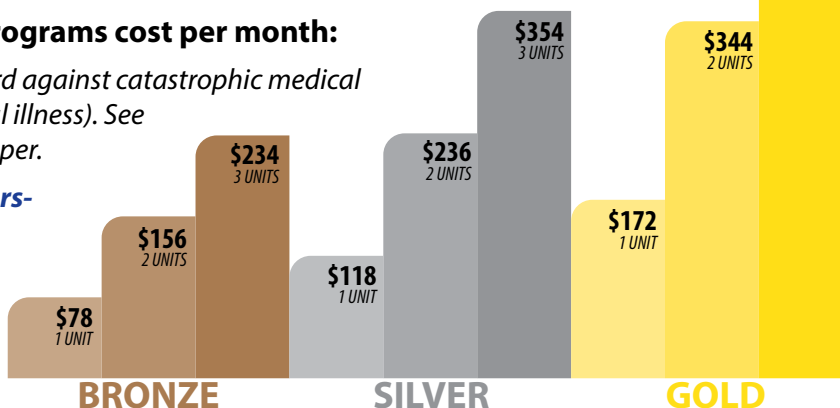
\$516
3 UNITS

Counting the cost

What Christian Healthcare Ministries' programs cost per month:

CHM's Brother's Keeper program is your safeguard against catastrophic medical expenses (those surpassing \$125,000 per medical illness). See page 6 for more information about Brother's Keeper.

Visit chministries.org/programs-costs/brothers-keeper for further details.





What people say about CHM

Christian Healthcare Ministries is a ministry, not just a way to meet your healthcare needs. You're supporting hundreds of thousands of Christians across the country through your finances and prayers. Our staff members at Pine Cove have sent prayer cards to other CHM members. Also, our employees are passionate about taking ownership of their healthcare decisions and CHM helps make it possible. We're blessed to be members and part of this biblical solution to meeting Christians' healthcare costs.

Laura Hollingsworth | Benefits and Compensation Manager
Pine Cove Christian Camp,
Tyler, TX



**PINE
COVE**

Understanding units

One unit = One qualifying individual

Two units = Any two qualifying immediate family members

Three units = Three or more qualifying immediate family members (No family's financial gift exceeds

three units, regardless of the number of immediate family members.)

[†] See the enclosed CHM Guidelines for a detailed explanation of programs, units, and incidents.

Group memberships

Christian Healthcare Ministries (CHM) has hundreds of participating groups — ranging in size from two people to hundreds of families — among them are church groups, ministries of varying sizes, and Christian schools and colleges. Group members must be Christians living by biblical principles; please see CHM's qualifications in this Info Pack booklet under "How to join".

CHM's solutions will help you create a plan that satisfies the requirements of the national healthcare law. However, your group health plan must be set up properly or you can be heavily fined. **Therefore, all groups should seek guidance from attorneys and CPAs knowledgeable about the law's requirements.**

To learn more about the advantages of CHM group membership and how to get started, visit chministries.org/groups or email groups@chministries.org.

Missionaries

The CHM Guidelines (enclosed) define what types of medical treatment members may receive, according to the member's program (Gold, Silver, or Bronze). Missionary families outside the United States must have a U.S. mailing address or reliable Internet service capable of receiving emails with attached files. Please note that CHM cannot mail funds internationally. Therefore, it is important that members traveling internationally designate an attorney, relative or trusted friend who can assume responsibility for your medical and financial affairs and who will forward you reimbursement funds from CHM or deposit them into your bank account. Medical bills submitted to CHM must be translated into English and converted to U.S. dollars; the CHM staff cannot perform these services.

Maternity

The average national cost of giving birth to a healthy baby in a hospital is between \$3,000 and \$30,000. C-section deliveries are roughly twice as much.

Christian Healthcare Ministries' Gold level offers a maternity program at no extra cost to members. For Gold level members, maternity expenses are eligible for sharing after reaching \$500 per pregnancy. Christian Healthcare Ministries will share qualifying bills for...

Continued on page 4



What people say about CHM

CHM reimbursed us for every penny spent on medical bills for the birth of our daughter, Mattea Rose. We liked the flexibility of choosing which type of birth we wanted and that we were able to choose our own healthcare provider.

**Luke & Danielle Billings,
Middletown, DE
\$2,835 discounts
\$22,469 shared**



- Pre-natal (including up to three ultrasounds, provided they are medically necessary)
- Hospital delivery (including cesarean and multiple births)
- Home births
- Midwives (see Guideline R.11)
- Complications (mother and baby)
- Post-natal (up to six weeks)
- One lactation consultant visit (if medically necessary; an itemized charge must appear on your bill or you must submit a note from your healthcare provider)

...with a maximum of \$125,000 per pregnancy, provided the mother joined the Gold program at least 300 days before the doctor's estimated due date. This generally means that members must wait at least 30 days—one month—after joining the ministry before becoming pregnant in order for that pregnancy and delivery to be eligible for sharing.

Two exciting advantages:

1. The maximum per-pregnancy amount of assistance is unlimited with participation in the Brother's Keeper program (see page six for more details).
2. For mothers giving birth under CHM's Gold program, any non-routine medical bills your baby incurs in the first three months after birth are eligible for sharing.

We highly recommend the Gold level for women who may become pregnant. Before becoming pregnant, please evaluate our programs to decide which one is right for you.

Please see the enclosed CHM Guidelines and chministries.org/maternity for complete maternity information.

Medical bill discounts and benefit programs

Medical bill reductions are key to keeping CHM monthly gift amounts low. Without these, there would be pressure to increase financial gift amounts. Silver and Bronze members: discounts you help obtain on eligible medical bills apply toward your Personal Responsibility requirement. This enables members often to have no out-of-pocket costs. For more information, contact the Member Services department at 1-800-791-6225, ext. 5993.

Prescriptions

Incident-related prescription costs are eligible for sharing at the **Gold level**. Silver and Bronze do not include provision for any prescription medication. To read the definition of "incident," see the glossary in the CHM Guidelines booklet enclosed in this folder. For more information and to learn about discounts on prescriptions, visit chministries.org/prescriptions.

Medical consulting & resources

Dr. Michael D. Jacobson has served as medical consultant for Christian Healthcare Ministries since 1995.

Dr. Jacobson is available to give CHM members free information and counsel. He helps members make wise medical decisions by approaching their health needs in a biblical and scientific manner, addressing the whole person and identifying correctable root causes (when possible). A former U.S. Air Force flight surgeon, Dr. Jacobson is the author of *The Word on Health* (© 2000 Moody Press) and co-author (with Dr. Neil Anderson) of *The Biblical Guide to Alternative Medicine* (© 2003 Regal Books).

Dr. Jacobson's monthly CHM *Heartfelt* magazine articles and contact information are available at chministries.org/blog.

Pre-existing conditions

A pre-existing condition is any medical condition for which you experience signs, symptoms, testing or treatment before joining Christian Healthcare Ministries. (Routine or maintenance medications are considered treatment.) CHM has two programs to share pre-existing conditions.

We distinguish between pre-existing conditions in an “active” incident and conditions in “maintenance” treatment. Medical bills cannot be shared if, at the time you join CHM, you have experienced any signs or symptoms (regardless of whether you’ve received a diagnosis), or your bills are from pre-existing conditions that are actively needing treatment (other than with maintenance [routine] medications). If these criteria are met, **Gold level members only** can receive assistance with medical bills for pre-existing conditions according to the following schedule:

- **In the first year of membership**, bills incurred for a pre-existing condition are eligible for sharing up to \$15,000.
- **In the first two years of membership**, bills incurred for a pre-existing condition are eligible for sharing up to \$25,000 (\$15,000 during the first year plus \$10,000 during the second year).
- **In the first three years of membership**, bills incurred for a pre-existing condition are eligible for sharing up to \$50,000 (\$15,000 during the first year plus \$10,000 during the second year plus \$25,000 during the third year).
- **After the third year of membership**, the condition is no longer considered pre-existing.

If you are a Gold level member and your medical bills exceed the schedule limits described above—or if you are a Silver or Bronze member—the excess amount may be eligible to appear on the ministry’s Prayer Page, which is published in the monthly magazine. Members’ names, addresses, letter of explanation and gift updates are included on the page (with the members’ permission). All CHM members are invited and encouraged to give to Prayer Page needs (above regular monthly gifts) as they feel led. This ministry is an amazing testimony to the power of the Holy Spirit in that members have consistently donated millions of dollars to Prayer Page needs each year.

GOLD MEMBER PRE-EXISTING CONDITIONS SHARING SCHEDULE



Brother’s Keeper program membership is required for the Prayer Page to share beyond \$125,000 per diagnosis.



*If you have a pre-existing condition, you are still welcome to join Christian Healthcare Ministries. However, if you have experienced signs or symptoms (regardless of whether you’ve received a diagnosis), or your bills are from pre-existing conditions that are actively needing treatment (other than with maintenance [routine] medications), CHM cannot share bills for that specific incident. **For complete information, please see Guidelines Z and AA in the enclosed CHM Guidelines booklet.**

YEAR(S) OF CHM MEMBERSHIP*

*The pre-existing conditions sharing schedule is not based on calendar years. The first year of the pre-existing conditions sharing schedule begins the same day your CHM membership is in effect.

Catastrophic medical bills

Brother's Keeper assists with medical expenses from a catastrophic illness or injury. CHM members who join Brother's Keeper meet medical needs exceeding the \$125,000 limit per medical illness specified in the CHM Guidelines (enclosed).



Gold members: Brother's Keeper provides *unlimited* cost support per illness.

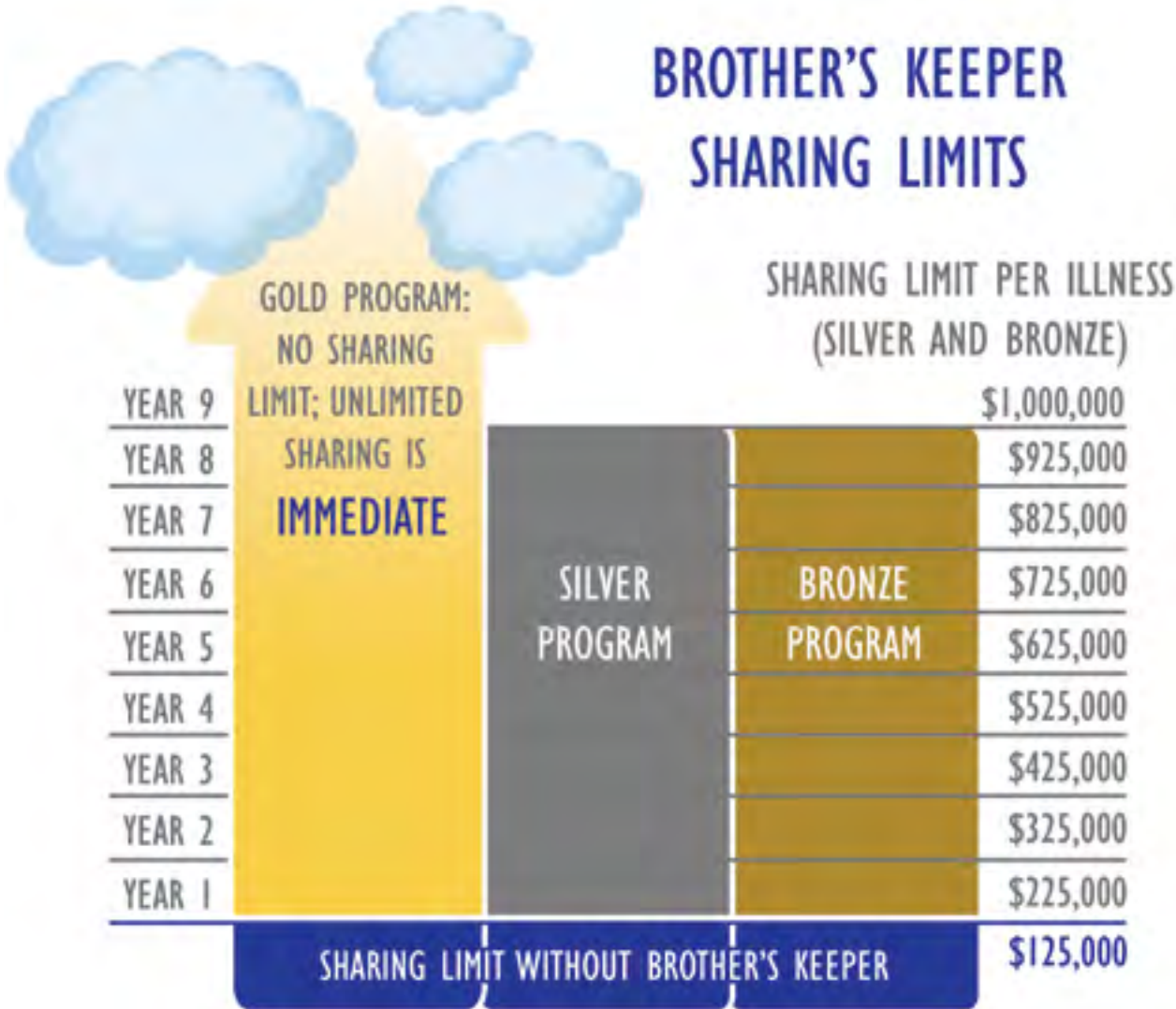
Silver and Bronze members: Brother's Keeper provides an additional \$100,000 of cost support. With each annual Brother's Keeper renewal, members receive an additional \$100,000 of assistance, accruing up to \$1 million per illness.

Brother's Keeper members send a quarterly designated gift amount (average* amount: \$45 per membership unit) to the CHM office, where it is deposited in an audited escrow account and sent to other members with catastrophic medical bills. There is also a \$40 annual, nonrefundable

fee per membership. Members receive a quarterly Brother's Keeper letter stating their quarterly gift amount and the name of a fellow Brother's Keeper member who has medical bills. They are asked to send cards and letters of encouragement to these fellow Christians.

*Please note: Brother's Keeper operates differently than the Gold, Silver or Bronze programs. Quarterly amounts are calculated by taking the total dollar amount of medical bills eligible for Brother's Keeper sharing and dividing by the number of Brother's Keeper participants. This is why CHM recommends budgeting an average amount of \$45 per membership unit, per quarter. Medical need eligibility is determined by CHM Guidelines and by enrollment in the Brother's Keeper program.

To join Brother's Keeper, check the box on the online or paper application in this booklet. To learn more, call our Ministry Information department at 1-800-791-6225, ext. 1002.



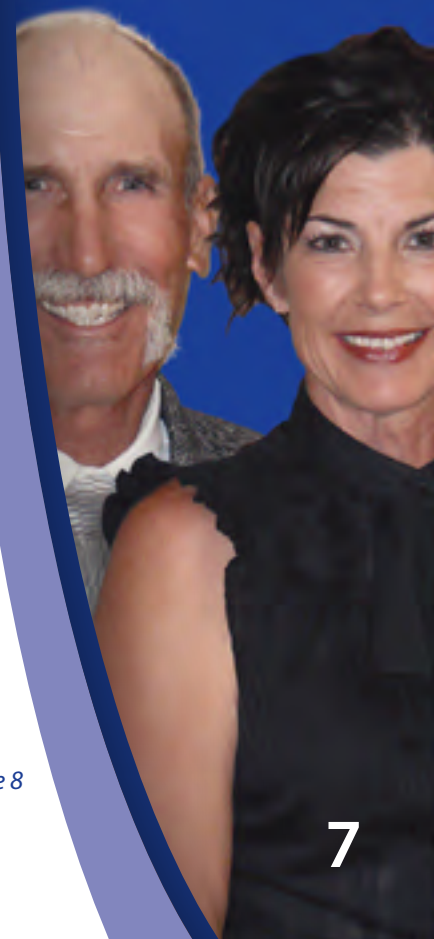
What to do when you need medical care



What people say about CHM

The most important thing I can share about our CHM experience is that we never had to panic and there was no drama. Everything flowed smoothly. We didn't have to worry about how the medical bills would be paid because Christian Healthcare Ministries was there for us.

Donald & Tracey Kiesling
Brady, TX
\$47,430 discounts
\$59,068 shared



In non-emergency situations

- 1) Consider shopping for healthcare providers in your area. Most healthcare providers reduce their charges for self-pay patients (see #2 under "General information" below). Though you may go to any hospital or doctor's office for treatment, selective shopping helps lower the cost of your medical care because you often can receive the same service at a lower price. To compare healthcare pricing in your area, visit healthcarebluebook.com. The CHM website has a list of healthcare providers that CHM members have recommended; visit chministries.org/providerlist for more information.
- 2) Follow the steps under "General information" below.

In emergency situations

- 1) Immediately seek medical care. If you are a Gold member and your condition is not critical but requires immediate care, consider if an urgent care center will meet your needs (emergency rooms are usually more expensive than urgent care centers—and it can take longer for you to receive help).
- 2) Seek financial assistance when you are stable. Getting well is your first priority. When your condition is stable, you or the person responsible for your care should follow the steps under "General information" below.

Maternity

- 1) Obtain medical care as soon as you know you're pregnant.
 - 2) Ask for a prepayment agreement on your clinic/hospital/doctor's letterhead. These charges are often bundled as a one or two-day stay (sometimes called a "stork package" or "global fee") and are significantly less expensive than being admitted to a facility when it's time to give birth)
 - 3) Immediately submit the prepayment agreement and/or bills to the Christian Healthcare Ministries office. Early submission speeds the time for bill sharing. Notify the CHM office immediately if your healthcare provider sets a time limit for reduced charges (seven months is common.)
 - 4) Any charge (lab, sonogram, etc.) incurred after the original agreement/bills are submitted should be sent to CHM as an "add-on" to the initial amount.
 - 5) Please be sure to also follow the steps under "General information" below.
- * More information on CHM sharing for maternity can be found at chministries.org/how-it-works/my-medical-needs/maternity/.

General information (applies to all medical situations)

- 1) Inform the healthcare provider—in an emergency situation, it's usually a hospital—that **you are a self-pay patient** and that you would like to be billed directly. If your provider has questions, have them call 800-791-6225 to speak to CHM staff.
- 2) Ask for a bill reduction (discount). Build a relationship with your provider(s). Asking for a discount is asking for the same consideration that insured patients receive (due to discounted rates negotiated by their insurers). Many providers extend a discount to you because it usually means they receive faster payment and experience less hassle and paperwork. Discounts represent over 60 percent of all medical bills submitted to CHM, so please don't be shy about asking. Also, discounts on eligible bills apply toward Personal Responsibility amounts and reduce out-of-pocket costs.
- 3) **Apply for any financial assistance available.** Many members are surprised to find that they qualify for financial assistance, which is money set aside by the provider for the express purpose of helping patients. Ask to speak to a financial counselor or decision-maker and complete any forms they give you.

Continued on page 8



What people say about CHM

Christian Healthcare Ministries gave us the flexibility to choose our own path to dealing with our healthcare costs—and turn the dreams God gave us into reality.

Jake and Charity McEntire (Creators of the Run the Race film)
Denton, Texas
\$6,069 discounts
\$8,294 shared



- 4) Whenever possible, **contact the CHM Member Advocate department (for bills exceeding \$1,000) before accepting a discount** or making a payment. If you have difficulty obtaining a significant discount (at least 40 percent), our staff can help negotiate with your healthcare provider(s) to make sure you get the best possible price for your medical care. If you pay the bill up-front, negotiations cease. Please don't make full payment up-front.
- 5) **Ask providers to bill you directly and set up a payment plan** with your providers. Arrange to make whatever monthly payments you can afford until CHM members share your eligible expenses, at which time their financial gifts reimburse you. Even minimal payments will reassure most providers that the bills will be paid.
- 6) When you receive your itemized bills, **send copies of each bill to Christian Healthcare Ministries, along with the completed Sharing Request packet**. CHM must receive your bills and forms within six months of the date of service. Send the bills immediately—even if a discount is pending—because bills are shared by CHM in the order they are received by our office. The sharing requests packet is available at chministries.org/resources/forms-documents and portal.chministries.org.

Spiritual support

The Member Gift Form statement CHM members receive each month contains a prayer card with the name and address of a specific member with a prayer request. CHM's monthly magazine, *Heartfelt* (chministries.org/magazine), also contains prayer requests and information on the Prayer Page about members' medical needs. Members can pray for these individuals by name or send them a get-well card, note of encouragement or favorite Bible verse.

These opportunities to pray and encourage others are examples of Christian Healthcare Ministries' commitment to meeting the financial and spiritual needs of ministry members.

The CHM staff also prays for members who have submitted prayer requests. Many staff members are prayer warriors available to pray with you over the phone at your request.

Bring-a-Friend: sharing the CHM message

More members join Christian Healthcare Ministries through the Bring-a-Friend program than through any other method.

Why does it work so well? Because Bring-a-Friend benefits everyone.

For every new membership you bring into Christian Healthcare Ministries, you'll receive a free month of membership after your friend submits their third monthly financial gift. Those who bring a friend each month can be part of CHM for free!

As more Christians participate, more people are helped. The most effective way to keep monthly financial gift amounts low is to bring more members into CHM.

How to bring a friend

- 1) **Tell your friend about Christian Healthcare Ministries.** Your personal testimony is a great place to start! Many other tools also are available to help you. Visit portal.chministries.org and log into your membership account to send your friends a personalized email invitation to join the ministry. You can "share" CHM on Facebook by regularly visiting and interacting with the posts on our page at fb.com/iheartchm. You also can request free Information Packs and other printed material to be sent by mail. Call our Ministry Information department at 1-800-791-6225, ext. 1002 or visit our website (chministries.org/contact-us/get-more-info) to send an Information Pack just like the one you are reading to a friend in need.

- 2) **Encourage your friend to apply.** The online member application (join.chministries.org) is the fastest and most convenient way to join CHM. A paper application is also included in the back of this Information Packet.
- 3) **Ask your friend to put your name and CHM member number in the designated section of your friend's application** to receive proper recognition. (There also is a Bring-a-Friend section of the Member Application that we encourage you to fill out with names of friends who might be interested in hearing from us.)
- 4) **Enjoy your free month of membership** after your friend submits his or her third monthly financial gift to CHM.

Frequently asked questions

What is Christian Healthcare Ministries?

Christian Healthcare Ministries (CHM) is a nonprofit, voluntary cost-sharing ministry through which participating Christians have helped to pay each other's medical bills since 1981. CHM is based on Galatians 6:2 and Acts 2 and 4. CHM members have shared \$5 billion in medical bills! The ministry is a 501(c)(3) tax-exempt organization.

How does it work? Please see the "How it works" on page 1 of this Information Pack.

What are the advantages of becoming a CHM member?

- CHM is budget-friendly and compassionate
- Federally-certified exemption to the individual mandate under the national healthcare law; eligible option for individuals and families
- Better Business Bureau Accredited Charity (bbb.org)
- Generous maternity program
- Choose your own healthcare providers
- **No** application fee or annual fee
- **No** one is dropped or denied participation due to medical conditions
- Costs are not adjusted based on age, weight, medical conditions or history
- Bill discounts often eliminate out-of-pocket expenses
- Longevity, integrity and accountability
- Low administrative costs (1-2% annually)
- Programs for pre-existing conditions
- One free month for each new membership you bring to CHM
- **Knowing that each financial gift (monthly payment) goes to help a fellow Christian as fellow Christians stand by to help you!**



Is CHM included in the national healthcare law?

As a healthcare sharing ministry, Christian Healthcare Ministries is a federally-certified exemption to the individual mandate under the U.S. Affordable Care Act. As such, CHM is an eligible option for individuals and families under the national healthcare law. To learn more, visit chministries.org/affordablecareact.

Questions about submitting medical bills

What does it mean when you say "share medical bills" or "meet needs"?

Christian Healthcare Ministries (CHM) is not an insurance company. CHM members reimburse each other for qualifying medical bills through monthly, pre-set financial gifts. Christian Healthcare Ministries members have shared \$5 billion in medical costs. Please note that as a voluntary cost-sharing ministry, CHM has no contracts with its members and there is no promise or guarantee that any eligible need will be shared. Information on past amounts shared by CHM is not an indication or guarantee that future eligible needs will be shared.

**Please see the glossary section of the enclosed CHM Guidelines for more definitions.*

What kinds of bills are eligible for sharing?

The eligibility of **any** bill is pre-determined by the Christian Healthcare Ministries Guidelines (included in this booklet).

Medical bills are eligible for sharing based on your program (Gold, Silver, or Bronze) and whether you also have the Brother's Keeper program for catastrophic bills; see Guideline G, X and Y for complete information. Guideline N contains a

What Members Say



Scan to view video testimonials on our website



Cassie Millburn | Mechanicsville, Virginia

Total eligible bills: \$63,155

Provider discount: \$22,592

Total bills shared: \$40,563

Within a few short months, the tumor was bigger than the width of my daughter Mallory's thumb; I knew it was only going to get bigger. Two surgeries later, it still wouldn't go away. Members from across the country began to pray for healing. We watched her tumor shrink—one month later, it was gone. The Prayer Page was exactly what we needed; our generous CHM brothers and sisters helped us pay off all our daughter's medical bills.

The generosity of "strangers" has left me in awe—but it just goes to show that we aren't strangers at all. We're brothers and sisters connected through our Heavenly Father.

Members from across the country prayed for Mallory's healing and sent her encouraging cards and letters. Someone even mailed her a handmade stuffed animal!

love everyone I talk to! I also don't have to wait on approvals to get treatment. I know my injury will cause me future difficulties and require additional medical treatment, but because we are Gold members with Brother's Keeper, I don't have to worry about how we'll meet those expenses.

I love everyone I talk to! Every time I call, the staff is helpful in answering my questions, and they take the time to encourage and minister to me. I always feel better after talking with CHM staff members.

We didn't have to wait on approvals to receive treatment. The doctor told us what I needed to continue my recovery, and I got it—no referrals, no approvals, no hassle. Thanks to God and CHM, I can get the treatment I need when I need it.



Doug Bevins | Newmarket, New Hampshire

Total eligible bills: \$552,720.02

Provider discounts: \$329,401.55

Total bills shared: \$223,318.47

I thought my difficulty swallowing was simply an esophageal stricture that would need an operation. I found out instead that I had stage 4 cancer with no possibility of surgery or radiation. After we negotiated nearly \$330,000 in discounts, CHM members shared the rest of the costs—over \$220,000. Through God's miraculous healing and the help of CHM members carrying my burdens, I learned to lay all of my burdens at the foot of the cross.

When Theresa spoke with a CHM representative, relief swept over her—the reassuring staff member soothed and informed her, answered her questions, and walked her through detailed instruction on how to navigate handling bills as self-pay patients.

Through God's miraculous healing and the help of CHM members carrying my burdens, I learned to lay all of my burdens at the foot of the cross.



Michael O'Brien | Columbia, Tennessee

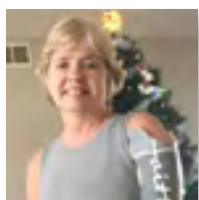
Total eligible bills: \$140,526

Provider discounts: \$91,491

Total bills shared: \$49,035

Two years after I left NewSong to spend more time with my wife and children,

I was diagnosed with atrial fibrillation. Even though my condition was pre-existing, CHM shared my medical bills on the Gold schedule. The staff even negotiated my original \$140,000 bill to just \$40,000! CHM is a huge blessing; I'm truly a CHM believer.



Laurie Hayn | Plymouth, Indiana

Total eligible bills: \$302,434.52

Provider discounts: \$100,445.68

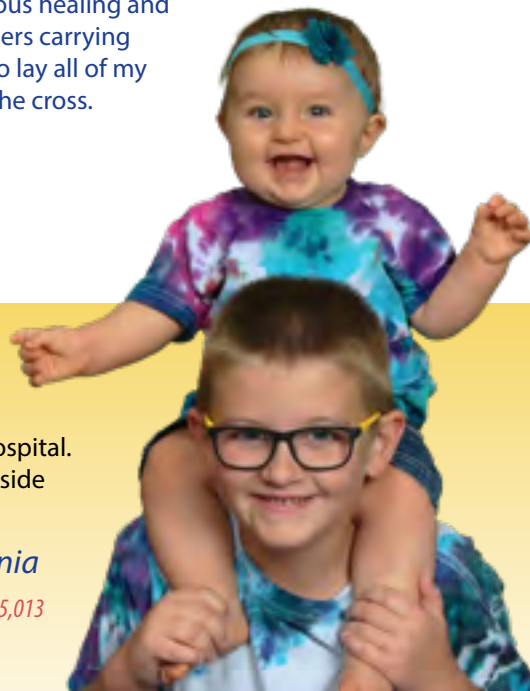
Total bills shared: \$201,988.84

I heard the combine coming through the corn right behind me. I didn't have time to get out of the way! I lost my left arm and leg in the accident. CHM has been so good to us through this all. I

Just three weeks after Faith was born, we noticed a cough that grew worse and affected her breathing. The day after Christmas, we took Faith to the pediatrician who immediately admitted her to the hospital. It was such a blessing to have our CHM family on our side through Faith's birth and during her bout with RSV.

Crystal LeMaster | Gerrardstown, West Virginia

Total eligible bills: \$25,616 Provider discounts: \$10,602 Total bills shared: \$15,013



“My wife Laila and I are missionaries in volatile areas such as the Middle East and North Africa. I thought I was healthy until chest pains revealed I needed a quadruple bypass and graft surgery. CHM shared all of our bills. I thank God daily for this ministry that allows me to live out my faith and enables me to continue in my own ministry.”

Wahid & Laila Wahba Peachtree Corners, Georgia

Total eligible bills: \$14,244

Provider discounts: \$11,668

Total bills shared: \$2,577



Madyson Frick | Billings, Montana

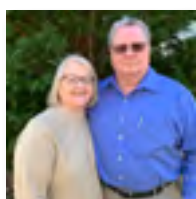
Total eligible bills: \$20,716.88

Provider discounts: \$0.0

Total bills shared: \$20,716.88

At my 19-week appointment, the doctor noted that the baby's heart rate was dropping below normal readings. Praise God, the testing done at triage showed the baby was fine; however, the additional testing and treatment were incredibly stressful and quite expensive. CHM members shared all our maternity bills in full. Not only was a financial weight lifted off our shoulders, but the Christ-like way CHM took care of us during this difficult time proves its ministry focus.

CHM staff put our minds at ease, reminding us that our brothers and sisters in Christ are on our side and faithful to share medical expenses. The members and staff far exceeded our expectations—they're truly the hands and feet of Jesus in our lives. Their support was a testament to the compassion and reliability of the ministry.



Scott Lowe | Soddy Daisy, Tennessee

Total eligible bills: \$72,437.90

Provider discounts: \$34,888.48

Total bills shared: \$37,549.42

I was diagnosed with an aggressive form of prostate cancer. The news was a shock. My wife, Rhonda, had just endured radiation and

chemotherapy after being diagnosed with cancer. It was like starting the same nightmare all over again. I had to undergo a high-risk surgery, which was successful. All of my medical bills are paid—a tribute to the generosity of my fellow CHM members.

I am currently cancer-free, proof of God's healing hand in my life. All of my medical bills are paid—a tribute to the generosity of my fellow CHM members. I was God's child, in need of healing and help, and CHM members stepped up for me.



Cara Chatwin | Utah

Total eligible bills: \$612,845.22

Provider discounts: \$254,613.18

Total bills shared: \$358,232.04

Several months after joining CHM, we were excited to find out I was pregnant.

Imagine our shock when we learned I was carrying not one, not two, but three babies! Reese, Royal and Wren, born at 34 weeks and five days, were in the NICU for 20 days before coming home. We're forever thankful for the generous members who have taken such good care of us.

We're forever thankful to CHM and the generous members who have taken such good care of us. We're able to give our three happy, healthy babies our love and attention without distraction from the worry of giant bills. CHM has been the biggest blessing in our lives.

“My dog, Millie, chased a squirrel and dragged me downhill by her leash, I required medical care and incurred \$27,243 in expenses. It was my privilege to watch hospital staff see how CHM works and that fellow Christians came through for me.”



Jenny Muschamp | Winona, MN | Total Eligible: \$27,243 Discounts: \$2,728 Shared: \$24,515

For more testimonials, visit chministries.org/videos.

Christian Healthcare Ministries (CHM) has no contracts with its members and there is no promise or guarantee that any eligible need will be shared. Information on past amounts shared by CHM is not an indication or guarantee that future eligible needs will be shared



Continued from page 9

What people say about CHM

CHM is a proud sponsor of Ramsey Live Events and the only health cost sharing ministry heard on The Dave Ramsey Show.

As Heard On



I love the core value that is the foundation upon which Christian Healthcare Ministries is built – God's people taking care of one another! Anyone searching for healthcare coverage should explore this option.

Howard Dayton
Founder of Compass
– Finances God's Way



non-exhaustive list of the types of conditions for which bills are regularly shared by CHM members. CHM is secondary to all other payment sources and cannot share bills for alternative treatment or expenses listed in the Appendix section of the Guidelines.

Are maternity bills eligible for sharing?

Christian Healthcare Ministries offers a maternity program at no extra cost to Gold members. CHM members share qualifying bills for Gold level members up to \$125,000 (or unlimited sharing with Brother's Keeper) per pregnancy for pre-natal care, delivery, home births, midwives, postnatal care and birth complications. Silver and Bronze exclude maternity costs. Please see the enclosed CHM Guidelines R for more information regarding maternity sharing eligibility. You also can call our Ministry Information department at 1-800-791-6225, ext. 1002 or visit chministries.org/maternity.

What is a pre-existing condition?

Are bills from my pre-existing condition eligible for sharing?

A pre-existing condition is any medical condition for which you experience signs, symptoms, testing or treatment before joining Christian Healthcare Ministries. (Routine or maintenance medications are considered treatment). During the first three years of membership, Gold level members may receive assistance with certain bills for pre-existing conditions according to an annual schedule. For more information and further opportunity to receive help with certain pre-existing conditions, see CHM Guidelines Z and AA.

What is the maximum amount CHM will share for a medical need?

Christian Healthcare Ministries shares a maximum lifetime limit of \$125,000 for each illness that qualifies according to CHM Guidelines (enclosed). For information about health cost support of up to \$1 million (or more) through the Brother's Keeper program, see the "Catastrophic medical bills" section in this information booklet.

How long does it take CHM to share my medical costs?

In general, eligible medical bills are shared by CHM members in the order they are received at the CHM office. The time it takes to share needs is dependent on numerous factors and can take 90 to 120

days. We continually work to shorten sharing time.

Monthly financial gifts to CHM are not increased if you become sick or injured. You are not priced out of membership, neither are you removed from participation because you suffer an expensive illness. We do everything we can to meet medical costs as quickly as possible.

How do I submit a medical need to CHM?

Members submit eligible medical needs and the following items to the CHM office (Christian Healthcare Ministries / Attn: Member Bill Processing / 127 Hazelwood Ave. / Barberton, OH 44203-0029):

- Copies of itemized medical bills. See Guideline J for the definition of an itemized bill. Members with Medicare may submit a copy of their Medicare Summary Notice form.
- Forms in the sharing request packet (Sharing Request Form, Medical Bill Worksheet, Medical Release Information (HIPAA-compliant) Form, Letter of Explanation) These forms are available online at chministries.org/resources/forms-documents and portal.chministries.org.

We ask members to keep copies of all submissions for their personal records. Alternatively, they can upload them via the online Member Portal at portal.chministries.org. For questions, call 1-800-791-6225 or ask a question online at chministries.org/contact-us.

When I have a medical need, am I responsible to pay part of it? Faith requires mutual sharing of needs. According to Galatians 6:2-5, every believer should "carry his own load" in addition to bearing the burdens of others. Christian Healthcare Ministries practices this principle through the concept of Personal Responsibility. For Gold members, CHM shares 100 percent of bills for any medical incident exceeding \$500 as long as all other Guidelines are met. Silver and Bronze Personal Responsibility amounts are \$2,500 and \$5,000 per incident, respectively. Bill reductions, insurance, Medicare, or other financial assistance can apply toward your Personal Responsibility amount and reduce out-of-pocket costs.

Can I choose my own healthcare provider?

Yes. You may receive treatment from any healthcare provider if the treatment is within CHM Guidelines (enclosed). A list of providers recommended by members is available at chministries.org/providerlist. We also recommend you visit healthcarebluebook.com for helpful information on fair pricing for medical services.

Questions about participation and cost

How much does it cost to participate in CHM? Does CHM have different programs from which I can choose?

Christian Healthcare Ministries offers three participation levels: Gold (\$172 per unit, per month), Silver (\$118 per unit, per month), Bronze (\$78 per unit, per month). Brothers' Keeper is an additional program for medical bills exceeding \$125,000 per illness; the average cost is \$45 per membership unit, per quarter, plus a \$40 annual fee per membership.

The Gold program provides members with the ministry's most extensive financial support. For example, in the case of Personal Responsibility, CHM shares 100 percent of bills for any medical incident exceeding \$500 as long as all other Guidelines are met. Silver level members have a \$2,500 Personal Responsibility per incident. In other words, members pay \$2,500 (or receive at least \$2,500 worth of discounts on their medical bills) per incident before CHM helps share medical expenses. Bronze level members have a \$5,000 Personal Responsibility per incident, meaning they must pay \$5,000 (or receive at least \$5,000 worth of discounts) per incident before CHM shares medical expenses.

For detailed information, see Guideline G, X and Y (Guidelines enclosed).

How frequently are monthly gift amounts raised?

While it's impossible to predict the future health, well-being and medical costs of our members, it is our goal to keep gift amounts as low as possible. Our record shows that we are meeting this goal in spite of rising medical costs.

CHM experienced its first increase in monthly financial gifts in 12 years on April 1, 2020. We are not aware of other healthcare support organizations, of any kind, that in the face of rising medical prices have been able for more than a decade to keep members' costs stable.

Are my financial gifts tax deductible?

Your normal monthly gift amount required for membership is not tax deductible; however, all extra giving over and above your minimum monthly gift to CHM (including Prayer Page giving sent to the CHM office) qualifies as a charitable contribution for tax purposes. Christian Healthcare Ministries, Inc. is exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code.

Where do I send my monthly financial gift?

Monthly gifts (and any extra giving) should be sent to Christian Healthcare Ministries at the following address:



Christian Healthcare Ministries
ATTN: Gift Processing
P.O. Box 31
Barberton, OH 44203-0029

Gifts are placed into a Member Sharing Account, which undergoes an annual, independent audit (chministries.org/about-chm). Members from the states of Maryland are asked to contact the Member Services department at 1-800-791-6225 to find out where to send their monthly gifts.

Automatic, recurring giving through credit card or bank withdrawal can be set up by filling out the applicable section of the Member Application included in this booklet.



What people say about CHM

We're so thankful to be part of a ministry that shares other Christians' healthcare bills. I am amazed at how healthcare prices can be negotiated, and I often wonder what we would have done without CHM when we gave birth to our second child. Making our monthly financial gift to the ministry is easy and painless when we think about how we're helping other people.

**Derek and Melissa Cladek,
Tarpon Springs, FL
\$8,144 discounts
\$10,688 shared**



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Continued from page 13

Questions about becoming a member

Do I qualify? How can I join?

Please see "How it works" on page 1 in this booklet.

Will my application be turned down for health reasons?

No. No one is excluded from participating in sharing. However, Christian Healthcare Ministries cannot share bills for treatment of ineligible medical conditions (see the enclosed CHM Guidelines). For detailed information regarding pre-existing conditions, see Guidelines Z and AA.

I have Medicare. Can I still be a member?

Yes. However, you must have Medicare parts A and B to submit medical bills for sharing. Your fellow members will help meet the costs of what Medicare will not pay (as long as the costs are eligible for sharing under CHM Guidelines).

I don't live in the United States. Can I still be a member?

Yes. But please note that CHM members must have access to a U.S. mailing address or reliable Internet service capable of receiving emails with attached files. Members traveling internationally should designate a representative who can legally handle your medical and financial affairs since CHM cannot mail funds internationally. All bills submitted must be translated into English and converted to U.S. dollars; CHM staff cannot perform these services.

What are units and how do they work?

A unit is one qualifying individual. Monthly financial gifts are determined based on the number of units, whether individual or family. Any two qualifying immediate family members are two units. Any family with three or more immediate family members is considered three units total. (For example, a father, mother and their four children would be considered three units.) See Guideline C for more information. See page 3 for visual reference.

Questions about telling others about CHM

What is Bring-a-Friend?

Bring-a-Friend is a referral program in which members encourage Christian friends, neighbors and extended family to join CHM and benefit from the joy of knowing that their monthly gifts will also help other Christians.

Members will receive a free month for every new membership they bring into CHM. The free month is applied after the friend submits his or her third monthly financial gift. Those who bring a friend each month can be part of Christian Healthcare Ministries for free! Please see the "Bring-a-Friend" section in this booklet for more information.

Where can I find advice on sharing CHM with my Christian friends and family members?

Please see the "Bring-a-Friend" section in this booklet or visit chministries.org/bringafriend.

Miscellaneous questions

How does CHM help support its members spiritually?

We at Christian Healthcare Ministries believe that supporting each other spiritually is as important as the financial support members receive. Through the monthly Member Gift Form, the Brother's Keeper program, the Prayer Page and CHM's social media channels, members have the opportunity to reach out to each other through prayer, cards and notes of encouragement. CHM staff also pray daily for members, especially those who have submitted prayer requests by mail, email or phone. Many staff members are prayer warriors available to pray with you over the phone at your request.



What people say about CHM

Our second daughter, Bethany Lillian Grace Allee, was born using CHM's Gold program. CHM empowered me to take control of my healthcare costs. The ministry made each medical bill "black and white", and sharing eligibility is clearly defined in the Guidelines. God's mighty hand was over my delivery, and the ministry shared our \$10,069 in medical expenses. CHM is the best healthcare option because it's comprehensive and budget-friendly. Prayer warriors share your emotional and financial burdens, and monthly financial gifts go to believers who need it.

**Adam and Sarah Allee,
Hastings, FL
\$4,044 discounts
\$10,069 shared**



Do you have a prescription program? How does it work?

Christian Healthcare Ministries partners with companies that offer discounts on prescriptions. A free prescription card will be included in your new member welcome packet. There is no discount guarantee or set discount amount. For more information, visit chmrx.com.

What kinds of controls are in place to make sure that CHM operates with integrity and accountability?

Our purpose is to glorify God, help fellow Christians and do the right thing for the right reasons. CHM abides by the following internal controls:

- Independent Board of Directors
- A stringent Board of Directors conflict of interest policy
- Regular review of financial statements and budgets by Board of Directors and management
- Annual certified audit conducted by an outside independent public accounting firm
- Employment of a highly qualified Chief Financial Officer
- Abides by the provisions of the Sarbanes-Oxley Act of 2002
- A system of internal controls on the receipt and disbursement of member finances, check preparation and reconciliation of bank statements
- All disbursements reviewed by the leadership team and the Chief Financial Officer

Christian Healthcare Ministries also is a Better Business Bureau Accredited Charity. CHM financial statements are available by calling 1-800-791-6225, and asking for the Chief Financial Officer. For detailed information on the Board of Directors and financial accountability, see Guideline DD or visit chministries.org/about-chm.

Do you have a privacy policy?

General privacy statement regarding personal information:

Christian Healthcare Ministries does not share, sell, or rent your personal information to third parties for their marketing purposes. We only collect personal information from you necessary to supply you with the service(s) you request. By supplying your personal information, you agree that we may use it to perform the service(s) you have requested or contact you in the event that we cannot perform the service(s) requested.

Disclaimer for secure online application:

Christian Healthcare Ministries treats your data as an asset to be protected against loss and unauthorized access. We employ security techniques to protect such data from unauthorized access by users inside and outside the organization. However, since "perfect security" does not exist online, Christian Healthcare Ministries cannot be held liable for security infringements by unauthorized users outside the organization. To learn more, please visit chministries.org/privacy-policy.

What is the Prayer Page?

The Prayer Page, printed in the monthly CHM magazine, *Heartfelt*, is another way CHM members carry each other's burdens. It communicates need amounts from pre-existing conditions, which are not eligible for sharing through the regular CHM program. (The Prayer Page does not assist with pre-existing bills; that is, bills incurred prior to joining CHM.) Members are encouraged to give to Prayer Page needs (over and above their monthly financial gifts) as they feel led. For complete information about pre-existing conditions, see Guidelines Z and AA.

What is Brother's Keeper?

Brother's Keeper is a safeguard against catastrophic illness or injury and enables members to meet medical needs that exceed Christian Healthcare Ministries' \$125,000 lifetime limit per illness. Brother's Keeper is administered by the same standards as the Christian Healthcare Ministries program. Medical need eligibility is determined by CHM Guidelines (enclosed) and the member's participation level (Gold, Silver or Bronze). You must enroll in Brother's Keeper to participate. To learn more, see Guideline Y.



What people say about CHM

CHM and its Brother's Keeper program have shared more than \$300,000 thus far in medical expenses. Furthermore, we've received hundreds of cards from members who shared encouragement, prayers, stories, pictures, videos and testimonies. Every day we think about how blessed we are to have CHM in our lives.

Kevin & Sherri Kubly
Edgewood, IA
\$19,888 discounts
\$330,642 shared



Still have questions?

Ask a question online at chministries.org or fb.com/iheartchm; or contact our Ministry Information department toll-free at 1-800-791-6225. Hours: Mon-Fri 9am-5pm EST

Notes

[illegible]

LEGAL NOTICES

Why CHM has legal notices: The legal notices are the result of discussions with several state regulators and are part of an effort to make sure that members understand that Christian Healthcare Ministries is not an insurance company and that it does not guarantee payment of medical costs. Our role is to enable Christians to help fellow Christians through voluntary financial gifts. Since 1981, CHM members have faithfully provided for one another in accordance with and demonstrated in Scripture and shared \$5 billion to meet each other's medical costs.

Christian Healthcare Ministries (hereinafter "CHM"), a not-for-profit religious organization, is not an insurance company. No ministry operations or publications are offered through or operated by an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any CHM member chooses to share the burden of your medical bills will be entirely voluntary. As such, CHM should never be considered as a substitute for an insurance policy. Whether you receive any financial gifts for medical expenses and whether CHM continues to operate, you are always liable for any unpaid bills.

Certain states require us to notify their residents of our legal status in a specific way:

Especially for Florida Residents: A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free, within the state of Florida. Registration does not imply endorsement, approval, or recommendation by the State of Florida. 1-800-435-7352 Our Florida registration number is SC-03543. CHM has not retained any professional solicitors or professional fundraising consultants and 100% of each contribution is received by our organization.

Especially for Kentucky Residents: Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by an insurance company and they are not offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. CHM should never be considered as a substitute for an insurance policy. Whether you receive any gifts for medical expenses, and whether or not CHM continues to operate, you will always remain liable for any unpaid bills.

Especially for Maryland Residents: Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. No other member will be compelled to contribute toward the cost of your medical bills. Therefore, CHM should never be considered a substitute for an insurance policy. This activity is not regulated by the Maryland Insurance Administration, and your liabilities are not covered by the Maryland Life and Health Guarantee Fund. Whether or not you receive any financial gifts for medical expenses and whether or not CHM continues to operate, you are always liable for any unpaid bills.

Especially for Oklahoma Residents: This is not an insurance policy. It is a voluntary program that is neither approved, endorsed or regulated by the Oklahoma Department of Insurance and the program is not guaranteed under the Oklahoma Life and Health Insurance Guaranty Association.

Especially for Pennsylvania Residents: Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. As such, CHM should never be considered as a substitute for insurance. Whether you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you are always liable for any unpaid bills.

Especially for South Dakota Residents: CHM is not an insurance company. CHM's program is not an insurance contract. This plan does not fall under the jurisdiction of the South Dakota Division of Insurance and the plan is not covered under the South Dakota guaranty fund.

Especially for Wisconsin Residents: Attention: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills is entirely voluntary. CHM should never be considered as a substitute for an insurance policy. Whether or not you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you will always remain responsible for the payment of your own medical bills.

Note: A more comprehensive list of legal notices can be found in the CHM Guidelines booklet.



Member Application

You also can apply online at
join.chministries.org**Step 1: Your contact information**

Last Name: _____ First: _____ M.I. _____

SSN: _____ DOB (mm/dd/yy): _____ Male ☐ Female ☐Qualify for Medicare? Yes ☐ No ☐ Medicare A **and** B? Yes ☐ No ☐ (See Guideline 5 at chministries.org/guidelines)

Spouse Last: _____ First: _____ M.I. _____

SSN: _____ DOB (mm/dd/yy): _____

Qualify for Medicare? Yes ☐ No ☐ Medicare A **and** B? Yes ☐ No ☐ (See Guideline 5 at chministries.org/guidelines)

Address: _____ City: _____ State: _____ Zip Code: _____

Home phone: _____

Work phone: _____

Valid email: _____

Step 2: Your children Continued on a separate page? Yes ☐ No ☐Name: _____ (and last if different from above) Male ☐ Female ☐ Social Security Number _____ Date of birth (mm/dd/yy) _____ Joining CHM? Yes ☐ No ☐If 18 years or over, check all that apply: ☐ Christian living by biblical principles ☐ Single ☐ Reported as a dependent on your income tax forms

Please see the CHM Guidelines for more information on adult children.

Name: _____ (and last if different from above) Male ☐ Female ☐ Social Security Number _____ Date of birth (mm/dd/yy) _____ Joining CHM? Yes ☐ No ☐If 18 years or over, check all that apply: ☐ Christian living by biblical principles ☐ Single ☐ Reported as a dependent on your income tax forms

Please see the CHM Guidelines for more information on adult children.

Step 3: Participation levels and units

Units may participate at different levels. Three units are three **or more** qualifying family members. No family's monthly financial gift exceeds three units, regardless of the number of immediate family members. All dependent children participate as a single unit. See the CHM Guidelines for a detailed explanation of units.

☐ 1st unit: Name: _____☐ GOLD ☐ SILVER ☐ BRONZE

Gold: \$172 per unit, per month; Silver: \$118 per unit, per month; Bronze: \$78 per unit, per month

☐ 2nd unit: Name: _____☐ GOLD ☐ SILVER ☐ BRONZE☐ 3rd unit: Name: _____☐ GOLD ☐ SILVER ☐ BRONZE**Step 5: Your start date (choose one)**☐ Start date to begin on postmark date of envelope in which you mail this application.☐ I am choosing a future start date:

_____ Month _____ Year

Step 4: Units participating in Brother's Keeper program☐ 1st unit

Brother's Keeper membership provides unlimited cost support per illness (Gold members) or increases your maximum cost support by \$100,000 annually, up to \$1 million per illness (Silver and Bronze members). There is a \$40 annual fee per family and an average quarterly fee of \$45 per unit.

☐ 2nd unit☐ 3rd unit**Step 6: Sponsor/Promotion/Group (if applicable)**

Sponsor name: _____

Sponsor member #: _____

Promotion code #: _____

Group name and #: _____

This space is reserved for office use:

Continued on next page →

Step 7: Health history

Please list ALL conditions for which you have experienced signs, symptoms or treatment within the past five years. Your membership in Christian Healthcare Ministries will not be denied based on the information you provide. The information will, however, help us determine if we can assist you through one of our programs for pre-existing conditions.

Name

Condition/Symptom/Treatment/Medication

Date

☐ Continued on a separate page?

Step 8: Tell us how you heard about us! (please choose all that apply)

☐ A current CHM member

☐ Magazine

☐ Internet

Name: _____

Name: _____

Website: _____

Member #: _____

☐ A friend (non-member)

☐ Radio/TV ☐ Commercial -or- ☐ Program

☐ Other (please specify): _____

☐ Convention

Station: _____

Name: _____

City/State: _____

Step 9: Commitment

Gold units

Silver units

Bronze units

From Step 3

From Step 3

From Step 3

X \$172.00

+

X \$118.00

+

X \$78.00

=

Final total

Add \$40.00 if joining
Brother's Keeper

\$

Contribution method

Credit Card (choose one): ☐ Visa ☐ Master Card ☐ Discover I want to contribute with this credit card: ☐ this time only ☐ each month

Card Number: _____ Exp. Date (mm/yy): _____

CheckEase direct bank withdrawal ☐ Checking -or- ☐ Savings Financial institution name: _____

Routing #: _____ Account #: _____

☐ I am enclosing a check made out to Christian Healthcare Ministries. ☐ this time only ☐ each month

INITIALS I also understand that it's my responsibility to read the CHM Guidelines and that any medical bills I or my family members submit for sharing will be authorized according to the Guidelines.

INITIALS I attest that I am the individual listed above and that I am not completing this application on behalf of anyone besides me and my immediate family. (Note: It is unlawful for an insurance agent or any other entity to "sell" CHM or bundle it with insurance products.)

INITIALS By signing below, I attest that the participating ADULT members included herein are Christians who attend worship regularly as health permits, follow the teachings of the New Testament, embrace the CHM Statements of Beliefs (expressed in CHM's Guidelines), follow biblical principles with respect to the use of alcohol and abstain from practices inconsistent with a biblical lifestyle, including (but not limited to) illegal drugs, tobacco, nicotine, any smoking device (including but not limited to cigarettes, cigars, pipes, herbal cigarettes, e-cigarettes, vape pens, etc.), and sexual immorality. I also attest that all information provided herein is true to the best of my knowledge.

Signed _____ Date _____

Spouse _____ Date _____

(Only if joining at this time)

After you submit this form, you will receive a New Member Welcome Packet in the mail within several weeks.

Return to: Christian Healthcare Ministries
Attn: Member Services

 127 Hazelwood Ave.
Barberton, OH 44203

 330.848.1511
 330.798.6100

 800.791.6225 TOLL FREE
 portal.chministries.org





Christian Healthcare Ministries

The biblical solution to healthcare costs
chministries.org | 1.800.791.6225 | 330.848.1511

127 Hazelwood Avenue | Barberton, OH 44203
Hours: Mon-Fri 9AM-5PM (EST)



As Heard On



fb.com/iheartchm



instagram.com/iheartchm



twitter.com/iheartchm



youtube.com/CHMNews



linkedin.com/company/iheartchm