

Christian Healthcare Fighting for Solutions to Spiraling Medical Debt

Amidst the challenges of medical debt, an Ohio-based Christian ministry is shining a beacon of hope for community members, one family at a time.

Christian Healthcare Ministries (CHM), a nonprofit ministry with a membership-based approach, exemplifies the spirit of compassion and support as Christians voluntarily share the burden of each other's medical bills, as outlined on the nonprofit's website. The Kaiser Family Foundation Survey of Consumer Experience with Health Insurance highlights that four in 10 insured adults face daunting cost barriers to essential medical care. In response to this pressing need, CHM is diligently working to provide a helping hand to those in need.

During a recent appearance on "Fox & Friends Weekend," President and CEO Craig Brown passionately shared how CHM is making a difference in people's lives.

Medical debt is a heavy burden that can cause not only financial distress but also anxiety and despair, dampening hopes and dreams. As the weight of such financial challenges becomes apparent, Brown affirmed that CHM serves as a faith-driven, affordable alternative to conventional health insurance.

The ministry's members make regular contributions based on their chosen donation level, demonstrating the power of collective support and unity within the Christian community. Based on their selected program level, members can easily submit their medical bills and required forms to CHM, receiving timely reimbursement and a shared sense of relief.



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Over the past four decades, CHM has disbursed an astounding \$9.4 billion to cover medical bills, providing a remarkable 40-60% overall cost savings for its members. Truly, as the Bible states in Proverbs 11:25, "The generous soul will be made rich, and he who waters will be watered also himself."

During an interview on "Fox & Friends Weekend," CHM members Hannah and Blaine Crews warmly recounted their personal experiences with the ministry, narrating how it has transformed their lives. Hannah shared the story of their early years of marriage, when they faced unforeseen medical expenses due to her husband's health challenges. CHM proved to be a lifeline, empowering them to navigate their medical costs wisely and enabling them to choose healthcare providers based on personal preferences rather than network restrictions.

CHM goes beyond the material realm, acknowledging the spiritual component of healing during medical challenges. As CHM's Brown expressed, there is a profound connection between physical healing and spiritual well-being. James 5:15 reinforces this truth, "And the prayer of faith will save the sick, and the Lord will raise him up. And if he has committed any sins, he will be forgiven." Through CHM, the presence of God's love and grace is felt, bringing comfort and reassurance in difficult times.

The freedom to make cost-effective decisions brought a sense of joy to their growing family, just as 3 John 1:2 assures us, "Beloved, I pray that all may go well with you and that you may be in good health, even as your soul is well."

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Beyond the financial support, the Crews family found solace in the faith-centered aspect of CHM. Amidst their challenges, they discovered the incredible power of community prayer and support, cherishing the rare and heartfelt act of fellow CHM members pausing their own activities to pray for their well-being.

As Psalm 37:3-4 reminds us, "Trust in the Lord and do good; dwell in the land, and practice faithfulness. Delight yourself in the Lord, and He will give you the desires of your heart." Indeed, the sense of unity and shared faith within CHM nurtures a deep sense of belonging and care for one another.

As the ministry continues its mission to heal, affirm, and support individuals through medical hardships, the power of faith and collective prayer remains a steadfast cornerstone. CHM stands as a testament to the compassionate spirit of Christian love and the significance of community in uplifting one another during life's trials.

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