



Christian Healthcare Ministries
The biblical solution to healthcare costs



PRESIDENTIAL SEARCH OPPORTUNITY PROFILE

Presented by



Overview

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).

Since the time of the early Church, 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.

Mission

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. One may ask, "Am I allowed to have CHM rather than insurance?" The answer is yes. Christian Healthcare Ministries is a health cost sharing ministry and is an eligible option for individuals under the national healthcare bill (Affordable Care Act). Christian Healthcare Ministries meets each of the qualifications set forth for health cost sharing ministries in the U.S.

History

Founded in 1981, Christian Healthcare Ministries is the original healthcare sharing ministry for Christians. CHM is a nonprofit, voluntary cost-sharing ministry through which participating Christians meet each other's medical bills. CHM members have shared nearly \$4.5 billion in medical bills. The ministry is a 501(c)(3) tax-exempt organization.



THE BRADFORDS' STORY

It's easy to think that an accident won't happen to you, but our lives changed in an instant on a Thursday night in early Aug. 2018. Out of bed to grab a drink of water, my husband, Benjamin, tumbled down the stairs and hit his head so hard that his brain started bleeding.

His fall resulted in a 16-day medically-induced coma, two more weeks in the hospital and re-learning to walk, read and write.

Our lives were upended. We'd fallen asleep looking forward to a busy summer weekend where my greatest concerns were whether we had enough life jackets and if we'd get sunburned. My priorities quickly shifted to calling 9-1-1, watching hospital monitors, hearing alarms go off and praying, praying, praying. [more](#)

Christian Healthcare Ministries is not a health insurance company. Rather, it is a group of hundreds of thousands of Christians across the United States and around the world who share each other's burdens in the area of healthcare costs. They also pray for and encourage one another.

Biblical Precedence

More than 2,000 years ago, Jesus' disciples—empowered by the Holy Spirit—emerged from the upper room to spread the Gospel message in the streets of Jerusalem and beyond. Thousands were added daily to the number of believers.

The first recorded deed of that group of believers was to recognize there were those among them who had a need. Immediately a plan, based on Jesus's teachings, was implemented to provide for those needs. The plan had its foundation in what Jesus taught.

Jesus told His disciples, "The world will know you are my disciples by the way you love one another" (John 13:35).



Many believers sold their possessions, pooled their resources and provided for others so that all needs were met. Through the centuries Christians became known for the way they sacrificially gave to help others in need. When the load became a burden that was too great to bear, fellow Christians came together and provided for each other.

In healthcare we find one of the most potentially devastating expenses known to the American family. One major illness and they can be destroyed financially.

What is health cost sharing?

Health cost sharing is a way to satisfy your healthcare costs and help others while upholding your Christian beliefs and sticking to your budget.

Christian Healthcare Ministries, the nation's first and longest-serving health cost sharing ministry, provides an affordable, accountable and faith-based framework to help fellow believers facing a health crisis. Likewise, brothers and sisters in Christ step in to help you in your time of need. Members' pre-set monthly financial gifts to CHM are funds used to share each other's healthcare costs.

The ministry shares 100 percent of eligible bills and overall has shared nearly \$4.5 billion in members' healthcare costs. CHM is also a Better Business Bureau Accredited Charity and the only health cost sharing ministry featured on [The Dave Ramsey Show](#), and the national radio program MoneyWise, with Rob West and Steve Moore.

CHM is an [eligible option](#) for individuals and families under the national healthcare law.

How it works

CHM is a membership-based, nonprofit ministry through which hundreds of thousands of Christians voluntarily share to pay each other's medical bills. Members choose from one of three [programs](#)—Gold, Silver, or Bronze—and add the optional [Brother's Keeper](#) program to protect against catastrophic medical bills. Members who incur medical costs eligible according to CHM Guidelines, submit their bills along with a few [simple forms](#). Bills are then shared or reimbursed—usually by way of a check in the mail.

Christian Healthcare Ministries accomplishes two things: providing financial assistance for the medical needs of Christians who are ministry members; and providing awareness of what things cost, how much they should cost and how to make those numbers align. In matters of health insurance, a third party pays medical bills. Therefore, people may not focus on what is being done or what it costs. In contrast, CHM members decide with their doctor what treatment they receive and agree on how much it will cost.



Who is it for?

To be a CHM member, participating adults must be Christians living by biblical principles, including abstaining from the use of tobacco and the illegal use of drugs (1 Corinthians 6:19-20), following biblical teaching on the use of alcohol, and attending group worship regularly if health permits (Hebrews 10:25).

To act in fairness to all members, each medical bill submitted to CHM for sharing is authorized according to the Member Guidelines. [CHM Guidelines](#)

Integrity & accountability

Since 1981, Christian Healthcare Ministries has served Christians across the United States and in many countries around the world. CHM also is a [Better Business Bureau Accredited Charity](#).

CHM employs the following internal controls:

- 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 IRS.
- Management and the Board regularly review financial statements and reports on CHM's financial position. The Board also reviews and approves an annual budget.

- 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.
- Christian Healthcare Ministries employs a highly qualified chief financial officer.
- 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.
- CHM staff members who receive money do not disburse money.
- CHM staff members who prepare checks for payment do not sign the checks.
- CHM staff members who sign the checks do not reconcile bank statements. All disbursements—whether from escrow funds or operating funds—are reviewed by the CHM president or the chief financial officer.

Values of the organization “GEARS”

Gratitude: We celebrate that the source of goodness is not ourselves, but God. Everything good comes from Him. (*James 1:17*)

Excellence: Our goals, expectations, boundaries, and potential are flexible to God's refining plan. Regardless of our achievements today, we want to be better tomorrow. (*Philippians 4:8*)

Accountability: The fruit of accountability is the willingness to take responsibility for one's time, resource and conduct. (*Titus 2:7-8*)

Respect: We treat everyone with respect, regardless of how we perceive them. God created every person uniquely and for a unique purpose, beyond what we can see. (*Romans 12:10, 1 Peter 2:17*)

Service: We glorify God by serving others with humility, excellence, and care. (*Matthew 20:28*)



DR. RYAN'S STORY

Years ago, doctors made a living by getting paid for their services directly by the patients they treated. That arrangement was simple. It made sense back then and it makes sense today.”

That approach, called direct primary care (DPC), is a blog post subject written by Dr. Tim Ryan, a family physician who has adopted DPC for his practice.

DPC is a management style gaining popularity among healthcare providers in private practice. Typically, DPC providers structure their charges on a pay-per-service basis or offer treatment for common ailments* based on a pre-set monthly fee (sometimes called “concierge” or “retainer” medicine). [more](#)

President's Responsibilities:

The President is the chief executive officer of the organization and has, subject to the control of the Board, the general supervision, direction and control of the business and activities of the organization. Among other things, the President will be responsible for:

- Ensuring the organization's activities are compliant and in furtherance of its mission.
- Leading, managing, and developing the organization's employees and organizational culture.
- Developing, implementing, monitoring, and assessing the organization's programs (including their impact), sound and compliant financial management practices (including budgeting), and supporting the board to carry out their governance functions.
- Partnering with the Chair of the Board to help ensure the Board's directives, policies, and resolutions are carried out.
- Ensuring effective external communications about the organization and its mission, priorities, importance, programs, and activities.
- Championing the organization and advocating its mission to internal and external stakeholders.
- Proactively engaging the existential threat of regulatory and legislative bodies which seek to undermine the ability of health sharing ministries to operate. Devote substantial time and energy to this issue, with conviction and courage.
- Staying informed, and keeping the organization's leadership informed, of significant developments and changes in the internal and external environment.
- Leading the organization's planning processes.
- Ensuring legal compliance and sound risk management practices are upheld.



President's Qualifications:

The next President will need a unique set of skills and experiences. While recognizing that it is unlikely that a single candidate will possess all these characteristics, they are broken down into required and desired characteristics.

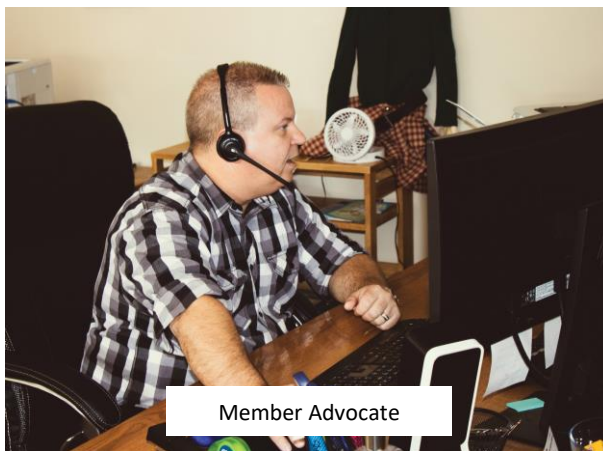
Requirements for the position include:

Character¹ – The President will have an identifiable salvation experience; has a strong, personal, growing relationship with Jesus Christ; if married, models healthy family relationships; a pattern of spiritual development characterized by

¹ The 6 C's can be found in works from Mel Christie ([The 6 C's of Leadership](#)) and Steve DiGioia ([blogs/articles](#)).

prayer, Bible study and active involvement in a local church or ministry; possesses a high view of the authority and trustworthiness of God's Word. The President should be known for unquestioned integrity and uncompromising courage.

Calling – The President must have a passion for people to know Jesus Christ as their Lord and Savior demonstrating a faith that “spills over” to others in the broader evangelical and Christian worlds, “ever ready to talk of the hope that is within,” and knowing that a strong prayer life is foundational. Must possess a clear sense of divine calling to CHM's mission in healthcare sharing with a proven track record as an effective organizational leader, perhaps as a CEO. An earned advanced degree from a recognized institution is a preference.



Chemistry – The President must be an engaging and approachable individual, not given to hubris and self-absorption, willing to be evaluated, admit shortcomings, accept constructive criticism and change when appropriate. In a word, an effective President must be humble, and this humility must be rooted in knowledge of the Bible and a contagious passion for God. The President must have a strong work ethic, but balanced with the needs of a spiritual walk, family, and personal rest. He/she must be skilled in building meaningful and genuine relationships and friendships with members and constituents who support the mission and ministry of CHM. There should be evidence of

success in cultivating constructive relationships with influencers in government and industry.

Competency – The President must have relevant experience leading a for-profit or nonprofit organization. Experience in leading a rapidly growing organization, implementing the required talent acquisition and building infrastructure capacity, is desirable. As a primary face and voice of the organization, and as one who routinely articulates the mission, vision, and progress of the institution, the President must possess significant competency (gravitas) in communications in both written and verbal forms. In addition to causing contagious enthusiasm, the President must be an eager listener demonstrating respect for the ideas and perspectives of others.

Collaborative – Shared process and collaboration are at the center of a successful working relationship between a President, the board, senior staff, and other internal and external constituents. The President should be known for a participative and collaborative spirit. At the same time, since difficult and strategic decisions must be made, the President must be able to make decisions with wisdom, conviction, and courage. He/she must be skilled in building meaningful and genuine relationships and friendships with members and constituents who support the mission and ministry of CHM. There should be evidence of success in cultivating constructive relationships with influencers in government and industry.

Capacity - The President must have a willingness to make a long-term commitment to the Institution (5+ years at a minimum and preferably 10+ years, subject to satisfactory performance and at the discretion of the board). He/She should have an unwavering dedication to excellence in time management, organizational health, and the future of CHM. The position requires travel *at least* 20% of the time.

CHM Statement of Faith – The President must wholeheartedly agree and affirm the institution’s theological convictions and be a champion of these in both precept and example.

Other desired attributes for the position include:

- Excellent team builder.
- Embraces and leverages new technology and innovative digital media strategy.
- Courage and cultural intelligence.
- Creates an atmosphere of trust and empowerment.
- High fiscal management acumen and success in growing 9 figure company.
- Knowledgeable in healthcare industry or social services.
- Ability to multi-task with diversity of projects, balancing grace and truth.
- Committed to accountability for self and others.
- Dedicated to customer service and satisfaction.
- Effective delegator, who empowers others to accomplish company objectives and initiatives.
- Innovative and nimble – decisive in the face of the rapidly changing health care environment.
- Foster strategic mentoring to “unlock keychain leaders” – giving ownership to emerging leaders’ vocational development.
- Creates organizational clarity to address rapid growth and the size CHM has achieved in recent years.
- A bridge builder, one that creates an atmosphere of trust; willingly facing conflict when needed and adept at finding win-win solutions.
- An ability to put the right person in the right position, dealing sensitively but without significant delay in moving someone out of an ineffective position.
- A transparency in living an exemplary life, knowing when to keep a confidence.



- A command of the budgeting process and how it is best used to provide resources, control costs, and properly motivate while holding people accountable.
- A commitment to diversity and inclusiveness in leadership and throughout the staff.
- A commitment to accountability, for self and others.
- A gracious spirit, comfortable in all settings, and given to hospitality.

Acknowledging the difficulty in finding someone with all the required and desired characteristics, these represent the prayerfully considered qualities articulated by the CHM Board and its various stakeholders. The Search Committee remains open to the leading of the Holy Spirit as prospective candidates are revealed and considered.

The Search and Selection Process

Bruce Dingman and Jeff Davis of the Dingman Company, Inc. (an executive search firm with a successful track record in similar searches) are conducting the search. This opportunity will be shared with people who might be potential candidates or who might know potential candidates. The search firm will establish a list of interested and qualified persons and then conduct follow-up telephone calls.

Those candidates holding strong promise will be asked to prepare a detailed resume and respond to a candidate questionnaire. The search consultants will then conduct personal interviews with the most qualified candidates and, if married, the spouse. Following those interviews, next steps include checking candidate's references, verifying degrees, and completing a background check.

In collaboration with Christian Healthcare Ministries' search committee, the list of candidates will likely be narrowed to approximately four individuals who then will be interviewed by the search committee probably in January 2020 or sooner.

The Dingman Company, Inc. is a retained executive search firm devoted exclusively to serving clients in matters of executive selection. While some of our assignments are in the corporate sector, due to our faith, we primarily serve nonprofit organizations which are followers of Jesus Christ.

As a faith-based religious institution our client complies with all applicable laws pertaining to nondiscrimination on the basis of race, color, national origin, sex, age, disability, and any other applicable legally protected category. As a religious institution, our client has the right to, and does, require that its employees hold beliefs consistent with its Doctrinal Statement and conduct themselves in a manner consistent with its religious beliefs, including as explained in our client's Community Standards.

We fully respect the need for confidentiality of information supplied by interested parties and assure them that their backgrounds and interests will not be discussed with anyone, including our client, without their prior consent, nor will reference contacts generally be made until mutual interest has been established. Reference checking will require the candidate's permission to access third parties. The search consultant and the search committee will be cautious and sensitive as needed in trying to preserve any candidate's anonymity.

For further information on this position, please contact:

Bruce Dingman, President
The Dingman Co.
Bruce@dingman.com
Cell (818) 378-7755

or

Jeff Davis, Vice President
The Dingman Company
jeff@dingman.com
Cell (714) 420-5600

Christian Healthcare Ministries Statement of Faith

- We believe the Bible to be the inspired, the only infallible, authoritative Word of God.
- We believe that there is one God, eternally existent in three persons: Father, Son and Holy Spirit.
- We believe in the deity of our Lord Jesus Christ, in His virgin birth, in His sinless life, in His miracles, in His vicarious and atoning death through His shed blood, in His bodily resurrection, in His ascension to the right hand of the Father, and in His personal return in power and glory.
- We believe that for the salvation of lost and sinful people, regeneration by the Holy Spirit is absolutely essential.
- We believe in the present ministry of the Holy Spirit by whose indwelling the Christian is enabled to live a godly life.
- We believe in the resurrection of both the saved and the lost; they that are saved unto the resurrection of life and they that are lost unto the resurrection of damnation.
- We believe in the spiritual unity of believers in our Lord Jesus Christ.