

Let's talk about how we talk about ourselves ...and why.



The why:

As you know, Christian Healthcare Ministries is a ministry (not insurance) and a federally certified exemption to the Affordable Care Act. (That means we're an eligible healthcare option under the national healthcare law.) And since we don't structure ourselves or operate like insurance, we avoid using language that makes us sound like we are.

This sets us apart by using language that reinforces why we do what we do. It's also a protocol we follow to help protect us from legal issues that could jeopardize our ability to serve you, our member.

We recognize it can be a bit tedious to avoid using certain words or phrases. However, it's what we need to do to best educate others about our ministry with confidence. Together, we can make a difference through serving fellow Christians!

BRING-a-FRIEND

The most common words:

Provision

CHM acts as the hands and feet of Christ, connecting Christians to each other in a way that allows them to provide for each other's medical bills. This provision enables you to have a biblical way of satisfying your healthcare costs.

Financial gift

It's the financial gifts CHM members contribute each month that enables CHM to take care of other members' medical bills.

Personal Responsibility

The Personal Responsibility is the amount CHM members are committed to pay for their medical events before CHM shares their remaining eligible medical bills.

Sharing

Sharing the burden of medical bills is at the heart of our ministry. Sharing occurs when CHM sends funds from all members' monthly gift amounts to pay the medical bills of members in need.

Unit

One unit is one—or more—qualifying individual. No family's monthly financial gift exceeds three units, regardless of the number of immediate, dependent family members.

Here are a few examples:

Two units: a husband and wife

Two units: a parent and children

Three units: a husband, wife, and one child

Three units: a husband, wife, and multiple children

Talking to someone about CHM:

A THREE-PART GUIDE

Many Christians need the kind of service Christian Healthcare Ministries provides—and some of them may be your friends and family. What you tell them about CHM, may be, quite literally, an answer to their prayers. Here is a three-part guide to making the conversation as natural—and helpful—as possible.

Part 1: All About You

Part 1 is a basic framework to help you gather and organize your thoughts and bring clarity to the conversation you have with others. Authenticity and truthfulness are key, so take the time to fill in the blanks with your own thoughts, feelings and experiences.

Part 2: All About Them

Part 2 is an outline of some of the most important questions to ask your friend or family member about their present healthcare needs and provision. Remember, you're trying to see if they could benefit from what CHM provides, not force it on them outright. As in all things, be thoughtful and prayerful, and the right solution will be clear to you both.

Part 3: A Little Fun

Part 3 is a fun, MadLibs® style fill-in-the-blank. Because who doesn't love those?!

BRING-a-FRIEND



Part 1. All about you



I was searching for a new healthcare cost solution because...

When I first heard of CHM, I felt...

My biggest concern was...

I decided to choose CHM because...

Since then, I've experienced...

I know I can rely on the staff and other CHM members to...

This makes me feel...

What I like the most about CHM is...

Part 2. All about them



What's your main concern about dealing with healthcare costs?

Are you happy with your current healthcare cost solution?

Do you want a program that has a biblical foundation?

What do you think is the importance of combining your faith with your healthcare?

Would you like more information on Christian Healthcare Ministries?

Their answer to this question will lead you to their chief concern, which will serve as a starting point:

- a. If it's **a desire to help fellow Christians**, speak about CHM in light of Galatians 6:2: "Carry each other's burdens and so fulfill the law of Christ."
- b. If it's **about Christian principles**, take them to the CHM Statement of Beliefs, found in the CHM Guidelines. Explain how we tangibly serve one another as the hands and feet of Christ!
- c. If it's **cost**, you can explain to them CHM's financial gift structure, no one is cancelled or denied membership because of costs, age, weight; flexibility to pick your own healthcare providers; freedom from worry; and other aspects of membership.
- d. If it's **catastrophic medical bills**, the discussion can move to CHM membership with Brother's Keeper.
- e. If it's **pre-existing conditions**, let them know that CHM has two programs for sharing medical bills for pre-existing conditions.
- f. If it's an aversion to **doing a lot more work**, assure them that it *isn't a lot* and that the extra effort can get them better pricing and help reduce out-of-pocket costs.

From whatever point you begin, the focus can return to these core truths:

- CHM is a means by which Christians support each other.
- CHM exists to glorify God, show Christian love, and share members' medical bills.
- CHM is a biblically-based means by which Christians can meet their healthcare costs.

Part 3. A little fun



adjective

fruit

plural noun

place

past-tense
verb

adjective

plural noun

number

verb

professional

adjective

film
celebrity

movie

country

verb

verb ending
in -ing

household
object

Last night I noticed a _____ rash the color
(adjective)
of _____ on my hands.
(fruit)

At first, I wasn't sure how it got there, but then I remembered
playing with _____ at the _____ and
(plural noun) (place)
thought that might be why.

I _____ the internet for a _____ remedy and
(past tense verb) (adjective)
found that eating _____ times per day would
(plural noun) (number)
_____ the swelling.
(verb)

I was skeptical this would work, so I asked my _____
(professional)
for a _____ opinion.
(adjective)

He told me that _____ had the exact same
(film celebrity)
condition while filming _____ in the jungles
(movie)
of _____.
(country)

All I had to do was _____ for an hour while
(verb)
_____ a _____ on my head.
(verb ending in -ing) (household object)

And you know what? It worked!