



# Christian Healthcare Ministries

chministries.org

800.791.6225

330.848.1511

*The biblical solution  
to healthcare costs*



# GUIDELINES



# Guidelines

2020v.2/2021

127 Hazelwood Avenue, Barberton, OH 44203

Hours: Mon-Fri 9AM-5PM (EST)

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**Important notice:** Those who call the CHM office detailing their circumstances and asking if medical bills qualify will be given an opinion, not a decision. Bills cannot be authorized for CHM sharing over the phone. If a member sends bills and details of a medical incident in writing, a decision will be sent by return mail or email. For more information on submitting bills to CHM, see Guideline J or visit [chministries.org/stepbystep](https://chministries.org/stepbystep).

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## A. WHAT IS CHM?

Christian Healthcare Ministries (CHM) is a ministry of Christians sharing fellow Christians' medical bills. CHM follows the New Testament model described in Acts and other places throughout the New Testament.

CHM is a fulfillment of the new commandment Jesus gave His disciples at the Last Supper (John 13:34). CHM carries out this defining action, which Jesus gave as the illustration of how the world would know we are disciples of Christ (John 13:35).

For more than 2,000 years the Body of Christ has systematically changed the world because of the transformation that occurs in the hearts of each individual believer. We are no longer motivated by selfishness; we are called to be selfless.



The everyday actions of CHM members show that the Body of Christ is different from the rest of the world. Why would a Christian in Idaho, Georgia or any other state generously, faithfully and voluntarily donate money to take care of the medical bills of fellow members throughout the United States and the world? It is because of the transformative power of Jesus Christ and the Holy Spirit.

The mission of Christian Healthcare Ministries is to glorify God, show Christian love, and experience God's presence as Christians share each other's medical bills.

CHM's role is to make Christians aware of the needs of others. Based on New Testament examples, fellow believers then step in to help them using a definable, accountable, dependable framework.



**Nifty tip:** You may wonder, “Am I allowed to have CHM rather than insurance?” The answer is yes. 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. Alternatively, you can use CHM as a complement to health insurance. More info is available at [chministries.org/affordablecareact](http://chministries.org/affordablecareact).

## B. WHO CAN BE A MEMBER?

To be a member of Christian Healthcare Ministries (CHM) and to have your medical bills shared with other members, you must be a Christian who embraces the CHM Statements of Beliefs (see Guideline EE), attends worship regularly as health permits (Hebrews 10:25) and actively follows the teachings of the New Testament in its entirety (see Guideline DD.2.b.4 for more information).

For example, you must 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).

You must also have either a U.S. mailing address or consistent, reliable, secure internet service through which you can receive documents with confidential information (via attachment through an active email address, Dropbox/FTP capability, etc.). See Guideline C.5 for additional Guidelines for missionaries.

## C. WHO CAN BE INCLUDED IN MY MEMBERSHIP?

You, your spouse and your dependent children can be included in your membership. Different units may participate at different sharing levels (see Guideline G). Christian

Healthcare Ministries uses a unit system; a unit is typically defined as a participating individual within a membership. A single person is one unit, a married couple is two units (any two individuals must be two units), and a family is three units, regardless of the number of dependent children. In other words, a family membership has a minimum of two units and a maximum of three units.



### 1. Single-parent households

If you are legally and financially responsible for the children, your membership will be two units (the parent is the first unit and all children are the second unit).

### 2. Households with one participating spouse

If one spouse is a CHM member and the other spouse chooses not to be a member, the participating spouse is one CHM unit and all dependent children are an additional unit (a total of two units).

### 3. Adopted children

When a CHM member adopts a child or otherwise has obtained legal custody with legal responsibility for a child's medical care, that child can be included in your CHM membership. If any other source is responsible, willing or available to pay the child's medical bills, these resources must be exhausted before CHM members can share bills. Medical bills for the birth of an adopted child are not eligible for sharing regardless of the circumstances. (See Guideline R.10 for information about adopted children with congenital conditions.)

#### a. Adopted disabled children:

In cases when members choose to adopt a child(ren) with known disabilities or illnesses, CHM reserves the right to refrain from sharing the child(ren)'s medical bills. The ministry has limited resources and recognizes that in most cases, there are other resources and programs better equipped to assist and provide for adopted disabled children. It is the responsibility of the adoptive parent(s) to research what resources are available and to obtain the necessary funding.

### 4. Adult children

Adult children can remain on their parents' membership until their 26th birthday as long as they meet the following qualifications:

① they must be Christians living by biblical principles and embrace the CHM Statements of Beliefs; ② they must be single; and ③ they must be legal dependents. Legal dependence is defined as children who are reported as dependents on their parent's income tax forms.

Children who are no longer legal dependents can transition seamlessly to their own CHM membership. Immediate transition will allow any issues

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relating to pre-existing conditions to date back to the original start date when they participated under their parents' membership.

Notify the CHM Member Services department (1-800-791-6225, ext. 5993) if your adult child or children choose not to be CHM members. However, remaining a member is to their advantage because with CHM their membership will never be canceled due to an expensive illness, nor will their monthly financial gift be raised because they become sick. The Body of Christ will help bear their burdens.

## **5. Missionaries**

Missionaries are welcome to join CHM and participate in the blessing of sharing fellow believers' healthcare costs. However, please note the following requirements:

- You must have either a U.S. mailing address or consistent, reliable, secure internet service through which you can receive documents with confidential information (via attachment through an active email address, drop box/FTP capability, etc.).
- CHM cannot send any correspondence overseas, such as billing statements, membership notifications, promotional materials, checks for sharing of medical expenses, etc. If you don't have a U.S. mailing address, please make sure you designate a relative, friend, or financial and medical power of attorney to receive CHM funds on your behalf; otherwise you may experience unnecessary delay in receiving funds.
- Medical bills must be translated into English and converted to U.S. dollars.
- Bills for alternative treatment—including bills incurred for alternative treatment overseas—cannot be shared by CHM (see Guideline N.1.). Also, CHM cannot share bills for emergency international flights (see Guideline U.3). We strongly encourage you to look into other available resources. Please check with your mission agency for more information.

## **D. CAN GROUPS JOIN CHM?**

Christian Healthcare Ministries has hundreds of participating groups—ranging in size from two people to hundreds of families—among them church groups, nonprofit organizations of varying sizes, and Christian schools and colleges. Group members must be Christians living by biblical principles (see Guideline B for more information).



CHM will help you create a solution that is budget-friendly and satisfies the requirements of the Patient Protection and Affordable Care Act (ACA, or Obamacare). However, **your group health solution 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.** CHM can provide referrals to reliable, independent professionals.

To learn more about the advantages of CHM group membership and how to get started, please visit [chministries.org/programs-costs/group-health-programs](http://chministries.org/programs-costs/group-health-programs), call us at 1-800-791-6225, ext. 1002, or email [groups@chministries.org](mailto:groups@chministries.org).

## E. HOW DO I JOIN?

It's vitally important that you read and understand all CHM literature explaining who we are, what we do and how we do it. (This information is available to all prospective members via these Guidelines, in the CHM Information Pack and on [chministries.org](http://chministries.org).) Based on that understanding, you may complete the member application online at [join.chministries.org](http://join.chministries.org) or by hard copy. (Your online acceptance is considered a digital "signature.")

Reading our materials will help you understand that **CHM is not insurance**. Health insurance requires a contract between you and a third party. The contract says that if you have medical bills covered by a health insurance policy, the company will be legally obligated to pay those bills for you. If the company doesn't pay, you and/or your medical provider can take action against it in a court of law.

Members of CHM do not have a contract. Instead, members follow the model of the Church, the Body of Christ. We as a Christian family recognize there is a need. We have a common focus on the need, a personal desire to assist with that need, and a common commitment to voluntarily assist one another with that need.

Sometimes people question how we can be sure our members will honor their commitment to carry each other's burdens. We point to our history: Since 1981 CHM members have faithfully shared eligible medical bills.



This same method CHM uses to voluntarily share medical costs is used by every church that pays its pastor; every mission activity; every church building and educational program; evangelistic and ministerial associations; and every other similar program or institution. God's people come together with a common understanding, focus, commitment and action to voluntarily fund that cause.

The Body of Christ has cared for its members for 2,000 years. Christian Healthcare Ministries members have faithfully continued that legacy by caring for each other since 1981—and have done so without a contract. Christ has changed our hearts and our nature to love one another and to act on that love.

## F. WHAT HAPPENS WHEN I JOIN?

### 1. Welcome Packet and Checklist of Understanding

You will receive CHM membership cards and a Welcome Packet within several weeks of submitting your Member Application. The packet includes all the forms you need to submit medical bills for sharing (also available online at [chministries.org/needsforms](https://chministries.org/needsforms)).



**The Checklist of Understanding (COU) is included in the online member application and in the Welcome Packet.** Written for legal purposes, the COU states that you understand that CHM is a voluntary cost-sharing ministry and not a health insurance company. The COU must be on file with Christian Healthcare

Ministries before we can share your medical bills. This is an important document: It proves you understand the key differences between voluntary health cost-sharing and health insurance.

### 2. Member Gift Form

Each month members receive a statement (Member Gift Form) with the amount of their voluntary sharing financial gift. The amount is sent directly from one member to another through an escrow account that is audited according to generally accepted accounting principles (GAAP), as is required by federal law. The amount of your gift is based on the sharing level you choose and the number of units in your membership.



If possible, please send your financial gift to CHM immediately upon receipt of your Member Gift Form statement. The CHM office must receive your monthly financial gift by the 10th of the next month (or the next business day after the 10th if it falls on a weekend or holiday). Any financial gifts received after this date won't be reflected on the next Member Gift Form statement. Maryland residents only: For billing instructions related to Maryland membership, please see [chministries.org/chm-membership-for-maryland-members](http://chministries.org/chm-membership-for-maryland-members).



**Nifty tip:** For example, if the CHM office receives your financial gift after December 10, your January statement won't show the gift applied to your account because the statement will have already been created (the change will, however, show on your February Member Gift Form).

The reverse side of each Member Gift Form contains a letter from CHM leadership. This letter contains vital information about your ministry membership.

### 3. *Heartfelt Magazine*, CHM's monthly publication

Each month you will receive an issue of *Heartfelt Magazine*, which also is a must-read piece of information. Announcements of changes and explanations of procedures are included in the magazine.

It also contains valuable information on living a healthy life—spiritually, physically and emotionally. CHM has a consulting doctor and other contributing writers who write on health and medical issues of interest to you and your family. There are stories from fellow members telling of their experiences and the amazing hand of God as He has touched their lives. *Heartfelt Magazine* is an important source of encouragement and a vital tool in keeping members up-to-date on the wonderful things God is doing through Christian Healthcare Ministries.

### 4. *Brother's Keeper* quarterly letter

Members participating in *Brother's Keeper*, CHM's program for catastrophic medical expenses, will receive a quarterly letter containing a list of medical needs exceeding \$125,000. They are asked to send cards and letters of encouragement to these fellow Christians. To learn more about *Brother's Keeper*, see Guideline Y.

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## G. HOW MUCH DOES IT COST TO PARTICIPATE IN CHM AND WHAT PROGRAMS ARE AVAILABLE?

CHM has three levels of participation: Gold, Silver and Bronze. These are called “participation levels,” “sharing levels,” or “programs.” Different units may participate at different sharing levels (see Guideline C). Make your choice prayerfully and wisely, because different programs offer different levels of health cost sharing support.



**Nifty tip:** Medical bill discounts help keep CHM monthly financial gift amounts low. Silver and Bronze members: Healthcare provider discounts that you help obtain on eligible medical bills are applied to your Personal Responsibility amount and reduce your out-of-pocket costs. (For more information about Personal Responsibility, see Guideline O.)

### 1. Gold level monthly financial gift: \$172 per unit, per month



- *Assistance up to \$125,000 per illness—this limit increases with the addition of the Brother’s Keeper program (see Guideline Y).*

- Includes:
  - inpatient or outpatient hospital incidents\* and surgery
  - medical testing
  - maternity (see Guideline R for more information)
  - therapy and home healthcare (up to 45 visits for each type; see Guideline N.4)
  - incident-related doctor’s office visits
  - incident-related prescriptions



For **Gold members**, CHM shares 100 percent of bills for any medical incident exceeding \$500 (before discounts) as long as all other Guidelines are met. Any medical expense less than \$500 per incident\* is the member’s responsibility.

## 2. Silver level monthly financial gift: \$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 into another.*

- Assistance up to \$125,000 per illness; this limit increases with the addition of the Brother's Keeper program (see Guideline Y).
- Includes only inpatient or outpatient hospital incidents and surgery performed at facilities that meet accepted standards of medical care (urgent care facilities are excluded)
- Testing and treatment outside a hospital do not qualify for sharing.
- The Silver level excludes all maternity costs. Please consider the Gold program if you're a woman who may become pregnant.



**Silver members** have chosen not to share any prescriptions or doctors' bills (except doctors' bills incurred while a hospital inpatient or outpatient). Before bills can be submitted for sharing, they must exceed \$2,500 per incident, per calendar year (before discounts). Any medical expense less than \$2,500 per incident is the member's personal responsibility. Expenses ineligible for sharing according to these Guidelines don't count toward your personal responsibility amount.

## 3. Bronze level monthly financial gift: \$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 into another.*

- Assistance up to \$125,000 per illness; this limit increases with the addition of the Brother's Keeper program (see Guideline Y).
- Includes only inpatient or outpatient hospital incidents and surgery performed at facilities that meet accepted standards of care (urgent care facilities are excluded).
- Testing and treatment outside a hospital do not qualify for sharing
- The Bronze level excludes all maternity costs. Please consider the Gold program if you're a woman who may become pregnant.



**Bronze members** have chosen not to share any prescriptions or doctors' bills (except doctors' bills incurred while a hospital inpatient or outpatient). Before bills can be submitted for sharing, they must exceed \$5,000 per incident, per calendar year (before discounts). Any medical expense less than \$5,000 per incident is the member's Personal Responsibility. Expenses ineligible for sharing according to these Guidelines don't count toward your personal responsibility amount.

*\* Incidents: An incident includes medical treatment or testing that lasts until one of the following events occurs:*

- 1) a certain medical condition is cured according to official medical records;*
- 2) treatment is at a routine maintenance level; or*
- 3) you experience 90 days without any kind of treatment for that particular condition. The medical bills incurred from the first test to the last treatment before the doctor releases you to a regular, routine maintenance regimen are considered a single incident. If 90 days pass and you receive no further treatment, any future bills you incur will be considered a separate incident.*

#### **4. Changing sharing levels**

Please note that under CHM Guidelines, eligible medical costs cannot be shared unless your membership is continuous through the time funds are shared and all other available assistance has been exhausted. Your participation must remain active and current in all giving in order to have medical expenses shared (regardless of whether the medical expenses have already been submitted or only incurred). You must be current with all financial gifts throughout the time medical bills are being processed for sharing.



- If you switch from Bronze to Silver or from Silver to Bronze, all existing illnesses permanently become pre-existing to any higher level and will be shared at the lower level, including any bills incurred and/or submitted but as of yet not shared.
- For information on changing to a higher level, please see Guideline Z.1).
- If you discontinue your membership, see Guideline G.5.

If you intend to change your sharing level, number of units, discontinue your participation or change the status of your membership in any way, please allow 30 days for the change(s) to take effect. Please note that a refund cannot be issued for the month of cancellation.

### 5. Delinquent giving and cancellation by CHM

- a. If your membership is three or more months delinquent, CHM will consider it proof that you have chosen not to participate. Your membership will be canceled as of the end of the last month for which you paid and CHM will issue notification. If at some point in the future you seek to re-join CHM, you will receive a new start date, meaning that any active medical incidents will become pre-existing and therefore ineligible for sharing. (See Guidelines Z and AA for complete information about pre-existing conditions.)
- b. Please note that under CHM Guidelines, eligible medical costs cannot be shared unless your membership is continuous through the time funds are shared and all other available assistance has been exhausted. Your participation must remain active and current in all giving in order to have medical expenses shared (regardless of whether they have already been submitted or only incurred).
- c. If you joined CHM and never paid any monthly gift amounts, your membership will be automatically canceled after three months. If you re-join, it will result in a new membership start date. In other words, it will be as if you are joining for the first time.
- d. To read CHM's privacy and security policies, please visit [chministries.org/policies](http://chministries.org/policies).

## H. ARE MY FINANCIAL GIFTS TAX-DEDUCTIBLE?

The monthly financial gift amount that you must give in order to continue as a member in good standing is not tax-deductible. All giving above that amount qualifies as a charitable contribution for income tax purposes—many people make donations



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to CHM above their required monthly financial gift. CHM is a 501(c)3 tax-exempt organization.

**Missouri members only:** Missouri law provides residents with a special state income tax advantage. The Missouri Form MO-1040 lists a “healthcare sharing ministry” line item deduction. When you file your taxes, write on this line the total amount you sent to Christian Healthcare Ministries in the previous calendar year. (The amount will be indicated on a statement the CHM office will send to you.)

## I. WHAT SHOULD I DO IF I NEED MEDICAL CARE?

If you become ill or injured, you should seek appropriate care from the healthcare provider of your choice. CHM does not require members to choose healthcare providers only from an approved list. Many providers are aware of CHM—the ministry has worked with more than 100,000 of them.



**Nifty tip:** For elective or non-life-threatening treatment, consider shopping for healthcare providers in your area. (One resource is CHM’s recommended provider and medical services list at [chministries.org/providerlist](https://chministries.org/providerlist).) Though as a CHM member you have flexibility in choosing a hospital or doctor 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](https://healthcarebluebook.com).

Tell providers you’re a self-pay patient and would like to be billed directly. You can then ask about discounts and financial assistance available to you. If they would like more information, share with them that you’re part of a health cost sharing ministry that helps Christians pay one another’s medical bills after all other forms of assistance have been exhausted. You can also point them to [chministries.org/resources/for-healthcare-providers/](https://chministries.org/resources/for-healthcare-providers/).

Apply for any additional financial assistance available through your medical provider. If you are qualified for programs, discounts, or other funds, you are encouraged to take advantage of these resources. By doing so you will help keep our monthly CHM gift amounts low.

Asking for a discount is asking for the same consideration that insured patients receive (due to discounted rates negotiated by their insurers). Many providers have a self-pay price and will extend you a discount—it usually means they receive faster payment and experience less difficulty and paperwork. Discounts represent nearly 60 percent of all medical bills submitted to CHM, so please don't be shy about asking. Build a relationship with your provider(s); doing so is to your advantage and also is an advantage for other members.

## J. WHAT SHOULD I DO WITH MY MEDICAL BILLS?

- 1. Tell your healthcare provider(s) to send all bills to you.** Ask if payment is required on the date of scheduled treatment. Bills must be translated into English and converted to U.S. dollars (see Guideline C.5 for information for missionaries).
- 2. When you receive the itemized bills, immediately send copies of the bills to CHM along with the completed sharing request packet.** (Forms are available at [chministries.org/needsforms](https://chministries.org/needsforms). Alternatively, you can submit bills and forms via the secure online Member Portal at [portal.chministries.org](https://portal.chministries.org). Please see explanation of forms below.) Be sure to note if payment is required on the date of scheduled treatment.
- 3. Medical bills must be submitted within six months of the date of service;** however, the sooner our staff receives your bills, the sooner we can get them in the queue for sharing. The older the medical bills, the more difficult it is to obtain discounts, which help keep monthly financial gifts low.
- 4. Changing sharing levels:** You must be current with all monthly financial gifts throughout the time medical bills are being processed for sharing.
  - If you drop to a lower sharing level, all existing illnesses permanently become pre-existing to any higher level and will be shared at the lower level, including any bills submitted but as of yet not shared (see Guideline G.4 for more info).
  - For information on changing to a higher level, please see Guideline Z.1.



- If you discontinue your membership, your medical bills will not be eligible for sharing (see Guideline G.5 for more info).

**5. Chronic conditions:** Please submit an updated version of all of the items listed below (including letter of explanation) each calendar year. Please note that you do *not* need to send additional forms/letters for “add-on” bills incurred for the same incident within the same calendar year. You need to send **all** of the following items to CHM for your bills to be shared:

**a. Itemized bills**

A receipt is not an itemized bill; a receipt only shows what has been paid and doesn’t include information about what services were performed. Please do not send receipts in place of itemized bills. CHM requires itemized bills for several reasons; the main reason is that itemization reduces the likelihood of billing errors, which speeds sharing time. Be sure to ask your healthcare providers for detailed itemized bills. They contain:

- the patient’s name
- the date of service
- the place of service
- the procedural (CPT) codes and/or description of services rendered
- the charge for each service rendered

**Members with Medicare only:** Do not send itemized bills, except in the case of prescriptions or bills from non-Medicare participating providers. Instead, please submit your Medicare Summary Notice. You must still submit all of the forms listed below.

- b. The sharing request packet** contains information necessary for CHM staff to process your medical bills: your contact information, medical situation information, medical bill details, etc.
- c. Our medical release information form** was written by a CHM attorney to conform to current HIPAA regulations. It allows your medical provider(s) to share information with us so we can provide services to you. We must have a signed copy of this form in order to share your eligible medical bills; your medical provider(s) won’t communicate with CHM about your bills unless we have a signed copy of this form.
- d. A letter of explanation** that provides a short explanation of your medical event and is sent with your itemized bills and other forms.

The letter helps CHM staff determine how to “assign” each bill to an illness/diagnosis. This process in turn affects your maximum lifetime sharing amount for each illness (see Guidelines X and Y).



## K. WHAT HAPPENS WHEN CHM RECEIVES MY BILLS?

### 1. A medical bill's journey

Once a medical bill is received at the CHM offices, our staff takes care to process it with speed and accuracy.

There are many things we must do before a check can be issued and sent to you:

- a. **Member Records department:** Medical bills and forms are received through the Member Portal ([portal.chministries.org](http://portal.chministries.org)) and by mail or fax, and are sorted for processing by received date.
- b. **Data Entry:** With few exceptions, all medical bills are different and display information in different ways and places. Therefore, each bill's data must be keyed by hand into the CHM medical bill processing database. In addition, employees verify that there are no duplicate charges (a common occurrence) or other billing mistakes made by your healthcare providers.
- c. **Authorization:** Staff members categorize bills into the appropriate illnesses and incidents (see the Guidelines glossary) and authorize bills according to the CHM Guidelines.
- d. **Member Advocacy:** The bills are reviewed to make sure the maximum discount has been obtained and often verifies discounts with your healthcare providers (please make sure to notify CHM on your medical bill worksheet of any discounts you receive).
- e. **Member Reimbursement:** A final bill audit is performed, after which funds are released for sharing from the audited CHM bank account. You will receive a check or checks from the CHM office. (See Guideline K.3.)

### 2. Sharing time

The bill sharing “clock” begins the date CHM receives your bill(s), not when it's incurred or the date you mail it. Current information about

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sharing time can be found on the CHM website at [chministries.org/resources/faqs](https://chministries.org/resources/faqs) under the “Submitting Medical Bills” section.

**Here are some items that can lengthen sharing time:**

- a. A medical bill(s) is not itemized (see Guideline J.a.)
- b. One or more of the sharing request packet forms are missing (See Guideline J.b.- J.d.)
- c. CHM is waiting to hear back from your healthcare provider regarding discounts, financial aid approval, etc.
- d. CHM is waiting to hear from your healthcare provider regarding your medical records. (It's sometimes necessary for us to obtain copies of your medical records to authorize your bills correctly.)
- e. If you have insurance (Medicare, Medicaid, auto insurance, etc.) or Worker's Compensation, CHM may be waiting to hear from them on how much they will pay. (See Guideline N.2.)

**3. Paying healthcare providers promptly**



Paying your healthcare providers promptly is a CHM membership requirement. Failure to pay your providers within 30 days of the receipt of your reimbursement check may result in membership termination. Any check you receive from CHM to share your medical bills must be cashed or deposited within six months of receipt. All funds from CHM checks not cashed or deposited after six months will be considered a refusal of the CHM membership's voluntary sharing of the amounts and will be considered your intention to return the shared amounts to the ministry. The refused amounts will be returned to the ministry's audited bank account. The returned amounts will be used for the sharing of other members' medical bills. CHM reserves the right to pay providers directly for services rendered to members.

**4. Extra discounts**

Your provider(s) may give you an additional discount when you pay the bill(s), so be alert to that possibility. Send the additional money back to CHM and we will use it for other members' medical bills. Returning these funds is required for CHM membership and also helps keep monthly financial gifts low. You'll find few things more rewarding than the great expression of love from your fellow members as they share your medical bills. Though you are suffering, you'll be reminded in a powerful way that you are not alone.

## L. SHOULD I EVER PAY MY BILLS AT THE TIME I RECEIVE MEDICAL SERVICES?

It's acceptable to pay your bills at the time of service only if they total less than \$1,000. If you decide to do so, CHM members will share the eligible amount and the CHM office will send funds to reimburse you. However, you should still be able to obtain a discount.

**Set up a payment plan if your bills total more than \$1,000 and try to negotiate at least 40 percent in discounts.** The CHM Member Advocate department can help you negotiate a larger discount. The reason we ask for at least 40 percent is that insurance companies routinely receive 40 percent or more off their policyholders' medical bills.

**We still recommend calling the Member Advocate department (1-800-791-6225) if you obtain a significant discount,** especially if your provider requires a short timeframe for payment. Our staff will work with your provider(s). We may have previously worked with your provider(s) and obtained even larger discounts. Conversely, if you receive a discount larger than what we have obtained in the past, we need to hear from you so we can use that information to help other CHM members who use that provider's services in the future.



### **Payment after the time of service**

It is your responsibility to use funds from CHM only to pay your medical bills or to reimburse yourself for payments made to the appropriate healthcare providers. Failure to pay your providers within 30 days of the receipt of your reimbursement check may result in membership termination. It is an abuse of members' trust to use money received for a shared event for any purpose other than payment of that incident. Failure to provide accurate information or failure to use shared funds to pay for submitted expenses will render you (and everyone else in your membership) ineligible for CHM sharing until all of your providers are paid the accurate amount. Additionally, if your bills are shared and you subsequently receive further discounts, you must promptly return the amount of the overpayment to CHM.

## M. SHOULD I APPLY FOR HOSPITAL FINANCIAL ASSISTANCE PROGRAMS?

Yes. Most hospitals have financial assistance programs funded by various sources.

In some cases, generous benefactors fund a program assisting patients with certain types of diseases. For example, a family may set up a foundation in memory of a loved one who has died from a specific disease; the family therefore wishes to fund research and treatment of that condition.



Most hospitals are required by law to provide a certain amount of free care to community residents. They set guidelines that patients must meet to be eligible for such benefits.

State and federal governments also allocate money for patients whose income falls within a defined economic level. The amount allocated for this is pre-set and is unrelated to the number of patients using the funds. CHM requests, but does not require, that members use these resources if eligible for receipt. This practice is valuable because it helps keep monthly financial gifts low.

## N. WHAT TYPES OF BILLS DOES CHM SHARE?

Christian Healthcare Ministries members share bills for procedures that are generally accepted by the medical community and that are researched, published in reputable medical journals subject to peer review, widely understood and accepted as mainstream medical treatment and have the procedural (CPT) codes and/or description of services rendered.

For example, here is a **non-exhaustive** list of the types of conditions for which bills are regularly shared by CHM members:

Abdominal pain	Diagnostic imaging tests (MRI, CT scan, EKG, EEG, etc.)	accidents, see Guideline W)
Accidental ingestion of harmful substances	Diverticulitis	Internal hemorrhaging
Back problems (excluding chiropractic)	Endoscopy, colonoscopy, etc.	Joint pain*
Blood problems and disorders	Female health issues	Kidney stones/ gallstones
Broken bones/ fractures/dislocations/ sprains (excluding crutches, walkers, etc.)	Gallbladder	Lung, liver, kidney and pancreas problems
Cancer/removal of pre-cancerous tissue	Gastrointestinal	Maternity and complications (see Guideline R)
Carpal Tunnel	Heart/cardiovascular	Medically necessary reconstructive surgery
Cataract removal* (See Guideline N.3)	Hernia repair	Muscle problems
Diabetes	Hip and knee replacement	Neurological disease
	Hypertension	Pneumonia/influenza
	Infections	Podiatry
	Injuries from accidents (for information on motorized vehicle	Stroke
		Ulcers
		Urology

A list of ineligible expenses appears in the Guidelines Appendix.

*\* Gold members only: Prolotherapy treatment must be recommended, prescribed, and administered by a medical professional who is legally licensed in their state to give these types of injections. It is eligible for sharing up to three injections per joint/area, per lifetime.*

## 1. Ineligible bills

### a. Alternative treatment\*

CHM does not share bills for alternative (integrative, complementary, functional, etc.) treatment, including diagnostic testing supporting alternative treatment. (Alternative procedures are not accepted

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by the medical community, have not been researched and published in mainstream, peer-reviewed medical journals and do not meet reimbursement criteria per Centers for Medicare and Medicaid Services [CMS]). This Guideline applies regardless of the type of practitioner (naturopaths, homeopaths, medical doctors, etc.).

***b. Non-medical provider\****

CHM does not share bills pertaining to care from non-medical providers (chiropractors, naturopaths, homeopaths, and any other providers practicing alternative treatment, as defined in N.1.a). For more information, see Guidelines O and P.

***c. Other ineligible expenses***

To view a list of other ineligible types of bills, please see the Appendix section.

*\*Exception to N.1.a and N.1.b: If an alternative or non-medical provider orders treatment that meets medical standards of care (after medical records review), CHM can consider sharing the treatment (blood work, imaging, etc.) if it meets the reimbursement criteria for Centers for Medicare and Medicaid Services (CMS).*

## **2. CHM secondary to other payment sources**

Christian Healthcare Ministries is secondary to other payment sources. Before submitting medical bills to CHM, a member must: ① submit bills to any insurance, Medicare, Workers' Compensation, fraternal benefits or any other resource available to pay all or part of the bills and ② receive payment or notice of liability or rejection from such sources. Members may also choose to submit medical bills to Medicaid before submitting them to CHM.

*The following sections are included to protect and be good stewards of the funds you and other members send to share medical bills.*

***a. Double recovery prohibited***

If the amount of bills shared by CHM are more than should have been shared under these Guidelines, CHM may recover the excess amount from one or more of the members it has paid or for whom it has paid or



any other person or organization that may be responsible for the costs shared by CHM. No member should benefit from multiple payments for the same cost and thereby profit at the expense of other members. Double recovery by a member takes away resources from other CHM members whose needs have yet to be shared.

***b. Subrogation***

This section of the Guidelines shall apply when CHM shares costs for your personal injury and you have the right to recover costs and/or damages from another. Becoming a member of CHM and sharing such costs constitutes your acceptance and acknowledgment of this Guideline provision.

CHM is subrogated to all of your rights of recovery to the extent of the costs shared by CHM for which you may be entitled to recover payment from any other person. CHM is subrogated to any right you have to recover payment from the person who caused the illness or injury, that person's insurer or any "uninsured motorist," "underinsured motorist," "medical payments," "no-fault," "Workers' Compensation" or other similar coverage provisions.

CHM's right of subrogation applies with equal force to any and all state, federal or common law claims of survivors, wrongful death, consortium or other similar claims. However, CHM's right of subrogation shall not exceed the amounts shared or to be shared in the future by CHM.

CHM's subrogation right has first priority to any recovery and takes priority over the injured party, their attorney or any other person or entity with a claim, right or lien upon the recovery. CHM's right to subrogation will apply even if you have not been made whole, are not fully compensated or only partially recover from another person for your injuries.

***c. Reimbursement***

If at any time you have recovered from any party or through any insurance coverage set forth above, regardless of how you, your legal representative or any other party characterize the recovery, you are obligated to hold in trust for CHM, the whole proceeds of the recovery and must reimburse CHM to the extent of costs shared by CHM within 14 days of receipt of the recovery. At the time of recovery CHM shall have a constructive trust, equitable lien and other equitable rights on the entire funds recovered which can be asserted against any parties who may have possession of a portion of all of the fund.

CHM's reimbursement right has first priority to any recovery and takes priority over the injured party, their attorney or any other person or entity with a claim, right or lien on the recovery. CHM's reimbursement



right shall not be reduced for any attorney fees or costs incurred by you or any other party. You will be responsible for payment of any expenses, including attorney's fees and court costs, incurred by CHM to enforce its right of reimbursement.

Any other person or entity with a claim, right or lien on the recovery, CHM's right to reimbursement will apply even if you have not been made whole, are not fully compensated or only partially recover from another person for your injuries.

***d. Duties as a CHM member***

- You must provide CHM any information requested by CHM within five (5) days of the request.
- You must notify CHM promptly of how, when and where an accident or incident resulting in personal injury to you occurred and all information regarding the parties involved.
- You must cooperate with CHM in the investigation and protection of CHM's rights.
- You must not settle or compromise any claims you have with other persons unless CHM is notified in writing at least 20 days before such compromise and settlement.

***e. Discretionary authority***

CHM shall have discretionary authority to interpret the terms and conditions of the Subrogation and Reimbursement provisions and make determinations or construction which is not arbitrary and capricious and protects the interests of the CHM membership as a whole. CHM's determination will be final and conclusive.

### **3. Cataract surgery**

Cataract surgeries for the right and left eye are considered the same medical incident if both procedures occur within 90 days. (See the Guidelines Glossary for the definition of an incident.) If cataract surgery for the second eye occurs more than 90 days after the surgery for the first eye, the surgeries will be considered separate incidents and your personal responsibility amount may be affected (see Guideline O.) Cataract surgery or surgeries occurring in your first year of membership are usually considered pre-existing conditions and bills are authorized according to Guidelines Z and AA.

#### 4. Therapy

*Gold members only* can have up to 45 sessions of therapy necessary because of a qualifying injury or sickness. (For example: 20 sessions of physical therapy, 20 sessions of occupational therapy, and 5 sessions of speech therapy.) Therapy must be ordered by a medical doctor—or a physician's assistant under a medical doctor's supervision—and must be performed by a licensed therapist.

##### a. Ineligible bills

- bills from therapy ordered or performed by a chiropractor or alternative treatment provider (see Guideline N.1)
- bills from osteopathic manipulation
- bills from massage therapy of any kind
- bills from self-prescribed therapy
- bills from any therapy performed for developmental or educational reasons

#### 5. Skilled Nursing Facilities, rehabilitation\* centers and step-down facilities (*Gold members only*)

Skilled care is healthcare given when you need skilled nursing or therapy staff to treat, manage, observe, and evaluate your care. Inpatient skilled care is administered in a skilled nursing facility, rehabilitation center or step-down facility (hereafter referred to as "SNFs") and requires the skills of professional personnel like registered nurses, licensed practical nurses, physical therapists, occupational therapists, speech-language pathologists, or audiologists.

CHM shares medical bills from SNFs for **Gold members only** if:

- a. treatment for an eligible medical condition is rendered in a SNF because hospitalization is no longer required *-and-*
- b. your physician has ordered the inpatient services you need for SNF care, which are furnished or supervised by the types of skilled personnel listed above *-and-*
- c. you require care in a SNF for 20 days or less. CHM exists to assist members with short-term, major medical costs; therefore, sharing of SNF expenses after a 20-day stay must be evaluated on a case-by-case basis.

\* Rehabilitation *refers to medically necessary follow-up care for an illness, procedure, or injury, not rehabilitation due to the abuse of drugs or alcohol (see Guidelines Appendix #19).*

**Important notice:** Those who call the CHM office detailing their circumstances and asking if medical bills qualify will be given an opinion, not a decision. Bills cannot be authorized for CHM sharing over the phone. If a member sends bills and details of a medical incident in writing, a decision will be sent by return mail or email. For more information on submitting bills to CHM, see Guideline J or visit [chministries.org/stepbystep](http://chministries.org/stepbystep).

## O. WHEN I HAVE A MEDICAL NEED, AM I RESPONSIBLE TO PAY PART OF IT?



Galatians 6:2 says we should fulfill the law of Christ by carrying one another's burdens. Galatians 6:5 says that everyone should carry their *own load*. The use of the word "load" means there are responsibilities in our lives that we must fulfill. The "burden" referred to in verse 2 describes a load that is too big to be carried alone. A family member dies, your house burns down, you suffer a heart attack—those are burdens too big to carry alone. Christian Healthcare Ministries members have determined what it means to carry their own load in the realm of healthcare. Their evaluation was centered on the things that happen in our personal lives that can be planned, scheduled, prepared for, prevented and/or made affordable with good personal management.

The additional dynamic involved in determining the load members can carry individually is what they can afford individually. CHM recognizes that each person's circumstance is unique to that person, but our members have accepted a general standard that fits within the CHM structure:

- For **Gold members**, CHM shares 100 percent of bills for any medical incident exceeding \$500 (before discounts) as long as all other Guidelines are met. Any medical expense less than \$500 per incident is the member's responsibility.
- **Silver members** have chosen not to share any prescriptions or doctors' bills (except doctors' bills incurred as a hospital patient). Before bills can be submitted for sharing, they must exceed \$2,500 per incident (before discounts). Any medical expense less than \$2,500 per incident is the member's responsibility. Expenses ineligible for sharing according to these Guidelines don't count toward your personal responsibility amount.
- **Bronze members** have chosen not to share any prescriptions or doctors' bills (except doctors' bills incurred as a hospital patient). Before bills can be submitted for sharing, they must exceed \$5,000 per incident (before discounts). Any medical expense less than \$5,000 per incident is the member's responsibility. Expenses ineligible for sharing according to these Guidelines don't count toward your personal responsibility amount.

Christian financial advisors Dave Ramsey, Larry Burkett and Howard Dayton all have recommended having a small reserve of cash set aside to plan for unexpected emergencies. CHM members have agreed to shoulder the responsibility for smaller medical events such as ear infections, doctor visits for common ailments, etc. Such preparation requires some discipline and foresight.

If the event is more costly than the standards established by these Guidelines, fellow CHM members step in to assist.



In addition, CHM recognizes that there are some credible fields of medicine offering treatment necessary for healthy living; however, the level of expense involved in such treatment is minimal compared to other major health events. Therefore, the following items have been defined by CHM members as not eligible for sharing because they are “load” expenses:

- dental expenses. Exception: Bills for the initial repair of broken teeth are eligible for sharing if:
  1. they were incurred due to an accident *-and-*
  2. the accident occurred while a CHM member with an account in good standing *-and-*
  3. the accident was *not* caused by chewing.
  4. Note: Follow-up dental care is excluded.
- vision correction (eye exams, eyeglasses, contact lenses, etc.)
- immunizations
- chiropractic treatment
- routine, maintenance prescriptions
- well visits/routine check-ups totaling less than your personal responsibility amount (see Guideline G).
- a more detailed list of other “load” expenses appears in the Appendix section of these Guidelines

## P. WHAT SHOULD I DO ABOUT INCIDENTAL HEALTH EXPENSES THAT AREN'T SHARED BY CHM?

All CHM members can use a savings account to take control of their incidental healthcare costs (dental, vision, prescription, medical equipment, etc.). Also, CHM often recommends other programs and resources in its monthly magazine and on its website. These programs and resources offer services that complement CHM's offering of assistance with major healthcare costs. For up-to-date information, visit [chministries.org/providerlist](http://chministries.org/providerlist) or call 1-800-791-6225, ext. 5993.

## Q. WHAT SHOULD I DO IF I FIND OUT I'M PREGNANT?

1. **Obtain medical care as soon as you know you're pregnant.** Call the Christian Healthcare Ministries office if you have questions after reviewing the following instructions. We can share in your joy, help you get the most from our ability to help you, and (in most cases) send you funds for sharing before your baby is born.
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 "global fee" or a "Stork Package") and are significantly less expensive than being admitted to a facility when it's time to give birth. When asking for a hospital prepayment agreement, keep in mind that room and board charges are not always included in the quoted price.
3. **After your first doctor visit please submit the following items to Christian Healthcare Ministries:** Your prepayment agreement, any itemized bills incurred so far, and completed sharing request packet (download the forms at [chministries.org/needsforms](https://chministries.org/needsforms).) 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 the CHM office as an "add-on" to the original amount.**



## R. ARE MATERNITY BILLS ELIGIBLE FOR SHARING?

Christian Healthcare Ministries offers a maternity program at no extra cost to members. We want this experience to be full of joy and excitement as you welcome new life into the world.



**Important: The CHM maternity program is only offered to Gold level members; see Guideline R.1 for details.** A step-by-step maternity guide is available at [chministries.org/maternityguide](https://chministries.org/maternityguide).

## 1. Gold members

Maternity expenses are eligible for sharing after reaching \$500 per pregnancy. Christian Healthcare Ministries will share qualifying bills for...

- 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.) The maximum per-pregnancy amount of assistance is unlimited with participation in the Brother's Keeper program (see Guideline Y).

## 2. Silver members

The Silver level excludes all maternity costs. Please consider the Gold program if you're a woman who may become pregnant.

## 3. Bronze members

The Bronze level excludes all maternity costs. Please consider the Gold program if you're a woman who may become pregnant.

## 4. Pre-existing maternity needs

If a member joins CHM while she is pregnant, bills for that pregnancy cannot be shared through the regular CHM sharing program or through the Prayer Page. Gold members must have a due date for delivery at least 300 days after joining CHM for bills to be eligible for sharing. (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.)

**Important notice:** Those who call the CHM office detailing their circumstances and asking if medical bills qualify will be given an opinion, not a decision. Bills cannot be authorized for CHM sharing over the phone. If a member sends bills and details of a medical incident in writing, a decision will be sent by return mail or email. For more information on submitting bills to CHM, see Guideline J or visit [chministries.org/stepbystep](http://chministries.org/stepbystep).

## 5. Changing sharing levels

You must switch from Silver or Bronze to the Gold level before becoming pregnant—at least 300 days before the estimated due date—in order for your maternity bills to be shared. If you change from Gold to Silver or Bronze at any time before your maternity bills are shared, any outstanding bills from the maternity incident cannot be shared. You must be current with all monthly financial gifts throughout the time medical bills are being processed for sharing. If you discontinue your membership, your medical bills will not be eligible for sharing.

If you intend to change your sharing level, number of units, discontinue your participation or change the status of your membership in any way, please allow 30 days for the change(s) to take effect.

## 6. Babies as CHM members

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. After three months the CHM staff will add your new baby to your membership if you provide the following information: baby's full name, date of birth, Social Security number, which CHM participation level (Gold, Silver, or Bronze) and whether the baby will have CHM's Brother's Keeper program (see Guideline Y). *Exception:* Babies with a congenital birth defect must transition immediately from their mother's membership unit, either as a new unit (if it's your first child) or as part of an existing dependent unit. For sharing information regarding the congenital birth defect, see Guideline R.10.

If the new baby is your first child, your membership will increase by one unit and your monthly financial gift also will increase (see Guideline G for gift amounts). Your financial gift won't increase if your membership is already three units. If you wish to remove the baby from your membership, contact the CHM Member Services department at 1-800-791-6225, ext. 5993.

## 7. Ineligible bills

*Note: If a condition or treatment (such as the items listed below) is deemed ineligible for sharing, then any complication related to that condition or treatment is also ineligible.*

- Contraceptives or birth control expenses
- Bills for doula services; breast pumps or birthing tubs (unless provided during the hospital stay), etc.
- Bills for fertility procedures or treatments

- Bills for gestation or surrogate maternity procedures, including but not limited to in vitro fertilization (IVF) and pregnancies resulting from IVF, embryo implants or transfers, and gestation or surrogate procedures.
- Bills for sterilization or reversal procedures
- Bills for treatment of sexual dysfunction (medication, hormone therapy, surgery, etc.)
- CHM shares for maternity-related genetic testing only if the testing is **required to determine treatment for a current medical condition** (see Appendix #10) **and** is non-invasive (blood work, ultrasounds, etc.). CHM cannot share bills for invasive genetic testing such as amniocentesis or other procedures. See Guidelines Appendix #10 for information on non-maternity genetic testing.
- Bills from sperm donation and pregnancy as a result of sperm donation.

## 8. Adoption

When a CHM member adopts a child or otherwise has obtained legal custody with legal responsibility for a child's medical care, that child can be included in your CHM membership. If any other source is responsible, willing or available to pay the child's medical bills, these resources must be exhausted before CHM members can share bills. Medical bills for the birth of an adopted child are not eligible for sharing regardless of the circumstances.

### a. Adopted disabled children:

In cases when members choose to adopt a child(ren) with known illnesses or disabilities, CHM reserves the right to refrain from sharing the child(ren)'s medical bills. The ministry has limited resources and recognizes that in most cases, there are other resources and programs better equipped to assist and provide for adopted disabled children. It is the responsibility of the adoptive parent(s) to research what resources are available and to obtain the necessary funding.

## 9. Unwed mothers

There are times even in the Christian community that unwed women become pregnant. Christian Healthcare Ministries members have agreed not to share medical bills for pregnancies of unwed mothers. Instead, CHM recognizes that in such circumstances the assistance needed goes far beyond financial aid. Therefore, we encourage you to seek help from a compassionate, Christian pregnancy center if you find yourself in



this situation. That agency will be best suited to address your spiritual, emotional, and physical needs.

## 10. Congenital conditions

A congenital condition is a disease or physical abnormality present at birth. If identified or diagnosed within the first year of life, congenital limitations will apply.

Expenses for birth defects or congenital conditions (and bills from resulting conditions) may be submitted for sharing with a maximum total not to exceed \$125,000\* per diagnosis, as long as the following requirements are met:

- a. In the case of a dependent child, the child's mother must be a CHM **Gold** member with an account in good standing and must remain a Gold member until \$125,000 is shared; -or- In the case of adopted children, CHM will consult the official medical records to determine whether the condition was discovered before the adoption was finalized.
- b. The individual who incurred the bills has continuously been a CHM **Gold** member (no interruptions in membership) since birth or adoption.

Medical bills for birth defects or congenital conditions incurred by individuals who do not meet the above requirements may be submitted for sharing with a maximum total not to exceed \$25,000 per diagnosis.

*\* Please note there is no sharing provision for birth defects or congenital conditions under CHM's Brother's Keeper program (see Guideline Y), even if you have been a Brother's Keeper participant for any length of time.*

## 11. Midwives (and obstetricians)

CHM shares bills from legally-practicing midwives according to the Guidelines set forth for Gold members (see Guideline R.1). CHM can only share bills from one midwife (or obstetrician) per pregnancy.

When complications arise that require the care of an obstetrician or surgeon, bills from that practitioner's delivery services are eligible for sharing in addition to expenses from the midwife's services. In such cases, CHM will require a pro-rated, itemized statement from the midwife and also reserves the right to reduce by up to 50% the amount of midwifery services the ministry will share. The balance due the midwife will become the member's responsibility to pay.

## S. HOW DOES CHM WORK FOR MEDICARE-ELIGIBLE PEOPLE?

CHM members or prospective members who are Medicare-eligible or of Medicare-age must have Medicare parts A and B to become/remain CHM members with full sharing eligibility.

If you are Medicare-eligible or of Medicare-age (for example, qualifying for Social Security disability or are 65 or older) but do not participate in Medicare (regardless of the reason), CHM can only share the amount of your eligible medical bills that Medicare would not have paid (which is 20 percent). The outstanding balance will be your responsibility. Likewise, CHM can only share 20 percent of medical bills if members who are on Medicare choose to go to a non-participating Medicare provider.



### 1. CHM as a complement to Medicare (Gold level)

Many members use CHM as a complement to Medicare. There is no distinction between the Gold level for Medicare eligible members and non-Medicare eligible members. Gold level membership does not include expenses from routine doctor visits, maintenance prescriptions or medical treatment below \$500 retail (before any discounts are applied).

## T. ARE PRESCRIPTIONS ELIGIBLE FOR SHARING?

### 1. Gold level only

Incident-related (related to the test or procedure performed) prescription costs are eligible for sharing. (“Incident” is defined in the Glossary section of these Guidelines.)

Prescriptions for a chronic condition can be considered for sharing **only** if there is a change in medication or dosage and they are part of a qualifying incident. The expense is shared until 90 days elapse without a change in medication or dosage, at which time the prescription is considered maintenance medication and therefore no longer eligible for sharing.

**Important notice:** Those who call the CHM office detailing their circumstances and asking if medical bills qualify will be given an opinion, not a decision. Bills cannot be authorized for CHM sharing over the phone. If a member sends bills and details of a medical incident in writing, a decision will be sent by return mail or email. For more information on submitting bills to CHM, see Guideline J or visit [chministries.org/stepbystep](http://chministries.org/stepbystep).

*Exceptions:* Medication with a “curative” treatment protocol and a definite end date (such as oral chemotherapy, certain acne medications, some infection prescriptions, certain immune disorder medication, etc.) as indicated in your physician’s treatment plan, which is subject to an annual update.

## **2. Silver and Bronze levels**

Silver and Bronze do not include provision for any prescription medication.

## **3. All sharing levels**

Prescriptions used for maintenance treatment and over-the-counter (OTC) medications and supplements cannot be shared by CHM members (see Guideline P).

# **U. DOES CHM SHARE BILLS FOR MEDICAL TRANSPORTATION?**

## **1. Gold members**

CHM does not share bills incurred for medical transport unless a physician determines (as verified by medical records) that medical transport was:

- a. necessary to preserve the member’s life, limb or eyesight, *and*
- b. the transport was either from the site of the emergency to the closest medical facility, or between medical facilities because the sending facility lacked the capability of providing the appropriate level of care.

## **2. Silver and Bronze members**

Medical transportation bills are not eligible for sharing. There often are other provisions for this type of service. Please consider this Guideline when choosing a participation level.



**Nifty tip:** We encourage all CHM members to do their due diligence and find out what medical transportation services are available in their area. It will keep costs down for you and all CHM members; it also puts you in control of your healthcare.

For example, many rural areas offer transport services for a flat fee, such as \$50 per year. In some cases, this service also includes transportation to your home after you are discharged from the hospital. For other medical transportation services, see [chministries.org/providerlist](http://chministries.org/providerlist).

Another option is to use the services of volunteer fire departments with trained paramedics. One CHM staff member gave the following example: “If I need emergency transportation while in the service area, the fire department will respond and transport me to a medical facility. I already pay for this service through my local taxes.”

### 3. International medical transportation

CHM cannot share medical bills for emergency flights whereby you are transported to the United States from a different country, even if the situation is life-threatening. We strongly encourage you to look into other available resources. Some are listed on our website at [chministries.org/providerlist](http://chministries.org/providerlist).

## V. DOES CHM SHARE BILLS FOR MEDICAL APPLIANCES AND EQUIPMENT?



### 1. Gold members

The cost of medical equipment prescribed by a medical doctor is eligible for sharing up to \$4,000 per person (lifetime limit). The equipment must be necessary to sustain life and includes items such as sleep apnea equipment,\* aerosol machines, insulin pumps, and oxygen supply/generators. CHM will only share these expenses after all other forms of available assistance have been exhausted.

The cost to replace such equipment is eligible for sharing. Rental or repair expenses are *not* eligible for sharing; likewise, the costs of additional accessories or supplies acquired after the initial procurement of medical equipment are not eligible for sharing.

*\* Sleep apnea appliances or devices fitted by a dentist must occur as the result of a physician's referral and a sleep study must have already taken place. Medical records may be requested.*

### 2. Silver and Bronze members

Only devices inserted as part of a surgery are eligible for sharing; the expense is included in the cost of the surgery.

# W. ARE BILLS FROM MOTORIZED VEHICLE ACCIDENTS (AND EXTREME SPORTS) ELIGIBLE FOR SHARING?

## 1. Licensed motorized vehicles

If members are involved in an accident involving licensed motorized vehicles, bills resulting from the members' injuries are eligible for sharing—up to \$125,000 per diagnosis—**after all other sources of funding are exhausted.** (See Guideline N.2. For information on how CHM can share more than \$125,000 per diagnosis, see Guideline Y.)

If members are riding in a non-member's vehicle, the amount available in the non-member's insurance policies must be exhausted before CHM can share medical bills for the members. If the members or non-member driver are not at fault, the amount available in the offending party's insurance policies must be exhausted first.

## 2. Automobile insurance

There are many variations in insurance policy offerings and numerous state rules and regulations regarding auto insurance. Therefore, CHM has not set a minimum requirement for members regarding auto insurance. **However,**



**for the sake of keeping monthly financial gifts low, we strongly urge you to set the highest possible limit on the medical assistance available through your auto insurance policy. If you obtain the lowest limit possible, CHM reserves the right to limit your sharing eligibility at the ministry's discretion.**

## 3. Safety requirements for motorized vehicles

CHM can only share medical bills when all safety equipment recommended by the manufacturer of the motorized vehicle, which the member is operating or occupying, is being worn by the member in the way recommended by that manufacturer. This applies:

- regardless of the type of motorized vehicle in use.
- regardless of whether the member was the operator or passenger.
- whether the injuries sustained were related to the misuse or nonuse of the recommended safety equipment.

## 4. Non-members

CHM cannot share medical bills for non-members injured in an accident, regardless of the circumstances. Please take this Guideline into consideration when choosing your auto insurance medical pay limit.

## 5. Extreme sports

CHM cannot share medical bills incurred due to professional or semi-professional hazardous (extreme) sports or activities. Such activities include (but are not limited to): BASE jumping, bull riding, BMX/motocross, bungee jumping, paragliding, racecar driving, scuba diving, etc.

# X. WHAT IS THE MAXIMUM AMOUNT CHM WILL SHARE FOR A MEDICAL NEED?

After a member's personal responsibility amount has been satisfied, eligible medical bills are shared up to the maximum lifetime limit of \$125,000 *per diagnosis*. For example, a diagnosis of gallbladder problems and a diagnosis of a heart condition would be separate diagnoses; thus, each would be eligible for up to \$125,000 in shared costs.

It's important that you become a Brother's Keeper member to increase your maximum lifetime limit per diagnosis (see Guideline Y).

# Y. WHAT ABOUT MEDICAL BILLS EXCEEDING THE MAXIMUM SHARING AMOUNT?

For medical bills exceeding the \$125,000 sharing limit,\* CHM has a program called Brother's Keeper. Brother's Keeper increases the sharing limit per illness (diagnosis); **you must be enrolled in Brother's Keeper prior to experiencing any signs, symptoms, testing, or treatment** for sharing of bills over \$125,000. (See the Guidelines Glossary for the definition of an incident. See Guidelines Z and AA for information about pre-existing conditions.)

Each illness (diagnosis) is eligible for an increased amount in shared costs:

## 1. Gold members

Signing up for Brother's Keeper provides *unlimited* cost support per diagnosis.

**Important notice:** Those who call the CHM office detailing their circumstances and asking if medical bills qualify will be given an opinion, not a decision. Bills cannot be authorized for CHM sharing over the phone. If a member sends bills and details of a medical incident in writing, a decision will be sent by return mail or email. For more information on submitting bills to CHM, see Guideline J or visit [chministries.org/stepbystep](http://chministries.org/stepbystep).

## 2. Silver and Bronze members

Signing up for Brother's Keeper provides an additional \$100,000 of cost support. With each annual Brother's Keeper renewal (on the anniversary of your join date), you'll receive an additional \$100,000 of assistance, accruing up to \$1 million per diagnosis.

For medical needs exceeding \$125,000, Brother's Keeper participants send a *quarterly* designated gift amount to the CHM office, where it is deposited in an audited bank account and sent to other members with catastrophic medical bills. Members receive a quarterly Brother's Keeper letter and statement reflecting how much is due that quarter.

Brother's Keeper quarterly unit gifts are \$45\*\* on average. Brother's Keeper members also send a \$40 (non-refundable) administrative fee per calendar year.

*\* Please note there is no Brother's Keeper sharing provision for congenital conditions or birth defects. For more information, see Guideline R.10.*

*\*\* Where we get this number: Brother's Keeper operates differently than the Gold, Silver, or Bronze programs. Quarterly amounts vary because they're 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.*

## Z. WHAT IS A PRE-EXISTING CONDITION?

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.) For example, if you have a stent that was inserted for a heart condition, the stent is considered treatment and your heart condition is pre-existing.

A condition is no longer considered pre-existing if you have experienced one year without signs, symptoms, or treatment (including no maintenance medication) for that condition and it is documented by your official medical records. In contrast, cancer is no longer pre-existing if, after your doctor has pronounced you cancer-free or cured, you have gone *five* years without any signs, symptoms, testing or treatment.



### 1. Changing sharing levels

If a member switches from Bronze to Silver or from Silver to Bronze, all existing illnesses permanently become pre-existing to any higher level and will be shared at the lower level, including any bills that have been incurred and/

or submitted but as of yet not shared. If a member switches from Silver or Bronze to Gold, any new incident for the condition is eligible for the Gold schedule if the condition is being maintained (see Guideline AA.2). Medical records are used to determine whether an incident is in active or maintenance treatment (see Guideline AA.1).

## AA. ARE BILLS FROM PRE-EXISTING CONDITIONS ELIGIBLE FOR SHARING?

The following sections describe CHM's special programs for pre-existing conditions. Please note that any medical bills considered for these programs must also follow **all** other CHM Guidelines for sharing, such as those regarding participation level, etc.

### 1. Active or maintenance

We distinguish between pre-existing conditions in an “active” incident and conditions in “maintenance” treatment. (See the Guidelines Glossary for the definition of a medical incident.) Medical bills cannot be shared if, at the time you join CHM, you have experienced any signs or symptoms (regardless of whether or not 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 there is any question about whether you're in an active incident, CHM will request your official medical records. If you have gone at least 90 days without testing or treatment and your doctor states that you are cured or on a maintenance treatment regimen, bills for any new incident related to the pre-existing illness are eligible for sharing according to the information below.

### 2. Schedule

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.

### 3. Prayer Page

If you are a Gold level member and your medical bills exceed the schedule limits described in Guideline AA.2—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 printed 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. Donations for Prayer Page needs sent to the CHM office qualify as tax-deductible charitable contributions.

This portion of our ministry is an amazing testimony to the power of the Holy Spirit to change people's hearts. To learn more about the Prayer Page, call 1-800-791-6225 (ask for the Prayer Page) or e-mail [prayerpage@chministries.org](mailto:prayerpage@chministries.org).

### 4. Changing sharing levels

Silver or Bronze members with a pre-existing condition who change to the Gold level will begin the schedule described in Guideline AA.2 as though they are a new member. If a member changes to a lower sharing level, bills for their pre-existing condition will be shared at the lower level. If a member changes to a higher level, bills for an incident in active treatment cannot be shared at the higher level.

## 5. Maternity

If a member joins CHM while she is pregnant, bills for that pregnancy cannot be shared through the regular CHM sharing program or through the Prayer Page. Gold members must have an estimated due date for delivery at least 300 days after joining CHM for bills to be eligible for sharing. (This generally means that Gold 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.)



**Please note:** Our Gold program offers a generous maternity program. Silver and Bronze exclude all maternity costs. (To learn more about maternity, see Guidelines Q and R).

## BB. HOW CAN I CONTRIBUTE TOWARD PRAYER PAGE NEEDS?

CHM members are encouraged to give to Prayer Page needs over and above their monthly financial gift. They send their gift to the CHM office. CHM then sends Prayer Page donations to members listed on the Prayer Page, who use the funds to pay their medical bills. Donations sent to Prayer Page recipients through the CHM office qualify as charitable contributions for tax purposes.

In addition, CHM members often send cards and notes of encouragement to members listed on the Prayer Page. The blessings these members report from receiving the cards and notes are well-documented in CHM magazine stories.

## CC. IS THERE AN EASY WAY TO TELL MY FRIENDS ABOUT CHM?

### Bring-a-Friend

If you tell your friends about CHM and they join as the result of your efforts, you will receive a free month of ministry membership after your friends send their third monthly financial gift. Those who bring a friend each month can be part of CHM for *free* (with a limitation of 12 earned months per calendar year; in other words, credits can't roll over

**Important notice:** Those who call the CHM office detailing their circumstances and asking if medical bills qualify will be given an opinion, not a decision. Bills cannot be authorized for CHM sharing over the phone. If a member sends bills and details of a medical incident in writing, a decision will be sent by return mail or email. For more information on submitting bills to CHM, see Guideline J or visit [chministries.org/stepbystep](http://chministries.org/stepbystep).

into future years). ***Please make sure that your friend(s) look for CHM's trademarked logo to ensure that they're signing up for CHM and not another organization.*** (CHM is the longest-serving cost sharing ministry; there are other legitimate options, but there are still others that seek to mislead people by posing as or pretending to be CHM. So, tell your friends to just look for the CHM logo to make sure they're in the right place.)

Bring-a-Friend benefits everyone. Christians benefit from fulfilling Galatians 6:2, which tells believers to carry each other's burdens. Help from fellow Christians comes through CHM to meet healthcare costs, a critical life need.

Christian Healthcare Ministries benefits from Bring-a-Friend through a stronger member base that shortens the time it takes to help everyone meet medical costs. 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. To learn how to bring a friend, visit [chministries.org/bringafriend](http://chministries.org/bringafriend).

## DD. WHAT MEASURES ARE IN PLACE TO MAKE SURE CHM OPERATES WITH INTEGRITY AND ACCOUNTABILITY?

### 1. Board of Directors and internal controls

In accordance with good business practices and the laws governing not-for-profit tax-exempt organizations, Christian Healthcare Ministries has an independent Board of Directors that controls its functions. The names and qualifications of its board members are supplied upon request.

- a. A stringent Board of Directors conflict of interest policy is in place. It requires full disclosure of any ties to CHM and exclusion from discussing or voting on any related topic. The policy has been reviewed and approved by the Internal Revenue Service.
- b. Management and the Board of Directors review regular financial statements and reports on CHM's financial position. The Board also reviews and approves an annual budget.
- c. An annual certified audit is conducted by an outside independent public accounting firm with not-for-profit accounting and auditing experience. It checks all aspects of CHM from the receipt and disbursement of money to the systems and procedures that control operations.
- d. Christian Healthcare Ministries employs a highly qualified and effective chief financial officer.

- e. CHM implemented and abides by the provisions of the Sarbanes-Oxley Act of 2002, which directly addresses fraud prevention. As a non-profit organization, CHM is not required to take this action, but it does so as an additional safeguard.
- f. CHM staff members who receive money do not disburse money.
- g. CHM staff members who prepare checks for payment do not sign the checks.
- h. CHM staff members who sign the checks do not reconcile bank statements.
- i. All disbursements—whether from escrow funds or operating funds—are reviewed by CHM leadership and the chief financial officer.

## 2. Christian Healthcare Ministries standards

### a. Mission and Organization

- 1. To glorify God, show Christian love, and experience God's presence as Christians share each other's medical bills.
- 2. Must be filed with and designated by the IRS as a nonprofit 501(c)(3) tax-exempt organization.
- 3. The organization should have written personnel policies—approved by the board trustees/directors—governing the work and activities of all employees.

### b. Governing Body

- 1. The board should have no fewer than five (5) unrelated trustees/directors.
- 2. The majority of board members should be independent (not employees or relatives of employees).
- 3. The board should meet as frequently as necessary to fully and adequately conduct the business of the organization. At a minimum, the board should meet four times a year. Board meetings may be conducted in person or by telephone, video, or online conferencing.
- 4. The board, among other things, should be responsible for:
  - determining the mission of the organization;
  - establishing policies for the effective management of the organization;
  - **acting as the final authority in interpreting the CHM membership qualification of what it means to be a Christian living by New Testament principles;**



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- establishing and approving the organization's conflict of interest policies;
- approving the organization's budget and periodically assessing the organization's financial performance in relation to the budget;
- reviewing the results of the annual audited financial statements and evaluating recommendations made in the independent CPA's management letter;
- hiring the president, determining his/her compensation, and evaluating performance annually;
- periodically reviewing the appropriateness of the overall salary structure of the organization;
- reviewing and approving written meeting minutes reflecting board actions.

## CHM BOARD OF DIRECTORS 2020



Roy Hamilton  
Board Chairman



Joe Emert  
Board Vice Chairman



Dr. Carol  
Peters-Tanksley  
Board Secretary



Jim Detwiler



Claude Hopper



Bruce Huggill



Vic Porter



Jeff Yount

## CHM LEADERSHIP 2020



Craig Brown  
President and CEO



Charity Beall, CPA  
CFO and Treasurer



Rich Bochart  
VP, Program Services



Lauren Gajdek  
VP, Communications  
& Media



Norma Mull  
VP, Member Services,  
Conferences & Groups



Bryan Schultz  
VP and CIO



Dave Tschantz  
VP, General Counsel



Dave Zahn  
VP, Administration

**c. Conflict of Interest**

1. The organization should have a written conflict of interest policy applicable to board members, staff, and volunteers that is approved by the board and that meets or exceeds the Internal Revenue Service recommended policies.
2. Conflict of interest statements should be provided to and signed by board members, staff, and volunteers, both at the time of the individual's initial affiliation with the organization and periodically thereafter.

**d. Financial and Legal Accountability**

1. The organization must operate in accordance with an annual budget approved by the board.
2. Internal financial statements must be prepared monthly and be provided to, and reviewed by, board members at each board meeting.
3. Annual financial statements must be audited by an independent Certified Public Accounting firm.
4. Copies of the organization's audited financial statements must be provided to anyone upon request.
5. Copies of the organization's IRS Form 990 must be provided to anyone upon request.
6. The organization must be in compliance with all applicable federal, state, and local laws and regulations.
7. The organization must be a corporation in good standing with its state of incorporation.
8. The organization must provide employees with a confidential means to report suspected financial impropriety or misuses of the organization's resources.

**e. Program**

1. Limits its membership to individuals who are of a similar faith and who live by biblical principles.
2. Open to participation regardless of current medical conditions; provision should be made to share all needs—including pre-existing conditions—even if through different sharing methods.
3. Individual sharing levels do not change or vary because of age or medical conditions.



4. No one is dropped from membership because of medical conditions.
5. Members have freedom to choose their own healthcare providers.
6. Presents amounts that members may contribute with (a) no assumption of risk or promise to pay among the members and (b) no assumption of risk or promise to pay by the organization to the members.
7. Provides in a written disclaimer on or accompanying all promotional documents distributed by or on behalf of the organization, including applications and guideline materials that is the same as or substantially similar to the following: *Notice: This program is not insurance and is not offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other member will be compelled by law to contribute toward your medical bills. As such, this program should never be considered insurance. Whether you receive any payments for medical expenses and whether or not this program continues to operate, you are always personally responsible for the payment of your own medical bills.*

## EE. CHM STATEMENTS OF BELIEFS

### 1. Statement of Faith

- a. We believe the Holy Bible to be the only inspired, trustworthy and true, without error, Word of God. (2 Timothy 3:16-17)
- b. We believe there is only one God who eternally exists in three persons: Father, Son and Holy Spirit. (Matthew 28:19)
- c. We believe Jesus Christ is God, in His virgin birth, in His sinless life, in His miracles, in His death that paid for our sin through His shed blood, in His bodily resurrection, in His ascension/ rising up to the right hand of the Father and in His personal return in power and glory. (John 1:1; Matthew 1:18,25; Hebrews 4:15; Hebrews 9:15-22; 1 Corinthians 15:1-8; Acts 1:9-11; Hebrews 9:27-28)
- d. We believe that acceptance of Jesus Christ and the corresponding renewal of the Holy Spirit are the only paths to salvation for lost/ sinful men and women. (John 3:16; John 5:24; Titus 3:3-7)
- e. We believe in the present ministry of the Holy Spirit, who lives within and guides Christians so they are enabled to live godly lives. (John 14:15-26; John 16:5-16; Ephesians 1:13-14)
- f. We believe in eternal life, and that through belief in Jesus Christ as the Son of God, we spend eternity with the Lord in Heaven. We believe that in rejecting Jesus Christ as Lord and Savior,



we receive eternal suffering in hell. (Matthew 25:31-46; 1 Thessalonians 4:13-18)

- g. We believe in the spiritual unity of believers in our Lord Jesus Christ, that all believers are members of His body, the Church. (Philippians 2:1-4)
- h. We believe God's design for sexual intimacy is to be expressed only within the context of marriage. God instituted marriage between one man and one woman as the foundation of the family and the basic structure of human society. For this reason, we believe that marriage is exclusively the union of one man and one woman. (Genesis 2:24; Matthew 19:5-6; Mark 10:6-9; Romans 1:26-27; 1 Corinthians 6:9)
- i. We believe that God created all human beings in His image. Therefore, we believe that human life is sacred from conception to its natural end; that we must honor the physical and spiritual needs of all people; following Christ's example, we believe that every person should be treated with love, dignity and respect. (Psalm 139:13; Isaiah 49:1; Jeremiah 1:5; Matthew 22:37-39; Romans 12:20-21; Galatians 6:10)

## 2. Doctrinal Disputes

If a dispute arises with regard to the doctrine and teachings of the Holy Bible, the Board of Directors is the organization's final interpreter of said doctrine and teachings, but any such interpretation shall not differ in any respect from this Constitution.

## 3. Statement on Gender and Sexuality

We believe that God wonderfully and immutably creates each person as male or female. These two distinct, complementary genders together reflect the image and nature of God. (Gen. 1:26-27.) We believe that rejection of one's biological sex is a rejection of the image of God within that person.

We believe that any form of sexual immorality (including adultery, fornication, homosexual behavior, bisexual conduct, bestiality, incest, and use of pornography) is sinful and offensive to God. (Matt. 15:18-20; 1 Cor. 6:9-10.)

We believe that in order to preserve the function and integrity of Christian Healthcare Ministries as a healthcare sharing ministry, and to provide a biblical role model to the staff and membership of Christian Healthcare Ministries, it is imperative that all persons



employed by Christian Healthcare Ministries in any capacity, or those who are members of Christian Healthcare Ministries, or who serve as volunteers, agree to and abide by this Statement on Gender and Sexuality. (Matt. 5:16; Phil. 2:14-16; 1 Thess. 5:22.)

We believe that God offers redemption and restoration to all who confess and forsake their sin, seeking His mercy and forgiveness through Jesus Christ. (Acts 3:19-21; Rom. 10:9-10; 1 Cor. 6:9-11.)

We believe that every person must be afforded compassion, love, kindness, respect, and dignity (Mark 12:28-31; Luke 6:31). Hateful and harassing behavior or attitudes directed toward any individual are to be repudiated and are not in accord with Scripture nor the doctrines of Christian Healthcare Ministries, Inc.

## APPENDIX: BILLS INELIGIBLE FOR SHARING

*Note: If a condition or treatment is deemed ineligible for sharing, then any complication related to that condition or treatment is also ineligible.*

- 1. Bills incurred prior to joining** Christian Healthcare Ministries (see Guidelines Z and AA for our pre-existing conditions policy)
- 2. Dental, orofacial, and maxillofacial expenses**
  - Exception: Bills for the initial repair of broken teeth are eligible for sharing if:
    - a. they were incurred due to an accident *-and-*
    - b. the accident occurred while a CHM member with an account in good standing *-and-*
    - c. the accident was *not* caused by chewing.
    - d. Note: Follow-up dental care is excluded.
  - Exception: Sleep apnea appliances or devices fitted by a dentist must occur as the result of a physician's referral and a sleep study must have already taken place. Medical records may be requested.
  - Expenses from Temporomandibular Joint Disorders (TMJ/TMD) and similar dental-related conditions are not eligible for sharing. This exclusion applies regardless of variations in diagnostic terminology or coding (i.e. malocclusion, micrognathia, congenital malformations of the jaw, etc.), where treatment is being rendered, or the type of practitioner (DDS, DMD, or other) providing the treatment.

3. **Incidental medical expenses:** vision correction (optometrist services, eye exams, eyeglasses, contact lenses, etc.); audiological expenses; chiropractic treatment; routine, maintenance prescriptions; over-the-counter medications; well visits/routine check-ups and related testing (see Guidelines O and P)
4. **Elective, non-health related cosmetic surgery**
5. **Weight reduction programs or procedures**
6. **Births from unwed mothers or abortions** (see Guideline R.9)
7. **Infertility testing or treatment** (see Guideline R.7)
8. **Sterilization or reversal** (see Guideline R.7)
9. **Gestation or surrogate maternity procedures;** in vitro fertilization and associated maternity bills (see Guideline R.7).
10. **Genetic testing** is ineligible unless testing is required to determine treatment for a current medical condition. In all such cases, you or your doctor must submit your medical records.
11. **Bills for treatment of sexual dysfunction** (medication, hormone therapy, surgery, etc. See Guideline R.7.)
12. **Congenital conditions** (limits apply; see Guideline R.10)
13. **Psychological or psychiatric treatment, tests or counseling.**  
Only emergency room bills incurred to physically stabilize the patient are eligible for sharing.
14. **Prosthetics**
15. **Medical supplies,** including (but not limited to): syringes, test strips, lancets, orthotics, batteries, etc.
16. **Medical appliances and equipment (or expenses related to their implementation),** including (but not limited to): hearing aids, cochlear implants, breast pumps, crutches, etc. (Some equipment qualifies but limits apply; see Guideline V.)
17. **Alternative treatment** (See Guideline N.)
18. **Non-medical expenses** such as travel expenses, postage, shipping, finance charges, interest, nutritionist services, phone calls, administrative fees, etc.
19. **Bills incurred as the result of the abuse of drugs or alcohol**
20. **Bills for any cannabinoid product (CBD oil, medical marijuana, etc.)** are not eligible for sharing—nor are complications related to their use—regardless of your state’s legal position. The use of these items may result in sharing limitations for other conditions.
21. **Bills incurred from self-inflicted, non-accidental incidents**
22. **Bills incurred from motorized vehicle accidents** in which members were not wearing a helmet or wearing the proper safety equipment (see Guideline W.)

23. **Professional or semi-professional hazardous (extreme) sports or activities** (See Guideline W.5)
24. **Medical transportation** (limits apply; see Guideline U.)
25. **Immunizations:** CHM recognizes the value of immunizations; however, for an explanation of why the ministry doesn't share these costs, see Guideline O.
26. **Long-term nursing home care or custodial nursing care** (See Guideline N.5 for information on Skilled Nursing Facilities.)
27. **Any therapy performed for developmental or educational reasons** (See Guideline N.4. for information on Gold members and therapy.)
28. **Health or medical practice membership fees, gym membership fees.**
29. **Telephone or digital consultations** with healthcare personnel.
30. **Prophylactic procedures** (for example, mastectomies or hysterectomies to prevent cancer from developing in the future) when disease is not currently present.
31. **Organ donation**

## CHRISTIAN HEALTHCARE MINISTRIES GLOSSARY

You'll find that familiarizing yourself with these terms is very helpful in managing your CHM membership and understanding the health cost sharing process.

**Alternative treatment:** Alternative procedures are ***not*** accepted by the medical community, ***have not*** been researched and published in medical journals subject to peer review, ***are not*** widely understood or accepted as mainstream medical treatment and ***do not*** have properly listed common procedural treatment [CPT] codes. CHM cannot share bills for alternative or chiropractic treatment (see Guideline N.1).

**Authorize:** Authorization is the process all medical bills undergo once they are submitted to the CHM office. CHM's member bill processing representatives approve bills for sharing according to the CHM Guidelines and the member's participation level.



**Bring-a-Friend:** Bring-a-Friend is a program in which members encourage Christian friends, neighbors and extended family to join CHM and benefit from the joy of knowing that their monthly financial gifts also will help other Christians. **You'll receive a free month of CHM participation for each new membership you bring into CHM.** The free month is applied after your friend submits his third monthly gift. (To receive proper credit, make sure that your name and member number appears in the sponsor section of your friend's Member Application.)

**Brother's Keeper:** Brother's Keeper is a program for medical bills exceeding the \$125,000 per diagnosis sharing limit. To learn more, see Guideline Y.

**Checklist of Understanding (COU):** The Checklist of Understanding (COU) is a form new CHM members receive with their welcome packet that must be completed and returned to CHM as quickly as possible. The COU is a legal document stating you understand that CHM is a voluntary cost-sharing ministry and not a health insurance company. The COU must be on file with Christian Healthcare Ministries before we can share your medical needs; it corrects insurance regulators who may incorrectly assume that CHM members do not understand the difference between voluntary health cost-sharing and health insurance.

**Congenital conditions:** A congenital condition is a disease or physical abnormality present at birth. If identified or diagnosed within the first year of life, congenital limitations will apply.

**Illness:** An illness is a diagnosis of a disease, injury or medical condition that has been identified and can be treated once or multiple times (multiple incidents). CHM sharing limits are determined by illness. Members can receive up to \$125,000 per illness in the regular sharing program and up to \$1 million or more per illness by participating in the Brother's Keeper program.

**Example 1:** Diabetes is an illness that can be treated at a maintenance level but can flare up and create an incident. The incident (medical bills related to the flare-up) has a definite start and end date; the illness can last a lifetime.

**Example 2:** Your knee hurts so you go to the doctor, who orders an MRI. After viewing your test results, he diagnoses you with arthritis. He gives

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you a cortisone shot and your knee soon feels better. The diagnosis of arthritis in your knee is an illness. The medical examinations, testing and treatment you undergo is an incident. Two years later, your knee starts to hurt again. You return to the doctor, who says your arthritis has flared up. He gives you another cortisone shot. After two weeks, you go back because it still hurts. He tells you that you need a knee replacement and schedules the surgery. You undergo surgery and physical therapy. After a few months, he gives you a clean bill of health. This scenario describes a second incident within the illness of arthritis in your knee.

**Incident:** An incident includes signs, symptoms, testing, diagnosis, and treatment for a particular condition and its complications. An incident lasts until one of the following events occurs: 1) a certain medical condition is cured according to official medical records; 2) treatment is at a routine maintenance level; or 3) you experience 90 days without any kind of testing or treatment for that particular condition (testing or treatment must be an eligible expense at your chosen level of participation: Gold, Silver, or Bronze). The medical bills incurred from the first test to the last treatment before the doctor releases you to a regular, routine maintenance regimen are considered a single incident. If 90 days pass and you receive no further testing or treatment, any future bills you incur will be considered a separate incident. Personal responsibility amounts for the Silver and Bronze participation levels are per incident (see Guideline G for info about the Gold program).

**Example:** You go to the doctor due to pain in your side. He examines you and gives you some instructions before sending you home. The next week you return because the pain has continued. The doctor orders a blood test and an ultrasound. After reviewing the results, he diagnoses you with appendicitis and sends you to the hospital. He performs an appendectomy, after which you are discharged from the hospital. Several days later you develop an infection at the surgical site and have to be re-admitted to the hospital for antibiotic treatment. The hospital releases you with instructions to visit the doctor's office in one week for follow-up. At that visit the doctor tells you come back again the following week, at which time he pronounces you cured. Medical bills you incur for each of these situations each fall under the category of a single incident.

**Itemized medical bill:** It's necessary for CHM members and staff to distinguish between individual medical bills. A bill is categorized under a particular incident, which falls under a certain illness/diagnosis. Be sure to ask your healthcare providers for detailed itemized bills. They contain:

- the patient's name
- the date of service
- the place of service
- the procedural (CPT) codes and/or description
- of services rendered
- the charge for each service rendered

To learn about what items can be submitted in place of itemized bills, see Guideline J.a.

**Member Gift Form:** The Member Gift Form is a monthly statement notifying you that your financial gift amount is due. Along with your membership account statement, the Member Gift Form includes a ministry update letter each month. Reading the letter keeps you informed on ministry policies, activities and events.

**Magazine:** *Heartfelt Magazine*, CHM's monthly publication, contains articles and information helpful and relevant to ministry members. All members are strongly encouraged to read each issue to stay up-to-date on CHM news, activities, and policy changes. The magazine can be received by U.S. mail, email, or accessed anytime online at [chministries.org/magazine](http://chministries.org/magazine).

**Personal responsibility:** Personal Responsibility is the amount CHM members are responsible to pay for a medical event. 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 members have Personal Responsibility amounts of \$2,500 and \$5,000 per incident, respectively. All CHM members are responsible to pay incidental medical expenses, such as maintenance prescriptions, dental expenses, etc. (see Guideline O).

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. CHM practices this biblical principle through the concept of personal responsibility. (For Silver and Bronze members, bill discounts, insurance, Medicare, payments or other assistance can apply toward your Personal Responsibility amount and reduce out-of-pocket costs. This feature is unique to CHM.)

**Pre-existing condition:** A pre-existing condition is any medical illness with signs, symptoms or treatment predating membership in Christian Healthcare Ministries (even if it has not been diagnosed). CHM has cost-sharing programs for bills from pre-existing conditions (see Guidelines Z and AA).

**Reduction (discount):** A reduction is a discount given by a healthcare provider. CHM members are technically self-pay patients and often qualify for reductions on their medical bills. Reductions represent nearly 60 percent of all medical bills submitted to CHM; without them, CHM monthly financial gifts would be more than twice as high. Please don't be shy about asking for a reduction.

**Share/sharing:** Sharing occurs when CHM sends funds (members' monthly financial gifts and extra gifts) to members whose medical bills are eligible according to the CHM Guidelines, or when the ministry reimburses members who paid for eligible medical needs out-of-pocket. We take care to make sure our members understand that CHM is not insurance and does not assume the legal obligation to pay your medical bills. Your fellow members voluntarily share your medical bills and you use that money to pay your bills. Since 1981, CHM members have faithfully given money each month to share each other's medical expenses. Members have shared over \$5 billion in medical costs!

**Sharing level:** There are three service levels from which members can choose: Gold, Silver, or Bronze. The dollar amounts are called monthly financial gifts and are required for medical bill sharing eligibility. Medical bills are approved for sharing based on the CHM Guidelines and the member's sharing level. Switching levels affects the amount and type of medical bills eligible for sharing.

**Submit bills:** Bills are submitted to CHM via U.S. mail, fax, or by using the online Member Portal at [portal.chministries.org](https://portal.chministries.org). *Email submission is not recommended because it's not a secure means of transmitting your confidential information; CHM cannot be held liable for security infringements.* A complete guide to submitting bills is available at [chministries.org/stepbystep](https://chministries.org/stepbystep). CHM isn't an insurance company and cannot be billed by healthcare providers. Members must be billed directly, after which members must send the itemized bills to the ministry within six months of the date of service. The faster bills are submitted to the CHM office, the faster they can be presented for sharing among CHM members.

Bills are shared based on when they are received by the CHM offices, not on when they are incurred.

**Units:** A unit is one qualifying individual. Two units are two qualifying immediate family members; three units are three or more qualifying immediate family members. No family’s monthly financial gift exceeds three units, regardless of the number of immediate family members. The number of units determines monthly financial gift and personal responsibility amounts. For more details, see Guideline C.

# NOTES

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# LEGAL NOTICES

**The mission of Christian Healthcare Ministries is to glorify God, show Christian love, and experience God's presence as Christians share each other's medical bills. We have faithfully shared members' eligible medical bills since 1981.**

**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.

**Especially for Alabama Residents:** Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Alaska:** Notice: The organization coordinating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will 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. Regardless of whether you receive a payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Arizona:** Notice: The organization facilitating the sharing of medical expenses is not an insurance company and the ministry's guidelines and plan of operation are not an insurance policy. Whether anyone chooses to assist you with your medical bills will be completely voluntary because participants are not compelled by law to contribute toward your medical bills. Therefore, participation in the ministry or a subscription to any of its documents should not be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills.

**Arkansas:** Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. If anyone chooses to assist you with your medical bills, it will be totally voluntary because participants are not 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. Regardless of whether you receive a payment for medical expenses or if this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Florida:** CHM is not an insurance company, and membership is not offered through an insurance company. CHM is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code.

**Georgia:** Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of

whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Idaho:** Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Illinois:** Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation constitute or create an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Indiana:** Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any other participant can be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Kentucky:** Notice: Under Kentucky law, the religious organization facilitating the sharing of medical expenses is not an insurance company, and its guidelines, plan of operation, or any other document of the religious organization do not constitute or create an insurance

policy. Participation in the religious organization or a subscription to any of its documents shall not be considered insurance. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization or any participant shall be compelled by law to contribute toward your medical bills. Whether or not you receive any payments for medical expenses, and whether or not this organization continues to operate, you shall be personally responsible for the payment of your medical bills.

**Louisiana:** Notice: The ministry facilitating the sharing of medical expenses is not an insurance company. Neither the guidelines nor the plan of operation of the ministry constitutes an insurance policy. Financial assistance for the payment of medical expenses is strictly voluntary. Participation in the ministry or a subscription to any publication issued by the ministry shall not be considered as enrollment in any health insurance plan or as a waiver of your responsibility to pay your medical expenses.

**Maine:** Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will 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. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**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.

*Continued on page 60*

**Michigan:** Notice: The [insert name of eligible entity] that operates this health care sharing ministry is not an insurance company and the financial assistance provided through the ministry is not insurance and is not provided through an insurance company. Whether any participant in the ministry chooses to assist another participant who has financial or medical needs is totally voluntary. A participant will not be compelled by law to contribute toward the financial or medical needs of another participant. This document is not a contract of insurance or a promise to pay for the financial or medical needs of a participant by the ministry. A participant who receives assistance from the ministry for his or her financial or medical needs remains personally responsible for the payment of all of his or her medical bills and other obligations incurred in meeting his or her financial or medical needs.

**Mississippi:** Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment of medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Missouri:** Notice: This publication is not an insurance company nor is it offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other subscriber or member will be compelled to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

**Nebraska:** IMPORTANT NOTICE. This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a

participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the Nebraska Department of Insurance. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs

**New Hampshire:** IMPORTANT NOTICE: This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the New Hampshire Insurance Department. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

**North Carolina:** Notice: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be voluntary. No other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally liable for the payment of your own medical bills.

**Oklahoma:** 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.

**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.

**South Dakota:** Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

**Texas:** Notice: This health care sharing ministry facilitates the sharing of medical expenses and is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the ministry or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills. Complaints concerning this health care sharing ministry may be reported to the office of the Texas attorney general.

**Virginia:** Notice: This publication is not insurance, and is not offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other member will be compelled by law to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues

to operate, you are always personally responsible for the payment of your own medical bills.

**Wisconsin:** ATTENTION: This publication is not issued by 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 is entirely voluntary. This publication should never be considered a substitute for an insurance policy. Whether or not you receive any payments for medical expenses, and whether or not this publication continues to operate, you are responsible for the payment of your own medical bills.

**Wyoming:** Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Any assistance with your medical bills is completely voluntary. No other participant is compelled by law or otherwise to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents shall not be considered to be health insurance and is not subject to the regulatory requirements or consumer protections of the Wyoming insurance code. You are personally responsible for payment of your medical bills regardless of any financial sharing you may receive from the organization for medical expenses. You are also responsible for payment of your medical bills if the organization ceases to exist or ceases to facilitate the sharing of medical expenses.



# Christian Healthcare Ministries

[chministries.org](http://chministries.org)

800.791.6225

330.848.1511

*The biblical solution  
to healthcare costs*

127 Hazelwood Avenue | Barberton, OH 44203

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