



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

## **Step-by-step guide to sharing Christian Healthcare Ministries with friends in need**      *Compiled by Rev. Dick Lupton*

**1. Recognize that you are part of God's plan for caring for His children.**

**2. Pray that God will enable you to find Christians who will benefit from participating in Christian Healthcare Ministries.**

Many of us are reluctant to "intrude" into others' personal matters. We don't want to be busybodies. Unfortunately, this may in fact prevent us from sharing information that will help friends and acquaintances. Carrying one another's burdens begins with knowing what the burdens are.

Prayer makes us spiritually alert. We are open to receiving insights from God that enable us to see others' needs clearly. That is when Christian Healthcare Ministries can be an answer to your fellow Christians' prayers.

**3. Prepare to introduce CHM by keeping a supply of promotional materials.**

Some examples are the Member Application, Information Packs, promotional DVDs, tri-fold brochures, church bulletin inserts, etc. Some of these items are available online; contact us at 1-800-791-6225 to request other materials.

**4. Present the basic concepts of CHM as you have the opportunity:**

- CHM exists for the benefit of believers who live by biblical principles and regularly attend group worship.
- CHM is a non-profit organization, not an insurance company.
- if they get sick, they will not be removed from CHM and their monthly financial gifts will not increase. This is a major difference between CHM and insurance companies.
- the differences between the three participation/giving levels: Gold, Silver and Bronze.
- how and when medical bills become eligible for member sharing.

If your friends seem to have trouble following these concepts, please refer to your CHM Guidelines or take a few minutes to call the Ministry Information department. Staff members will be happy to answer your friends' questions, or they will review information with you to help you present it to others.

**5. Refer interested individuals to the CHM office when you're not sure how to answer their questions.**

**6. Remember that you are key to the CHM's growth; a stronger organization means that more people are being helped, and are standing by to help you.**

# Tips for dealing with indecision about joining

## “Christian Healthcare Ministries is too expensive.”

By virtually any measure, CHM is much less expensive than traditional health insurance. However, some people still say it's too much.

If your friends believe CHM is too expensive, it may be that they haven't fully considered that being without health care support is a risky way to live.

It is generally effective to ask, “Which can you more easily afford: a week's stay in a hospital that may cost more than \$50,000 or a low monthly gift amount that also provides help for others in their time of need?”

**Counting the cost: *How Christian Healthcare Ministries compares with traditional health insurance***

Average annual premium (2005)	Conventional insurance plans		Health Maintenance Organization (HMO) plans	
	Individual	Family	Individual	Family
	\$3,782	\$9,979	\$3,767	\$10,456
	Preferred Provider Organization (PPO) plans		Christian Healthcare Ministries (Gold level)	
Individual	Family	Individual	Family	
\$4,150	\$11,090	\$1,620	\$4,860	

Source: 2005 Annual Employer Health Benefits Survey, Kaiser Family Foundation and Health Research and Educational Trust

A family participating in CHM has the support of thousands of other Christians helping them to pay their bills. Without health care assistance, a family of four on their own would take more than 10 years to pay a \$50,000 bill at payments equivalent to the CHM Gold level gift amount. For one person it would take more than 30 years!

Clearly, no one can afford not to have a health care “safety net.” Once your friends recognize that fact, all they need to do is compare the cost and benefits of traditional insurance with the cost and advantages of joining CHM.

Most people conclude that the Christian Healthcare Ministries offers better services at a lower cost (more than 50 percent lower than most insurance companies).

## “It's too ‘different’ from insurance.”

This comment is usually followed by the question, “What guarantee do I have that this really will work?”

Christian Healthcare Ministries' cost-sharing concept is radically—and spiritually—different from traditional health insurance. We are a group of Christians following the biblical mandate to carry one another's burdens (Galatians 6:2).

In the New Testament Church, Christians who had possessions shared them to care for those in need (Acts 2:45 and 4:35). CHM models this method of caring for those in need with integrity and accountability.

If your friends ask about guarantees, remind them that insurance companies with “guarantees” go out of business each year. Others raise premiums, decrease benefits or simply cancel the policies of high-risk customers. Some do all of these things.

CHM doesn't raise rates or cancel participation if a member gets sick. Although health insurance premiums routinely rise at double-digit rates annually, CHM has not increased monthly gift amounts since January 2000. New services, such as the maternity program, are added regularly.

Christian Healthcare Ministries does not offer contractual guarantees because it is a non-profit organization based on clear biblical principles. Potential members must understand that this is a faith-based organization. Faith is its own evidence and reward (Hebrews 11:1).

Your friends can be confident that the CHM program works. In the past 15 years, members have shared more than \$450 million to pay medical bills. Ask your friends if they are more comfortable placing their faith in for-profit insurance companies or in fellow believers committed to sharing each other's burdens.

## “It’s just too good to be true!”

We like to share a story about a family who recently bought a new refrigerator. They put their old fridge in the front yard with a sign that read, “Free: You want it? Take it.”



The old fridge remained untouched for three days. The family decided that people simply did not trust the offer. It seemed too good to be true. They changed the sign to say, “Fridge for sale: \$50.”

The next day someone stole it.

Some people believe that Christian Healthcare Ministries is too good to be true. In a world where suspicion is common, you can expect to encounter individuals who say that there must be a “catch” somewhere.

Thousands of Christians who participate in CHM know that there is no catch.

CHM is a mechanism by which participants share 100 percent of every qualifying medical need without fear of high premium increases, decreased benefits or canceled participation.

The best tool in sharing CHM with friends is the personal testimony of your participation experience. It is irrefutable.

For further aid in deciding whether to join, you can suggest that your friends access the CHM Personal Reference Network online at [www.chministries.org](http://www.chministries.org) or by calling 800-791-6225 and asking for the Ministry Information department.

Your personal testimony and the prompting of the Holy Spirit are the keys that will convince many of the good news of Christian Healthcare Ministries.