

## Your ins. rates skyrocketing cause of Obamacare Join CHM for savings (northern virg

Location **Washington** https://www.genclassifieds.com/x-281183-z

Is your health insurance cost skyrocketing because of Obamacare? Here is an alternative.

Christian Healthcare Ministries is not insurance. It is a ministry where each donates each month and members share medical expenses. It qualifies as an acceptable alternative under the "Affordable Care Act"

Qualifications for joining are simple. To be CHM members, participating adults must:

- be living by biblical principles
- abstain from the use of tobacco and the illegal use of drugs (1 Corinthians 6:19-20)
- follow biblical teaching on the use of alcohol
- attend group worship regularly if health permits (Hebrews 10:25)

Donation each month is \$150 per person on the level we participate.

We have found it a great way to be part of a group that cares and prays for one another and shares expenses.

Last summer my AFib procedure cost about \$2,500. As a self pay customer, the doctors and hospital give a discount (cause they don't need to hassle with ins or gov.) The discounted total was around \$1700. The discount counts toward the \$500 deductible for each medical incident. Since the discounts were over the \$500 deductable, CHM covered the total bill.

