



Christian Healthcare Ministries

*The biblical solution
to healthcare costs*



OUR MISSION

To glorify God, show **Christian love**, and experience **God's presence** as Christians **share each others' medical bills.**

A MESSAGE FROM THE BOARD CHAIRMAN



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

CHM carries out the command of Galatians 6:2: "Carry each other's burdens, and in this way you will fulfill the law of Christ." CHM follows the New Testament model as described in Acts 2 and 4 when believers voluntarily gave what they had in order to meet each others' needs.

CHM members—regular folks like you and me—join to voluntarily share in paying each other's medical bills. But it's more than that: It's prayer, encouragement, and love—one for another—through the Spirit.

Christians join this fellowship of believers knowing there are no legal contracts or guarantees. They do this knowing that ultimately they are responsible for their medical bills.

Nevertheless, they have confidence that their fellow Christians will faithfully make their monthly

financial gifts that will be shared to meet the needs of members with eligible medical bills.

What members understand is that those in the Body of Christ have for 2,000 years been faithful to their promises as a result of God's Spirit working in their lives.

CHM combines the commitment of its members with a biblically-based mechanism that works. And it does work: CHM members have shared over \$3.5 billion in medical bills

We love being of service to CHM members because, in this way, we are glorifying God.

In His name,

Jim Detwiler
CHM Board of Directors | Chairman

MEET OUR LEADERS

Chief Financial Officer

Charity Beall, CPA



Charity Beall is the Chief Financial Officer of Christian Healthcare Ministries (CHM).

Charity graduated from The Ohio State University (Columbus) with a double major in finance and accounting.

After graduation she pursued a career in public accounting, specializing in auditing not-for-profit organizations. She became a Certified Public Accountant and obtained her Toastmasters Competent Communicator certificate. Charity has presented at events focused on encouraging women, including Real Women, Real Careers and multiple events sponsored by the American Society of Women Accountants (ASWA).

Charity learned about CHM when the firm for which she was working

appointed her senior accountant on CHM's 2003 independent outside audit. In 2008 she became CHM's Director of Finance. She became CFO in 2017, being promoted to the position after almost nine years of mentorship under Roger Kittelson, who had served as CFO since 2002 and retired in 2017.

While at CHM, Charity has seen the ministry grow from 35 employees, 8,000 member families and \$16 million in revenue to 200 employees, 185,000 families and almost \$500 million in revenue. She is responsible for all employee benefits programs; the annual audit; all financial reporting; and the implementation and execution of various financial policies.

Charity serves in the children's ministry at her church, Faith Family Church in North Canton, Ohio.

Charity has been married to Tony since 2001. They enjoy spending time with their three children: Ashley, Emma and Roman.

Vice President, Program Services

Rich Bochart



Rich Bochart is the Vice President of Program Services at Christian Healthcare Ministries (CHM).

Rich studied at the University of Nebraska (Lincoln), where he earned a bachelor's in agriculture education.

After two years of teaching at a Fort Collins, Colo., vocational school, Rich changed to a career path in process and management improvement. He became Production Supervisor of PCB Colorado Incorporated (Fort Collins), where he monitored efficiency and improved process controls for seven manufacturing departments. He spent two years as a CD-ROM Expansion Supervisor with Digital Audio Disc Corporation

(Sony) in Terre Haute, Ind., and seven years as a manager at Sonopress, LLC in Weaverville, N.C.

For nine years prior to joining the CHM staff, Rich was the Plant Manager of Forest Corporation in Twinsburg, Ohio. He increased sales growth by six percent each year through revised marketing and product launches. He also renegotiated contracts and modified production processes—saving the company more than \$800,000.

Rich and his wife, Mara, have a ministry where their mission is to go public with God's word through art. More about their ministry is available at shineliving.org.

The Bocharts have been married since 1994 and have three sons: Ronan, Braden and McLain.

Vice President, Communications & Media

Lauren Gajdek



Lauren Gajdek is the Vice President of Communications and Media at Christian Healthcare Ministries (CHM).

Lauren earned a bachelor's degree in business from Bluffton University (Bluffton, Ohio) and a master's degree in international finance from University of Akron (Akron, Ohio).

Her background in communications started as a student publicity assistant in the public relations office at Bluffton.

She joined the CHM staff in 2003 as Communications Director, a role in which she served for 16 years. At the same time, she was an administrator of CHM's

Prayer Page program for pre-existing conditions.

In 2019 Lauren became CHM Vice President of Communications & Media, with oversight of the ministry's Communications, Marketing, Video, and Radio teams.

Over the years Lauren has enjoyed volunteering at her church in the college ministry, worship team, and children's ministry. She earned a black belt in karate and her hobbies include traveling, hiking, kickboxing, and reading.

Lauren and her husband, Peter, married in 2012 and have two daughters, Isabelle and Juliette. The Gajdeks are certified foster parents and look forward to adopting a child in the future.

Vice President, Member Services, Conferences & Groups

Norma Mull



Norma Mull is the Vice President of Member Services, Conferences and Groups for Christian Healthcare Ministries (CHM).

Prior to her employment at CHM, Norma and her husband, Gordon, owned a carpet store in Uniontown, Ohio, for five years. Norma began serving CHM members when she joined the staff in 1990.

Throughout her time, she served in several divisions of the ministry, including CHM's Member Assistance, Member Bill Processing, and Human Resources departments.

In 2005, she was appointed CHM's Member Assistance Supervisor where she managed the teams responsible for answering questions about the ministry, making membership account changes, sending information to Christians

interested in joining and overseeing CHM's program that helps participants with catastrophic medical bills.

Norma has also represented CHM at hundreds of conferences by answering questions about the ministry and helping people join the program that's best for their needs. She has been known to say that serving members and interacting with them face-to-face is the most gratifying part of her role.

Today, she is responsible for the teams that serve individuals, families and ministries. She also oversees CHM's presence at conferences as a way to share with Christians CHM's biblical solution to healthcare costs.

Norma and her husband are members of Crossroads Community Church Doylestown campus.

She and her husband have been married since 1980 and have two children—Jennifer and Brandon—and four grandchildren. They enjoy camping and hiking in their spare time.

Chief Information Officer

Bryan Schultz



Bryan Schultz is the Chief Informational Officer of Christian Healthcare Ministries (CHM).

Bryan graduated from Lawrence University (Appleton, Wis.) where he earned a degree in music. Bryan furthered his music education at The University of Akron (Ohio). After graduation he completed course work for a Doctorate in Music at the University of Cincinnati's College Conservatory of Music. He then served as a visiting professor of music at The University of Toledo (Ohio).

In 2000, Bryan's skill and passion for technology caused him to change career

paths. He worked as a Senior Application Developer for DeVore Technologies, a computer consulting company in Cleveland. In his role, he implemented data conversion and SQL integration projects, enhanced process and digitization, and created custom applications. While at DeVore Technologies, Bryan led the team that developed the database system CHM uses to manage all aspects of its medical bill sharing process.

Bryan joined the CHM staff as CIO in 2009. His experience and abilities have enabled CHM to handle its growth by modernizing internal processes, thereby maximizing the number of members served by each employee. To God be the glory.

Bryan has been married to Patti since 2004.

Vice President, Administration

Dave Zahn



David Zahn is the Vice President of Administration at Christian Healthcare Ministries (CHM).

David earned his bachelor's in theology at the Franciscan University of Steubenville. He earned a second bachelor's in accounting from the University of Akron.

During his seven years of public accounting experience, David became familiar with CHM by helping perform the ministry's independent annual audit. Moved by the foundational scripture of CHM—Galatians 6:2—and seeing it in action at the ministry, David was eager to join the CHM staff and was appointed to serve on CHM's management team.

In 2001, David accepted a position as financial controller of a large Blue Dot HVAC company, Blind & Sons, and eventually purchased the company with a partnership team. He served as CFO for the partnership directing all areas of finance, human resources and information technology for the firm which employed over 90 people.

David sold his interest in the partnership after seven years and served as a business consultant to various for-profit and non-profit organizations with an emphasis in business acquisitions, start-ups and construction industries.

He rejoined the CHM staff in 2018.

David and his wife Susan have been married since 1989 and have two children: Emily Wu married to Andy Wu and Joseph Zahn married to Jasmine Zahn.

MEET THE BOARD



Jim Detwiler | Willard, OH
Board Chairman since 2003
Board Member since 2001
Former President & CEO of
Mercy Hospital



Roy Hamilton | Hurricane, WV
Board Member since 2001
Vice President of Farmers Bank



Joseph C. Emert | Locust Grove, GA
Board Secretary since 2013
Board Member since 2010
President of Life Radio Ministries, Inc.
and NewLife Radio



Dr. Carol Peters-Tanksley, MD.
DMin | Austin, TX
Board Member since 2017
OB-Gyn, Reproductive Endocrinologist,
Christian minister



S. Bruce Hugill | Skiatook, OK
Board Member since 2010
President & Founder of
Acorn Financial Group



Jeff Yount | Mifflinburg, PA
Board Member since 2002
President & Owner of
The Decorating Center



Vic Porter | Nixa, MO
Board Secretary from 2002-2013
Board Member since 2002
President & Founder of
Vic Porter Ministries, Inc



Claude Hopper | Madison, NC
Board Member since 2017
Southern Gospel vocalist and member
of the group *The Hoppers*

The background is a dark, textured grey. In the top-left corner, there are several white puzzle pieces. In the bottom-right corner, there is a white puzzle piece. A dark green bar chart with approximately 15 vertical bars of varying heights is positioned horizontally across the lower half of the page, partially overlapping the puzzle pieces.

Membership Statistics

THE WHY BEHIND THE WHO

“*Make sure of your commitment to Jesus Christ, and seek to follow Him every day. Don't be swayed by the false values and goals of this world, but put Christ and His will first in everything you do.*

—**Billy Graham**

Rev. Graham's quotation has much in common with our CHM mission: to glorify God by serving His people.

Members of Christian Healthcare Ministries are, through their declarations in their CHM membership applications, members of the Body of Christ who attest that they're living their lives according to New Testament principles.

When Jesus taught His disciples and the multitudes who heard Him, He was unequivocal in His direction to those who believed on His name:

By this everyone will know that you are my disciples, if you love one another.

—**John 13:35**

As Christians, we are to demonstrate our faith and share our blessings with others. CHM members do both when they enter into this covenant with other Christian Healthcare Ministries members.

They demonstrate their faith through this New Testament-inspired ministry and, in doing so, bless others as they meet their personal need for health cost support.

CHM's mission is ministry—from the way our programs work to the prayers of our employees with and for our members. It's a ministry in the way our members pray for and encourage each other with cards, letters, and messages of care and concern.

A letter written by a CHM member helps explain this point. William Howe of Bowling Green, Kentucky, wrote of his experience as a ministry member:

It is hard to put into words just how appreciative I am to the Prayer Page Staff and CHM members that sent me cards, letters of encouragement, the many prayers and especially for those who so generously gave and helped pay my hospital debt.

I thank God for the many Christian people who contributed to my cause and lifted my burden. I pray that I will be able to do the same for my Christian brothers and sisters in the future. Again I am exceedingly grateful.

The body of Christ has cared for its members for over 2,000 years, and CHM members have faithfully continued that legacy by caring for each other since 1981. They glorify God by serving each other.

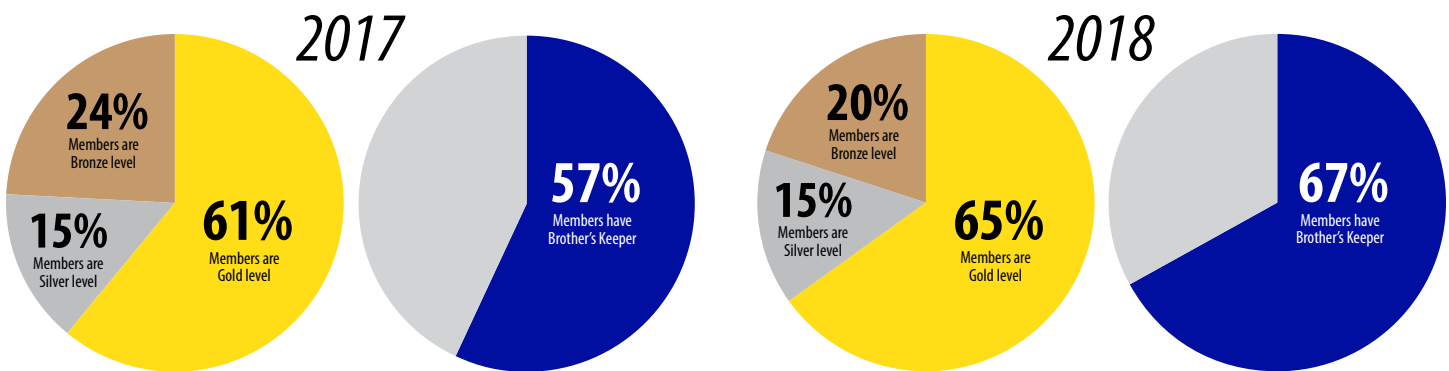


CHM PARTICIPATION

Christian Healthcare Ministries members are Christians who live by biblical principles and who also:

- attend group worship regularly as health permits (Hebrews 10:25)
- follow biblical principles regarding the use of alcohol
- abstain from the use of tobacco and the illegal use of drugs (1 Corinthians 6:19-20)
- have either a U.S. mailing address or consistent, reliable, secure internet service through which they can receive documents with confidential information

Members choose one of three participation levels (Gold, Silver or Bronze). The monthly financial gifts assigned to each level are the shared funds used to meet medical costs up to \$125,000 per illness. Members who also participate in the optional Brother's Keeper program can receive assistance with expenses exceeding \$125,000.



GOLD | \$150 PER UNIT, PER MONTH

CHM shares 100 percent of bills (up to CHM's \$125,000* per illness) for any medical incident exceeding \$500 as long as all other Guidelines are met including: inpatient or outpatient hospital incidents and surgery, medical testing, maternity, physical therapy and home healthcare (up to 45 visits), incident-related doctor's office visits, incident-related prescriptions *See chministries.org/guidelines

SILVER | \$85 PER UNIT, PER MONTH

Members have a \$1,000 Personal Responsibility per incident and then CHM shares the bills (up to \$125,000* per illness) for: inpatient or outpatient hospital incidents and surgery performed at any certified surgery center. Testing and treatment outside a hospital do not qualify for sharing. The Silver level excludes most maternity costs.

BRONZE | \$45 PER UNIT, PER MONTH

Members have a \$5,000 Personal Responsibility per incident and then CHM shares the bills (up to \$125,000* per illness) for: inpatient or outpatient hospital incidents and surgery performed at any certified surgery center. Testing and treatment outside a hospital do not qualify for sharing. The Bronze level excludes most maternity costs.

*BROTHER'S KEEPER | \$40 ANNUAL FEE + \$25/UNIT QUARTERLY AVG.

Brother's Keeper is an additional program for medical bills exceeding \$125,000 per illness. For example, Brother's Keeper provides Gold members unlimited cost support per illness.

Sharing & Financial Revenue

Based on New Testament scriptures

ACTS 2 & 4 | GALATIANS 6:2

*Bear one another's burdens, and
so fulfill the law of Christ.*

– Galatians 6:2 –



CHM SHARING

When CHM receives members' medical bills, the Member Records team stamps the bills with the date of receipt and enters them into the ministry's database.

The Member Bill Processing department translates medical documents and members' completed medical sharing forms while ensuring that bills are itemized, there are no duplicates, the bills are eligible (according to the CHM Guidelines) and they contain no billing mistakes made by healthcare provider(s). This team goes into great detail to sort and resolve any errors found on the medical bills. They also take into account any expenses paid by another source and then authorize bills accordingly.

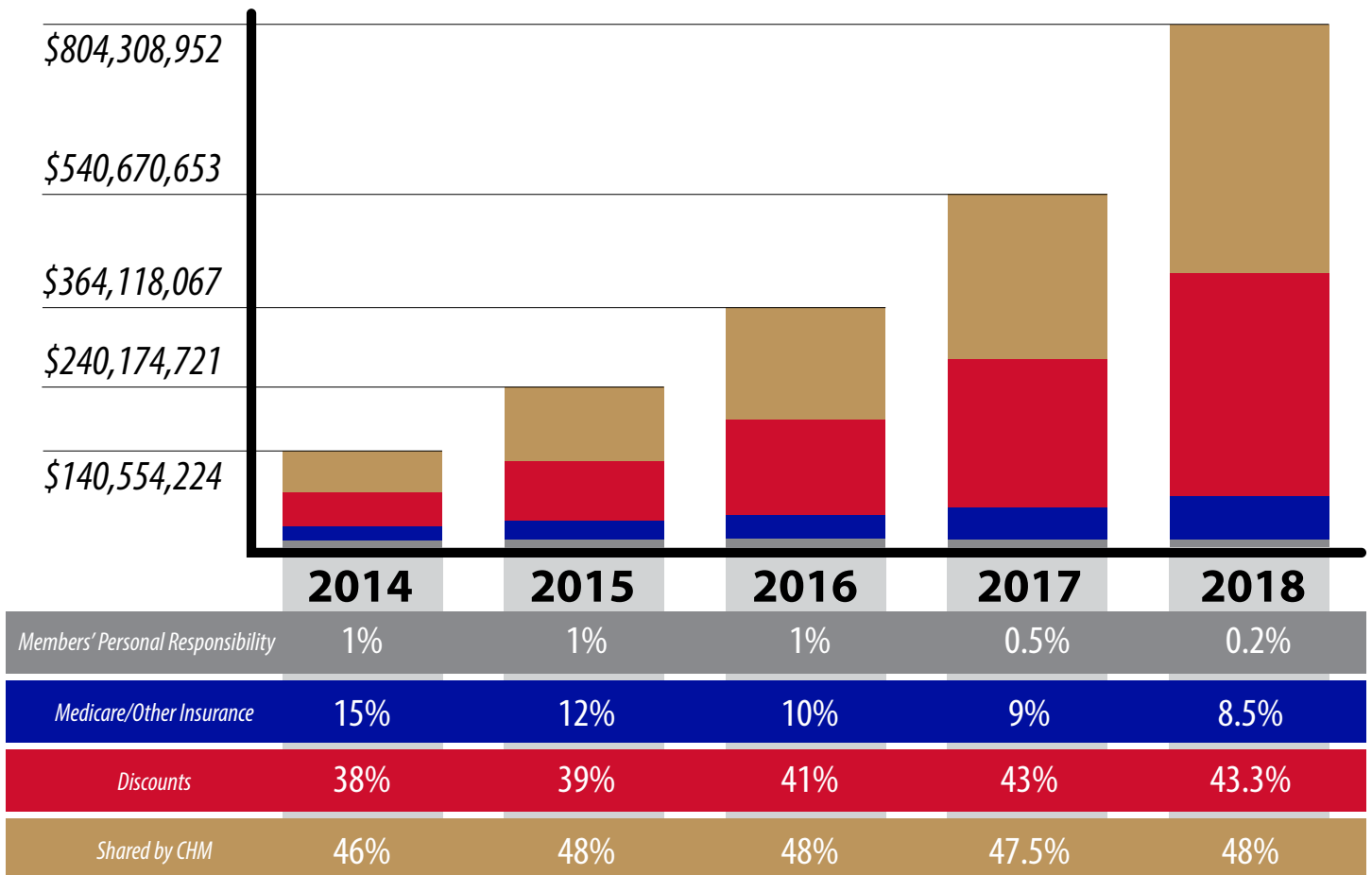
The Member Advocate team ensures members have access to the resources that enable them to obtain and verify the best discounts and programs available to them from their medical provider(s).

The Member Reimbursement department performs a final audit on the members' bills and releases funds for sharing from the audited CHM bank account.

Members receive their check(s) in the mail and pay their medical providers. The sharing process can take up to 120 days from the date CHM receives members' itemized bills and completed paperwork.

The graphic below depicts the medical expenses incurred by CHM members and how they were met from 2014 to 2018.

How medical needs were met from 2014 – 2018

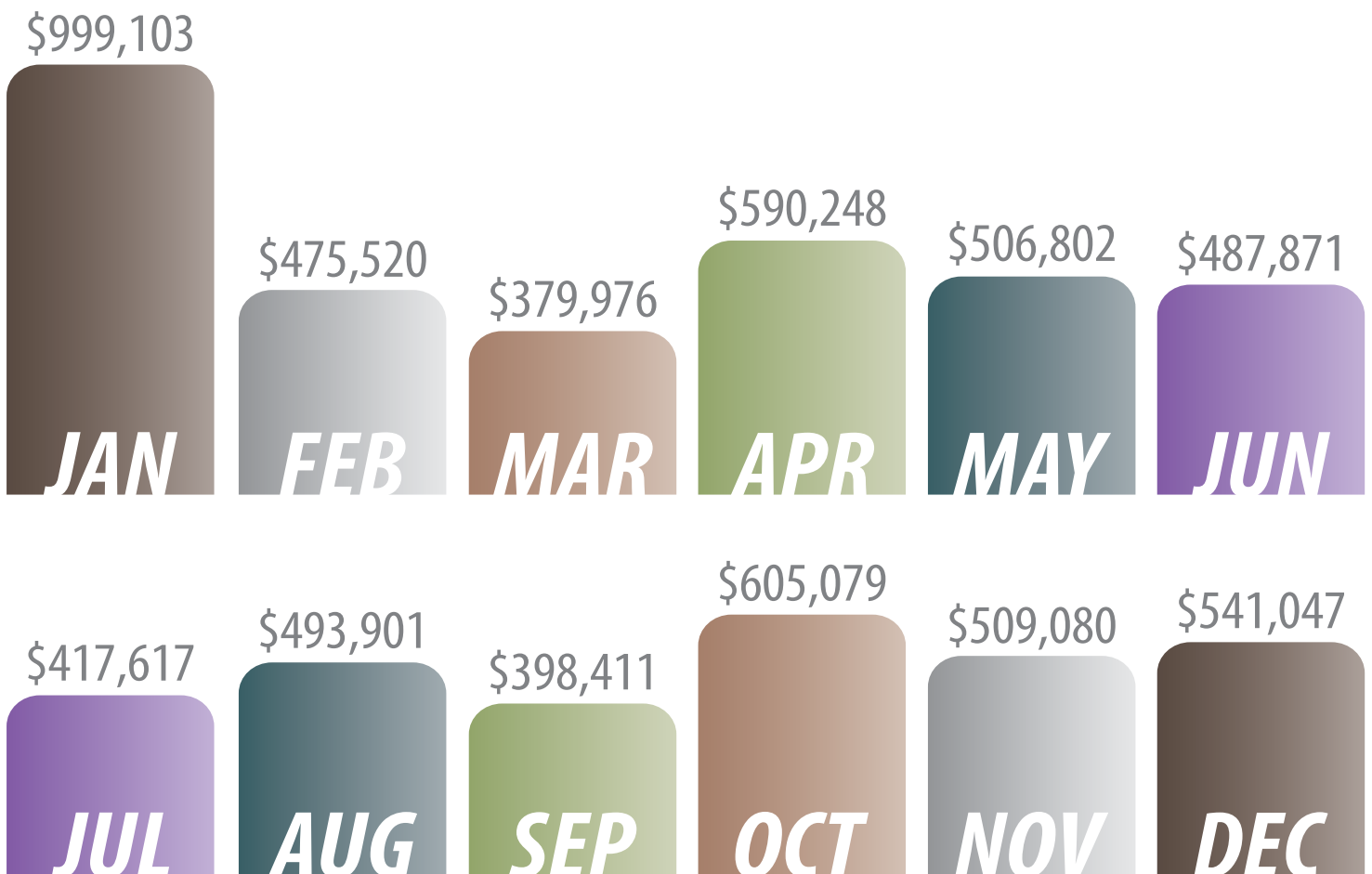


MEMBERS GO THE EXTRA MILE

The Prayer Page is an additional means by which CHM members help fellow members. The Prayer Page medical needs appearing in *Heartfelt Magazine*, CHM's monthly publication, are ongoing bills incurred from pre-existing conditions, which do not qualify for sharing through the regular CHM programs (Gold, Silver, and Bronze). CHM members voluntarily donate funds above their regular CHM

monthly financial gift; 100 percent of this extra giving goes to help members in need. Members listed on the Prayer Page receive donations proportionate to their needs each month until their bills are shared in full.

The chart below represents the amount of voluntary donations shared in 2018 to Prayer Page participants each month to pay their medical bills.



Amount shared for Prayer Page needs in 2018

\$6,404,655

2018 REVENUE

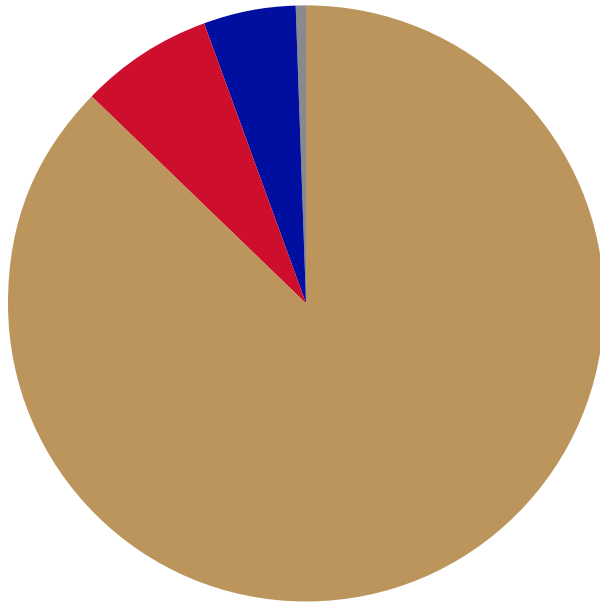
2018 Actual Revenue
\$444,686,847

Admin. Expenses: <1%

Program Services: 5%

Change in Net Assets: 7%

Medical Bills Shared: 87%



CHM's 2017 and 2018 **IRS form 990s** are available at www.guidestar.org and audited yearly financial statements are made available upon request.

THINGS TO CELEBRATE:



Better Business Bureau
Accredited Charity since 2013

The only health cost sharing ministry heard on *The Dave Ramsey Show*



CHM membership increased from 322,675 members in 2017 to 389,042 members in 2018



CHM sharing increased from \$257,387,581 in 2017 to \$388,722,857 in 2018



Prayer Page sharing increased from \$4,713,323 in 2017 to \$6,404,655 in 2018



52 people joined the CHM staff in 2018



Redesigned CHM's website



Launched *Heartfelt Radio* to encourage members spiritually

2019 BUDGET

2019 Projected Revenue

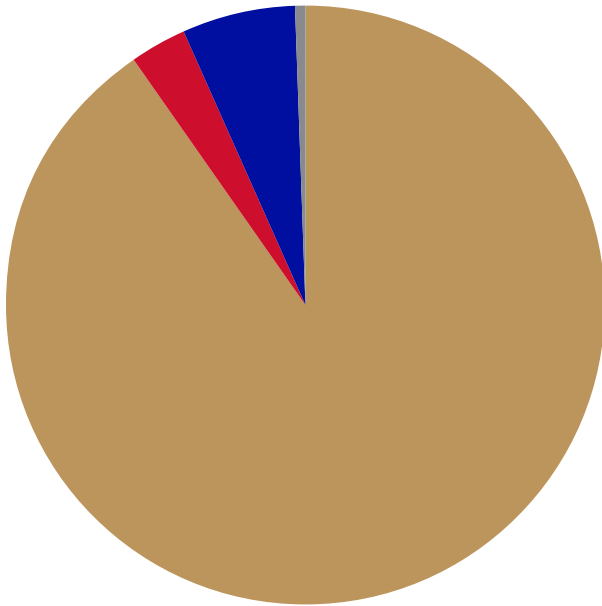
\$506,700,000

Admin. Expenses: <1%

Program Services: 6%

Change in Net Assets: 3%

Medical Bills Shared: 91%



Q & A with Chief Financial Officer Charity Beall

Why did "Medical bills shared" increase in 2018?

CHM staff size continues to grow in response to member growth, which increases the ministry's capacity to share medical bills. CHM in 2017 shared 178,484 individual bills, which in 2018 increased to 267,408 bills. Monthly gift

“

From my chair as CHM's CFO, I'm often amazed by enormous medical costs and the need for God's healing touch for our members. In these moments as I pray for our members, the Holy Spirit reminds me that we serve a big God: He used CHM members to satisfy more than \$804 million in medical expenses just in 2018. Praise be to our God, whose generosity is great and love for His children is even greater.

–Charity Beall, CFO



amounts, unchanged for over 11 years, are still priced adequately to satisfy all eligible medical costs submitted to CHM.

What are "Program services"?

Program services is an accounting term meaning the direct costs required to share medical bills.

Sharing requires staff, workspace, computer and printing expenses, etc., also known as operating expenses. All CHM operating expenses are allocated using generally accepted accounting principles and are subject to an annual, independent audit.

What are "Administrative expenses"? Expenses not directly related to medical bill sharing are called administrative expenses. Some examples are human resources and management, support staff (such as Information Technology) and professional fees (legal, accounting, etc.)

CHM's combined program and administrative expenses consistently have been under seven percent.

CHM BY THE NUMBERS 2018

 **4,768**
BABIES BORN
IN 2018

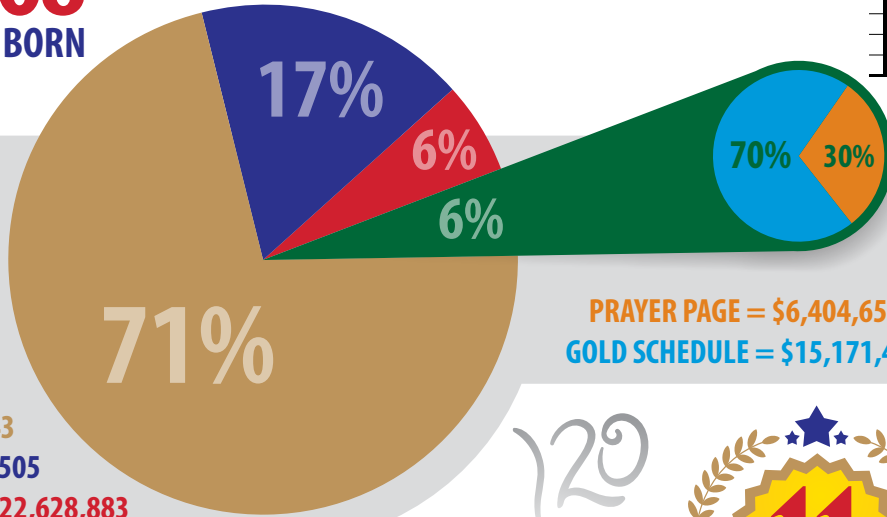
GOLD MEMBERS
65%

BROTHER'S KEEPER
67%

TOTAL SHARED
IN 2018

\$388,722,857

ILLNESS = \$277,841,343
MATERNITY = \$66,676,505
BROTHER'S KEEPER = \$22,628,883



PRE-EXISTING PROGRAMS
IN 2018

\$21,576,126

PRAYER PAGE = \$6,404,655
GOLD SCHEDULE = \$15,171,471

5.1 YEARS

-OR-

2,700,000
MINUTES OF TALK TIME
IN 2018

DURING

557,627
PHONE CALLS



11 Years
WITH
NO INCREASE
IN MEMBER COSTS



\$45,000,000 AMOUNT
SAVED WITH
CHMRx
DISCOUNT
CARD





52 NEW HIRES
IN 2018

October
HIGHEST MONTHLY AMOUNT SHARED
\$42,221,860



 **267,408**  **\$804,308,952** **TOTAL ELIGIBLE BILLS BEFORE DISCOUNTS**

 **\$347,461,467** **TOTAL DISCOUNTS**

 **\$68,124,628** **MEDICARE / INSURANCE**

IN 2018

= \$388,722,857 **TOTAL SHARED IN 2018**

\$14,200,000 TOTAL AMOUNT SHARED FOR GROUPS

\$1,230,000 LARGEST AMOUNT SAVED IN ONE YEAR BY JOINING CHM

8,560 HOURS SPENT ON PHONE

620 GROUP MEMBERSHIPS = **11,736** PARTICIPANTS

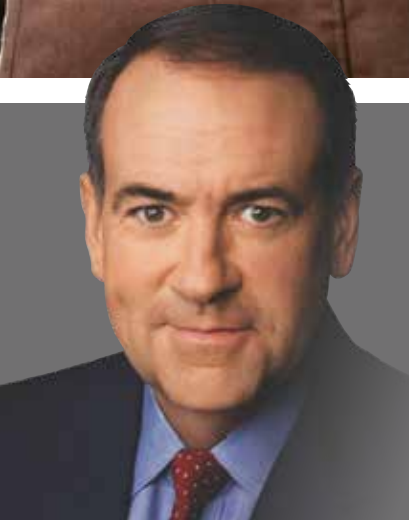
OR VIA EMAIL SERVING GROUPS

VILLAGE MISSIONS
LARGEST GROUP **570** MEMBERS

What people say about CHM

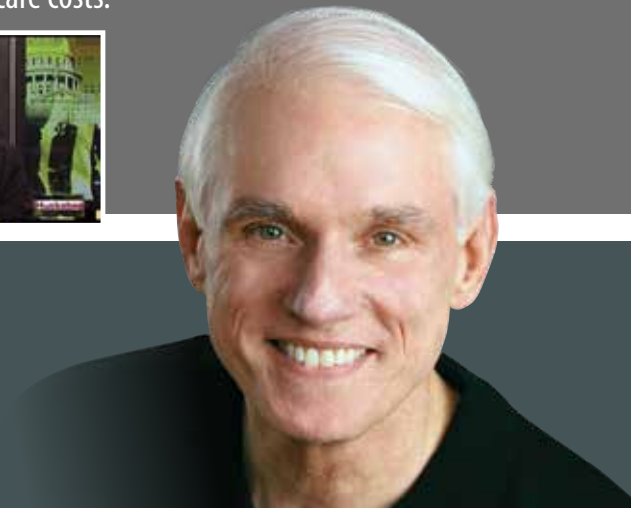


FRIENDS OF CHM



Mike Huckabee | 2008/2016 US Presidential Candidate and Former Governor of Arkansas

"Christian Healthcare Ministries is a remarkable ministry for families and groups who are looking for a way to take care of fellow believers' medical bills while meeting their own healthcare costs."



Howard Dayton | Founder of Compass – Finances God's Way

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



Dave Ramsey | Financial Expert and Radio personality

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

Kendrick Brothers | Producers of *War Room*, *Courageous* and other major Christian films

"Being CHM members is a God-honoring way to steward our resources and is a trusted plan to provide medical care for our families while also helping other believers."



Benham Brothers | Benham REO (Real Estate) Group Entrepreneurs, authors, & former baseball players

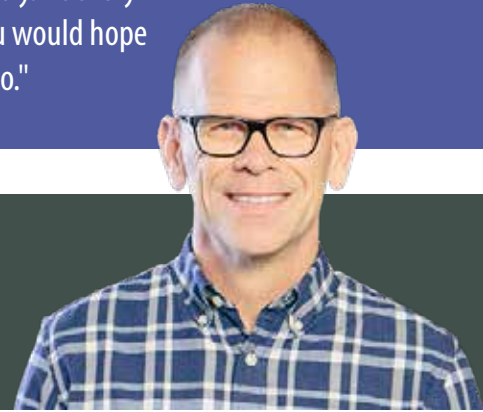
"For us, joining CHM was an easy decision—personally and for our business. It's an excellent solution that turns traditional healthcare upside down because it's totally nonprofit. The money I send each month goes to meet other Christians' medical needs."

FRIENDS OF CHM



Matt Chandler | The Village Church Lead Pastor

"We at the Village Church are thrilled to be part of this 21st century ministry. At every turn and trial we have found CHM able to pray, provide and care like you would hope brothers and sisters cooperating for each other's good would do."



Brian Miller | The Village Church Lead Pastor

"Christian Healthcare Ministries has saved our church over \$800,000 in one year."



Jim Cross | Village Missions Chief Financial Office

"With CHM as a component of our healthcare plan, we saw an immediate \$480,000 savings. We were able to use those funds to fulfill our purpose: sending missionary-pastors to rural churches."



Pat Petkau | Forrest Springs Camp & Conference Center

"Joining Christian Healthcare Ministries was an easy decision for us as we sought healthcare provision for our greatest asset: our staff. CHM is a quality healthcare program at an affordable price and the best decision we've made regarding our staff's healthcare costs."



Steve Moore | Co-host of MoneyWise Radio Show

"Christians helping each other with their healthcare costs—it's the better way! CHM is the best solution to combatting today's rising medical expenses."

Brian Doyle | Iron Sharpens Iron National Director

"CHM is based on New Testament principles and is the closest thing I know of that embraces God's plan for our healthcare provision. I love that it points families, especially men, to trust God and walk by faith."



CHM MEMBERS

Missy Barton | Maple Park, IL



Since CHM isn't insurance, I had some reservations. I was nervous that the ministry was too good to be true and that we'd have to pay large bills in the event of a major medical expense. Little did we know that God would use three incidents—in rapid succession—to confirm that placing our faith in His people to meet our healthcare costs was just what we needed to do.

Becca Kyle | Dripping Springs, TX



My 20-week ultrasound showed that our baby was fine, but I had some serious pregnancy complications. I was told to hope for the best but prepare for the worst: a hysterectomy as a life-saving procedure, a transfusion, lots of IVs, bladder repair, ICU and NICU time and a catheter for a few weeks.

Ministry members shared almost \$42,000 after more than \$125,000 in healthcare provider discounts. We were blessed not only by the financial help but by each CHM staffer who answered our phone calls and emails. It has been such a joy to be part of this incredible ministry—they have been the hands and feet of Jesus.

Dr. Jeff Erdner | College Station, TX



When a friend asked my opinion about health cost sharing ministries—specifically Christian Healthcare Ministries—I admitted I didn't know much about them. His question spurred me to research the concept. What I found was an incredible program—so much so that I recommended CHM to my friend and signed up myself. I was drawn to CHM for many reasons. I appreciated the low monthly cost, but what excited me the most is knowing that our family won't be violating our religious and moral beliefs.

Also, I love the idea that CHM is a ministry of Christians helping Christians.

James & April Standing | American Fork, UT



Late 2016 and early 2017 were some of the most difficult months of our lives. Our two-week-old son, Crew, passed away from a heart defect. Still reeling from the loss, we got the news less than six months later that our two-year-old daughter, Mazy, had a life-threatening condition. To date CHM has shared over \$410,000 after \$436,000 in medical bill discounts. At this writing Mazy still has about a year of chemo to go, but thankfully the most difficult treatment period is over and she is now in the "maintenance" phase. She is a happy, strong, busy three-year-old and she has an 80 percent chance of being cured!

Michelle Danreuther | Loma, MT



I contracted norovirus when I was 22 weeks pregnant with our youngest child, Cove. Its effects led to a very difficult winter, a premature birth, an 11-day stay in the Neonatal Intensive Care Unit (NICU) and a tailspin of healthcare costs (more than \$70,000). Though I knew CHM shares most maternity costs through its Gold program, I still had my doubts during our time of need. However, our recent medical events and CHM members' faithfulness now leaves me with peace because CHM has proven they have our backs.

Kimberly Rae Thigpen | Madison, Ga.



Without CHM we never could have afforded to pay even a percent of the procedure's total cost, which was about \$120,000. I would have had to forego the care I needed and continue my spiral toward lifelong disability.

Beth Grimm | Lancaster, Pa.



I can't tell you how grateful I am for the financial provision available through CHM and how its pre-existing conditions programs fully shared my medical expenses. I'm so thankful for the monthly Prayer Page checks that helped keep me afloat, but even more encouraging were all of the notes, cards, letters, emails and prayers sent by fellow CHM members. I even received a hand-quilted blanket!

Jim Sherwin | Brasstown, N.C.



At the hospital we learned my wife's heart attack was caused by a bleeding ulcer that in turn had caused a dangerously low hemoglobin count. She was quickly transferred to a larger hospital in Atlanta, where she was stabilized in the cardiac intensive care unit and was treated for 10 days. To my surprise, the hospital reduced our bill from \$78,000 to about \$23,000—a discount of about 70 percent. I was equally astonished when a check for \$15,000 arrived from CHM about six weeks later. Meanwhile, I learned that Joan's expenses exceeding \$15,000 would be included on the Prayer Page, which is another program for pre-existing conditions. In this way, members would be able to send voluntary donations above and beyond their regular financial gifts to help us pay the rest of Joan's medical bills.



Scan to view video testimonials on our website. To read more testimonials, visit chministries.org/videos.



127 Hazelwood Avenue | Barberton, OH 44203
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