



CHM Christian Healthcare Ministries

February
2017

Toddler miraculously
healed from burns on
98% of her
body

Brother's Keeper: we all
need somebody to lean on



CHM and
your taxes

How CHM is *different* from
insurance

Preventing stage IV
kidney disease



CHM and
Medicare

CHM'S key word

Member **gentles down a bit**
gives thanks for the Prayer Page

H A P P Y
Valentine's Day
from the **CHM** staff

The biblical solution to healthcare costs
chministries.org



Rev. Dr. Howard S. Russell
President and CEO,
Christian Healthcare
Ministries

Christian Healthcare Ministries® is a Bible-based, voluntary medical cost sharing ministry fulfilling the command of Galatians 6:2, that Christians carry each other's burdens.

President & CEO: Rev. Dr. Howard S. Russell
Vice President & CFO: Roger Kittelson
Editor: Lauren Gajdek
Assistant Editor: Katlyn Smith
Web Editor: Carolyn Drury
Graphic Design: Erik Gibson
Contributing writers: Rev. Howard Russell, Dr. Michael Jacobson, George Korda, Lauren Gajdek, Katlyn Smith, Carasella Mancari

127 Hazelwood Ave.
Barberton, Ohio 44203
Phone: 330-848-1511
Fax: 330-848-4322

chministries.org
[facebook.com/
christianhealthcareministries](https://www.facebook.com/chministries.org)
info@chministries.org

CHM's key word starts with "M," and it isn't "money"

Make sure of your commitment to Jesus Christ, and seek to follow Him every day. Don't be swayed by the false values and goals of this world, but put Christ and His will first in everything you do.
—Billy Graham

Rev. Graham's quotation has a lot in common with our CHM mission: to glorify God and serve His people.

Ministry. That's what CHM is about. That's all it's about. That's what we do. That's all we want to do. The Free Dictionary's first two definitions of ministry are good descriptors of the underlying work that takes place here in our offices, to serve you. Definition of ministry:

- a. The act of serving; ministratation.
- b. One that serves as a means; an instrumentality.

We're providing ministratation (care, attention, service) to our members through CHM's programs and employees.

It's sometimes easy and understandable—though an error—that people outside the ministry think of it as a business.

There are business-related publications that list CHM as the largest nonprofit organization in northeast Ohio. Different publications use various criteria to arrive at such rankings: number of employees; dollar volumes; customer base;

and more.

What they don't consider (which is understandable since it's not what they're looking for) is the organization's "heart." A business has specific goals: provide a service, receive payment, make a profit that enables it to pay its bills and expenses, and grow.

CHM is a ministry, not a business. Profit isn't part of our thinking. That's not to say profit is bad; it's just not what we're seeking within our purpose of glorifying God and serving His people.

This is a charity that seeks to help people, just like churches and ministers; missions; outreach to the homeless; and other, similar activities and organizations.

When you read through your monthly newsletter, please take special note of the comments of our employees in the "Meet the Staff" articles. What you'll find is that they

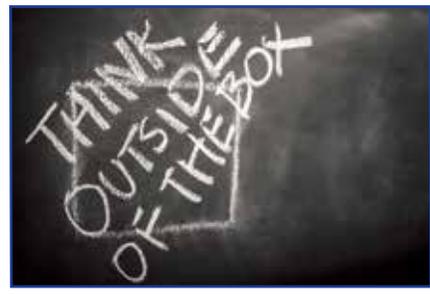
regularly describe that they like working here because we pray with and for our members, we meet in a weekly chapel service, and because they can joyfully serve God where they work without ever letting a concern cross their mind

that they might be "offending" anyone.

The "Letters to CHM" section of the newsletter is insightful as well, for the same reason. A portion of a letter from Tom and Gloria Rueber of Rochester, Minn., shared how CHM helped them, and how CHM affected them in terms of ministry:

Every financial need was met in full, and we knew other Christians were praying for us. We felt your prayers. Thanks be to God for this lesson, and thanks to all involved in meeting our financial and spiritual needs. I recommend CHM to other believers. Never underestimate the power of God and a loving, giving group of Christians!

Absolutely right. Never underestimate the power of God and the ability of His people to band together to provide for each other under the banner not of business or profit, but ministry.



Thank you for the privilege of ministering to you.

Toddler miraculously healed after suffering mysterious burns on 98 percent of her body

By Tamara Spears, Lafayette, La.

September 25 to October 1, 2016 was one of the worst weeks of my life. It was also the week in which our family experienced God's healing power as never before. Just a few weeks before her fourth birthday, our daughter Madelyn suffered mysterious burns all over her body—and we had no idea what caused them.

11 a.m. Sunday, Sept. 25: Small red marks began appearing on Madelyn's face near her mouth and eyes.

8:45 a.m. Monday, Sept. 26: The red spots grew and spread across Madelyn's face and neck and it was obvious she felt very uncomfortable. We took her to the doctor, who thought she suffered an allergic reaction. He gave her two shots and sent her home.

6:04 p.m. Monday: We left for the emergency room. Madelyn had three small burns on her torso and back where the skin had peeled away; we didn't know it until we took her shirt off in the car.

3:49 a.m. Tuesday, Sept. 27: Madelyn was in terrible pain as her skin continued to burn. Her back, neck, ears, underarms and the back of her knees were 100 percent burned; her scalp was 30 percent and her stomach was about 20 percent burned.

4 to 9 p.m. Tuesday: Doctors informed us that Madelyn's internal organs were burning. She had her first-ever fever of 104 degrees, developed a staph infection and started having heart trouble. Our friends and family prayed without ceasing. "If she doesn't get better very soon, we have to send you to the children's hospital in Houston," doctors told us.

10 p.m. Tuesday: I felt God speak to me and say, "You're not going to Houston. I have already taken care of Madelyn."

8 a.m. Wednesday, Sept. 28: A stranger who heard our story called me and encouraged us to instead take Madelyn to a children's hospital in Galveston, which was slightly further away than Houston but specialized in pediatric burn care. I again felt God speak, this time saying, "This is the promise I made to you last night."

"We learned that if we'd waited 24 hours to bring her [to the hospital], she would have been in critical condition and might not have survived."



Madelyn Spears' back on Monday, Sept. 26, 2016 and on Monday, Oct. 3

My flesh was telling me we should stay put. It didn't help that our daughter was upset and didn't want to go. However, in part because I had read members' testimonies in CHM's monthly newsletter, my faith had grown and I knew we needed to heed God's voice and obey Him. It was time to move Madelyn.

The doctors at the local hospital disagreed with our decision because they thought it was too early to transfer her. For that reason, we were responsible to arrange her medical transportation. Through a series of events too numerous to count, we were able to make the right connections with help from God, our community and the Galveston hospital.

8 p.m. Wednesday: We arrived in Galveston and the medical staff told us Madelyn's condition was worse than they'd

thought; the extent of her internal burns was even greater. "She'll be here for at least a month," one doctor said. They wouldn't let her drink anything because they believed she'd need surgery in the morning.

At this point we learned that if we'd waited another 24 hours to bring her in, she would have been in critical condition and might not have survived.

The tide turned as soon as they began treating Madelyn and her condition improved drastically during the night.

Thursday morning, Sept. 29: Madelyn was healing at a miraculous rate. She was so much better that doctors ruled out surgery and she was able to eat for the first time since Sunday—*four days* earlier.

Friday morning, Sept. 30: Madelyn was released to outpatient care.

Saturday morning, Oct. 1: She was 90 percent better. The only parts of her body that needed to be wrapped were her arms, fingers and feet.

Monday, Oct. 3: Madelyn was discharged and came home—*completely healed!*

After she returned home, Madelyn asked if she could see her fairy godmother again. Puzzled, my husband and I questioned her. She told us that her fairy godmother came and sat by her bed while she was in the local hospital.

We realized she had seen an angel in her room.

Today Madelyn is a healthy 4-year-old and hasn't had any further symptoms. I can't

See "Toddler's miraculous healing," page 14

“How can I prevent stage IV kidney disease?”

© Dr. Michael D. Jacobson. Do not reproduce this article without permission.



Dr. Michael Jacobson, D.O.
Medical Consultant

Christian Healthcare Ministries
127 Hazelwood Ave.
Barberton, OH 44203

Phone: 330-848-1511
Fax: 330-848-4322

E-mail:
doc@chministries.org

Health education resources at:
chministries.org/healthinfo

Recently, a CHM member wrote:

I have just been diagnosed with stage III kidney disease. I have had high blood pressure for years and have been taking a lot of Ibuprofen. My number is 47, having dropped from being 57.46 a year ago. [Dr. Jacobson’s note: This number probably refers to Glomerular Filtration Rate (GFR).]

My creatinine is 1.10. I am also overweight. I am very upset and wonder whether it is reversible. The doctor gave me information on it and told me to hydrate, reduce the salt in my diet and get my hypertension under control. She told me to take fish oil and red yeast rice. My main worry is whether diet can get this condition under control, or if I am headed for stage IV.

Dr. Jacobson’s response: The answer to your question as to reversibility is a definite “maybe!” Some reversibility is expected, provided that the underlying casual factors are adequately addressed, and permanent damage has not taken place. Only time will tell.

You mentioned that you had hypertension and used a lot of Ibuprofen. Both of these factors can be damaging to the kidneys. Therefore, someone with kidney problems should **not** use non-steroidal anti-inflammatory drugs (NSAIDs) like Ibuprofen. Acetaminophen (Tylenol®) is preferred, if necessary. In other

words, removing the offending agents is most important. Kidneys filter the body’s blood through very delicate membranes called *glomeruli*. Toxic materials can damage these sensitive capillaries.

The other factors that you mentioned, including addressing your weight, supplementing with fish oil, etc., might also be helpful. Use the motivation that you have right now to make necessary lifestyle changes in order to not only help your kidneys, but to reduce your cardiac and other risk as well.

To that end, reducing your weight, especially fat around the waistline, may go a long way toward bringing your blood pressure under control without medications. Furthermore, following a prudent diet, such as the DASH diet (dashdiet.org), and a focus on ingesting fresh fruits and vegetables are prudent steps. In addition, getting adequate exercise (averaging 30 minutes per day, six days a week, shared between aerobic and strengthening exercises) is ideal.

Additional notes: In medicine, we measure kidney function (i.e. the ability of the kidneys to filter and eliminate waste products via the urine) in several ways. The most immediate approach involves simple chemical blood tests for *BUN (Blood Urea Nitrogen)* and creatinine. BUN reflects the amount of nitrogen produced from urea, a waste-

product from protein breakdown in the body.

Creatinine is a chemical waste molecule generated from muscle metabolism. The body converts creatine into creatinine, which is what we measure in the blood stream and is eliminated efficiently by healthy kidneys.

Levels of both of these chemicals increase when the kidneys are injured or failing and, of the two, creatinine is considered the most accurate for assessing function. Normal values are around five to 20 milligrams per deciliter (mg/dL) for BUN and 0.5 to 1.0 mg/dL for creatinine. Doctors also look at the ratio of these two chemicals for clues as to whether the kidney problem is due to dehydration (simply not getting enough water to meet the body’s needs) or an issue specific to the kidneys.

Urine output is another important measure of kidney function. Total urine output over a 24 hour period is often measured for its creatinine content, which is then compared to its level in the blood. This enables us to calculate the *creatinine clearance* (i.e. the rate at which creatinine is eliminated by the kidneys, and which a “spot” creatinine blood level only estimates). This gives us our best measure of the *glomerular filtration rate (GFR)* mentioned in your letter.

Brother's Keeper: because we all need somebody to lean on

Perhaps the lyrics in Bill Withers' hit song "Lean on Me" say it best: we all need somebody to lean on. CHM's Brother's Keeper program enables members to do just that when it comes to catastrophic healthcare costs.

What is Brother's Keeper and what makes it CHM's program of brotherly (and sisterly) love? We'll let Bill Withers' lyrics fill you in:

"Sometimes in our lives, we all have pain..."

Even people practicing healthy lifestyles aren't immune to an unexpected, devastating illness such as cancer or heart disease. According to the Centers for Disease Control (CDC), more than 83 percent of adults contacted a healthcare professional within one 12-month period expressing concerns of one or more symptoms.*

they join together and share each other's medical costs. The Brother's Keeper program is an extension of financial support because CHM members "lean on" other Brother's Keeper members when medical expenses surpass CHM's \$125,000 per-illness sharing limit.

Signing up for Brother's Keeper provides Gold members unlimited cost support (after your \$500 Personal Responsibility amount has been met), while Silver and Bronze members who join Brother's Keeper receive an additional \$100,000 of cost support. With each annual Brother's Keeper renewal, the limit increases by \$100,000, accruing up to \$1 million per illness.

"You just call on me, brother, when you need a hand...we all need somebody to lean on"

When an illness or injury occurs, CHM members find strength in numbers as

"Please swallow your pride if I have faith you need to borrow"

Members with medical bills eligible for

See "Brother's Keeper," page 15

Pop quiz: CHM and your taxes

Answers at chministries.org/taxes and in the January 2017 newsletter at chministries.org/newsletter. Please do not return this quiz to the CHM office.

1. When filing their taxes, most CHM members need to complete Part III of IRS Form:

- a. 9465 b. W-9 c. 8965 d. W-7

2. CHM members who had Medicare throughout 2016 should indicate they had health insurance when filing their taxes.

- True False

3. Monthly financial gifts to CHM are not tax-deductible in any state except:

- a. California
b. Missouri
c. Idaho
d. Illinois



4. Extra giving above your monthly financial gift

(including Prayer Page giving) is tax-deductible.

- True False

5. CHM mails an annual giving statement to all members.

- True False *Hint: This is a trick question.*

Member with brain cancer requests prayer



Member Kevin Kubly of Edgewood, Iowa (pictured while on a mission trip to Haiti) was in 2014 diagnosed with

Stage 2 brain cancer. Treatment initially caused the tumor to shrink; unfortunately, the tumor recently started growing again. Please keep Kevin and his wife, Sherri, in your prayers. To read their testimony, see the CHM September 2015 newsletter at chministries.org/newsletter.

CHM for newbies (part 2): How CHM is different from health insurance

Editor's note: To read part 1 of this series, please see the CHM January 2017 newsletter at chministries.org/newsletter.

As a health cost sharing ministry, CHM isn't health insurance. Here are five items that help illustrate the differences and enrich your experience as a CHM member.

1. Medical treatment is determined by you and your doctor, not CHM. We don't require pre-authorization for any procedures, nor do we limit your healthcare choices by having a preferred provider network you must follow. As a member, you can go to any doctor or hospital* and CHM will share your bills as long as they are eligible under the Guidelines

(chministries.org/guidelines).

2. CHM is a ministry and looks for ways to help members. Though we must abide by our Guidelines—shared with all members and prospective members before they join—there are times complex situations arise. These situations are weighed against the Guidelines and our mission of helping members, with biblical precepts as our guide.

3. The ministry is not a profit-seeking enterprise with stockholders to satisfy. There's

certainly nothing wrong with businesses making a profit, but that's not what this ministry does. Our purpose is to glorify God and serve His people, and our members are our sole concern. Aside from a very low administrative expense (about one percent), all your monthly financial gifts go toward helping other Christians with their medical bills. Likewise, 100 percent of all extra giving is applied to members with medical bills.



4. Since health care providers bill you directly, there is transparency

See "Newbies," page 15

CHM: a great option for Medicare participants (part 2)

Editor's note: To read part 1 of this article ("An overview of Medicare"), see the CHM January 2017 newsletter, available at chministries.org/newsletter.

Why should I be a CHM member while I'm on Medicare?

As healthcare costs continue to rise, it's wise to make sure you'll be ready if a medical event occurs. Though

Medicare likely will cover the majority of your healthcare costs, it's not uncommon for senior citizens to find themselves with large dollar amounts of unpaid medical expenses. As a CHM member, you can be confident that CHM will share the remaining amount of your eligible bills.

Why do I have to go on Medicare? Why can't I join or continue with CHM only? Christian Healthcare Ministries is always



secondary to other payment sources, which means financial provision through all other sources must be used before CHM members can share your medical bills.

CHM requires members—of any age—to apply for financial assistance in order to reduce overall costs and keep membership affordable. When financial gift amounts are low, more believers can afford to join CHM.

Will CHM ever create a program specifically for people on Medicare?

CHM has evaluated adding a program specifically for members of Medicare age. However, we've found that using the Gold program as a Medicare supplement is more affordable than other Medicare supplements and works extremely well for Medicare-age members. There is no

distinction between the Gold program for Medicare-eligible members and non-Medicare-eligible members. We highly recommend the Gold program as a supplement to Medicare.

What CHM program works best with Medicare?

CHM doesn't have a program specific to Medicare-age members. Membership at the Gold level combined with Brother's Keeper is the best option for members of *all* ages.

The Gold program offers the highest level of cost support and helps with medical bills incurred from inpatient or outpatient hospital incidents and surgery; medical testing; maternity; physical therapy and home health care (up to 45 visits per illness); incident-related doctor's office visits; and incident-related prescriptions. After your personal responsibility of \$500

See "Medicare," page 14

All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had... There were no needy persons among them. Acts 4:32, 34a

February 2017

What is the Prayer Page?

The Prayer Page is an additional means by which CHM members help other Christians.

The medical needs listed on these pages are ongoing bills from pre-existing conditions, which do not qualify for sharing through the regular CHM program. (They are **not** bills incurred before members joined CHM.)

Giving to needs listed on these pages is not your CHM monthly gift. It is an opportunity to give over and above your gift amount. We urge you to send cards of encouragement even if you are unable to contribute financially.

Guidelines Z and AA (chministries.org/guidelines) contain complete information. See the sidebars on pages 8-9 for more info on how to give.

Please do not send financial gifts directly to the people listed below. Giving should be sent via the CHM office (see page 8 sidebar). Addresses are provided below if you wish to send cards, letters or emails of encouragement.

Please do not send financial gifts directly to the people listed below. Giving should be sent via the CHM office (see page 8 sidebar). Addresses are provided below if you wish to send cards, letters or emails of encouragement.

- 1. Robert Aldrine: 2691 Maya Way, Montrose, CO 81401**
Condition: hernia repair. Total bills: \$21,517. **Donations: \$7,175. Remaining: \$14,342.**
- 2. Robert Ashba: 1041 Margie St., Summerton, SC 29148 (bashba59@gmail.com)**
Condition: knee replacement. Total bills: \$38,983. **Donations: \$27,046. Remaining: \$11,937.**
- 3. Sage Bainter: 245 Deadman Canyon Rd., Big Timber, MT 59011** Condition: hip replacement. Total bills: \$25,608. **Donations: \$19,294. Remaining: \$6,314.**
- 4. Kyle Barnes: 194 Elm St., Covington, GA 30014**

Condition: rare heart condition. Total bills: \$61,443. **Donations: \$48,283. Add-on bills: \$2,041. Remaining: \$15,201.**

- 5. Sherrie Barton: PO Box 2232, Stephenville, TX 76401 (sbarton515@aol.com)**
Condition: hip replacement. Total bills: \$13,264. **Donations: \$6,073. Remaining: \$7,191.**

- 6. Gil Bates: PO Box 544, Rocky Top, TN 37769 (batestree@gmail.com)** Condition: diverticulitis. Total bills: \$14,674. **Donations: \$7,446. Remaining: \$7,228.**

- 7. Jeff Bathiany: 311 37th St. #2B, Marathon, FL 33050** Condition: Tourette syndrome/cervical spinal stenosis. Total bills: \$44,000. **Donations: \$31,794. Remaining: \$12,206.**

- 8. Judy Bauchspiess: 342 W Grove St., Alma Center, WI 54611 (Jbauchspiess@gmail.com)**
Condition: spinal stenosis. Total bills: \$18,907.

- 9. Kathy Baxter: 292 Alconda Dr., Orofino, ID 83544 (kathy.mbaxter@gmail.com)** Condition: total hip replacement. Total bills: \$18,981. **Donations: \$15,152. Remaining: \$3,829.**

- 10. Addi Bennett: PO Box 374, Kersey, CO 80644 (msb332@yahoo.com)**

Condition: heart ablation. Total bills: \$12,321. **Donations: \$21,837. Add-on bills: \$58,797. Remaining: \$49,281.**

- 11. Kathleen Bishop: 2539-1 Shoal Creek Church Rd., Shelby, NC 28152**
Condition: heart blockage. Total bills: \$20,779. **Donations: \$12,997. Remaining:**

\$7,782.

- 12. Guy Bolin: 5852 Highway 27, Center Point, TX 78010 (bolin@cpisd.net)** Condition: artery procedure. Total bills: \$8,331. **Donations: \$2,785. Remaining: \$5,546.**

- 13. Roman Borotrager: 1321 E. Main St., Linn, MO 65051 (romanborotrager@gmail.com)**
Condition: knee replacement. Total bills: \$20,500. **Donations: \$13,347. Remaining: \$7,153.**

- 14. Stephanie Brewer: 6224 S Co Rd 1250 W, Medora, IN 47260**
Condition: dysphagia (difficulty swallowing). Total bills: \$4,910.

- 15. Nathan Brower: 11690 Highland Colony Dr., Roswell, GA 30075 (tamarabrower@gmail.com)** Condition: surgery for pectus excavatum (congenital condition). Total bills: \$63,779. **Donations: \$41,019. Remaining: \$22,760.**

- 16. Kathleen Brubaker: 110079 SE 50th Ave., Sawyer, KS 67134 (dkbru90@gmail.com)**
Condition: autoimmune disease. Total bills: \$13,013. **Donations: \$21,914. Add-on bills: \$15,349. Remaining: \$6,448.**

- 17. Paul Burgin: PO Box 1387, Abbeville, SC 29620 (burgorei@yahoo.com)** Condition: cataract surgery. Total bills: \$3,638.

- 18. David T. Campbell: PO Box 453, Powell, WY 82435 (dave@davecampbelloutdoors.com)**
Condition: spinal stenosis/laminectomy. Total bills: \$50,746. **Donations: \$42,983. Remaining: \$7,763.**

- 19. David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462**
Condition: congestive heart failure and diabetes complications. Total bills: \$63,506. **Donations:**

Prayer Page Giving

Prayer Page total needs remaining this month: \$2,431,573

Each need would be met **in full** if each member family contributed **\$20.24** this month or **\$6.75** for the next three months.

These amounts are suggestions; please consider giving today.

Continued on page 8

Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave
Attn: Prayer Page
Barberton, OH 44203
Phone: 330-848-1511
(ask for the Prayer Page)
Fax: 330-798-6105

chministries.org
E-mail: prayerpage@chministries.org

Who can give?

All readers are invited to give to Prayer Page needs (above regular monthly gifts) as they feel led.

All giving is voluntary; there is no obligation to give to Prayer Page needs to remain a CHM member.

How much should I give?

Give however much you feel led to give.

See the "Prayer Page Giving" box on page 7 for suggestions.

How do I send my gift?

You can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. Gifts sent in this manner are tax deductible.

Please make your check out to CHM and write "Prayer Page" and the name of the gift recipient in the memo line. We will deposit your check and generate another check to send to the recipient of your choice. We will forward any card or encouraging note that you include, or you can send it directly to the recipient.

Continued on the page 9 sidebar

- \$24,304. Add-on bills: \$2,630. Discounts: \$35,998. Remaining: \$5,834.**
- 20. Roland Carson: 22661 CR 3313, Chandler, TX 75758 (picknspur@aol.com)** Condition: bladder cancer. Total bills: \$11,072. **Donations: \$3,628. Remaining: \$7,444.**
- 21. Carmen Catalano: 682 Candlewood Hill Rd., Higganum, CT 06441 (tcm1doc@aol.com)** Condition: cataract surgery. Total bills: \$12,893. **Donations: \$3,921. Discounts: \$535. Remaining: \$8,437.**
- 22. Oscar Centeno: 22103 Pelican Creek, San Antonio, TX 78258 (centenofarmers@gmail.com)** Condition: gallbladder surgery. Total bills: \$2,500. **Donations: \$801. Add-on bills: \$4,465. Remaining: \$6,164.**
- 23. Janet Charon: 200 Deer Mountain Rd., Walnut Shade, MO 65771** Condition: hysterectomy. Total bills: \$7,350. **Donations: \$2,600. Remaining: \$4,750.**
- 24. David Cooper: PO Box 134, Woodland, NC 27897** Condition: heart procedure. Total bills: \$47,249. **Donations: \$35,954. Remaining: \$11,295.**
- 25. Jane Cowart: PO Box 1613, Haines, AK 99827 (floridaak59@hotmail.com)** Condition: fibroid tumors/hysterectomy. Total bills: \$54,887. **Donations: \$49,482. Remaining: \$5,405.**
- 26. Valerie Craft: 116 Gregory Rd., Conroe, TX 77304** Condition: cerebral aneurysm. Total bills: \$39,651. **Donations: \$13,511. Remaining: \$26,140.**
- 27. Brett Davenport: 16 Dodd Lane, Inman, SC 29349 (brdavenport38@gmail.com)** Condition: degenerative disc/neck pain. Total bills: \$8,276. **Donations: \$1,604. Remaining: \$6,672.**
- 28. Marsha Davis: 285 Sandra Lane, Cleveland, GA 30528** Condition: foot infection/surgery. Total bills: \$32,736. **Donations: \$7,579. Remaining: \$25,157.**
- 29. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com)** Condition: intervertebral disc disorder. Total bills: \$61,534. **Donations: \$57,254. Add-on bills: \$500. Remaining: \$4,780.**
- 30. Judy DeHaan: 624 Rocking Horse Dr., Bozeman, MT 59718 (judykdehaan@yahoo.com)** Condition: knee replacement. Total bills \$16,416. **Donations: \$6,774. Add-on bills: \$1,265. Remaining: \$10,907.**
- 31. Kathleen Dellinger: 1064 Riding Trail Ln., Concord, NC 28027 (jason@dellingerinsurance.com)** Condition: benign thyroid nodule. Total bills: \$14,074. **Donations: \$2,251. Add-on bills: \$1,014. Remaining: \$12,837.**
- 32. Lowell Devitt: 47961 258th St., Brandon, SD 57005 (marlownet@yahoo.com)** Condition: heart attack and procedure. Total bills: \$46,833. **Donations: \$34,445. Remaining: \$12,388.**
- 33. Stephen Doutrich: 2 Hemlock Dr., Lancaster, PA 17602 (dldoutrich@juno.com)** Condition: degenerative disc disease. Total bills: \$12,340. **Donations: \$4,443. Remaining: \$7,897.**
- 34. Joseph Driscoll: PO Box 5403, Abilene, TX 79608** Condition: hiatal hernia surgery. Total bills: \$7,308. **Donations: \$2,476. Add-on bills: \$7,440. Remaining: \$12,272.**
- 35. Doris Duncan: 5026 Mayfair Rd., North Canton, OH 44720** Condition: knee replacement. Total bills: \$32,596. **Donations: \$10,400. Remaining: \$22,196.**
- 36. Donna Eby: 2255 W Miner Rd., Wickenburg, AZ 85390** Condition: nasal polyp surgery. Total bills: \$14,107. **Donations: \$3,076. Remaining: \$11,031.**
- 37. Sandra Erlenbach: PO Box 577, Millersport, OH 43046 (1930modela@columbus.rr.com)** Condition: arthritis/knee replacement. Total bills: \$63,554. **Donations: \$35,440. Discounts: \$111. Add-on bills: \$3,408. Remaining: \$31,411.**
- 38. Cathy Fitzsimmons: 193 Creekside Dr., Danville, IN 46122 (fitznhaiti@gmail.com)** Condition: stroke. Total bills: \$3,861.
- 39. Bobbie Flowers: 113 Lawrence Rd., West Columbia, SC 29170** Condition: gallbladder surgery. Total bills: \$17,558. **Donations: \$14,282 Remaining: \$3,276.**
- 40. Brenda Fox: 8601 Wakefield Dr., McKinney, TX 75070 (bfox51@yahoo.com)** Condition: spinal stenosis. Total bills: \$46,409. **Donations: \$38,263. Add-on bills: \$9,044. Remaining: \$17,190.**
- 41. Kourtney & Sarah Funk: 87 B Clark Rd, Russell Springs, KY 42642** Condition: The Funks' daughter, Willow, has a congenital heart defect/murmur. Total bills: \$5,635. **Donations: \$756. Remaining: \$4,879.**
- 42. Sarah Funk: 87 B Clark Rd., Russell Springs, KY 42642 (sarahcfunk@gmail.com)** Condition: endometriosis/hysterectomy. Total bills: \$6,033. **Donations: \$1,165. Remaining: \$4,868.**
- 43. Kathy Gaffney: 40202 Pipestone Rd., Magnolia, TX 77354** Condition: pelvic organ prolapse. Total bills: \$15,115. **Donations: \$3,490. Remaining: \$11,625.**
- 44. Janice Garbet: 20319 Elder Rd., Granby, MO 64844 (jangarbethealth@gmail.com)**

- Condition: spinal stenosis. Total bills: \$19,844. **Donations: \$7,010. Remaining: \$12,834.**
- 45. Karen Garibay: 300 Modene Ave., Waxahachie, TX 75165 (hachiel17@sbcglobal.net)** Condition: heart attack/triple bypass surgery. Total bills: \$141,187. **Donations: \$55,045. Discounts: \$16,187. Remaining: \$69,955.**
- 46. Candace Garner: 3756 Rd. 84, Lingle, WY 82223** Condition: ureter repair. Total bills: \$34,476. **Donations: \$30,273. Add-on bills: \$2,188. Remaining: \$6,391.**
- 47. Cora Garth: 27460 Pierce St., Southfield, MI 48076 (cgarth@att.net)** Condition: hysterectomy. Total bills: \$15,034. **Donations: \$11,710. Remaining: \$3,324.**
- 48. Mark Gasster: 3656 Harkness St., Napa, CA 94558** Condition: epilepsy. Total bills: \$11,682. **Donations: \$27,703. Add-on bills: \$60,178. Remaining: \$44,157.**
- 49. Natalya Goncharova: PO Box 349, Maple Valley, WA 98038 (kleinrd@earthlink.net)** Condition: carotid tumor surgeries. Total bills: \$13,749. **Donations: \$24,952. Add-on bills: \$32,093. Remaining: \$20,890.**
- 50. Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528 (wellmangraber@hotmail.com)** Condition: atrial fibrillation/heart ablation. Total bills: \$76,810. **Donations: \$68,038. Add-on bills: \$5,171. Remaining: \$13,943.**
- 51. Roger Graber: 3258 E. 800 N., Plainville, IN 47568 (roger_graber@yahoo.com)** Condition: ACL/meniscus tear. Total bills: \$16,755. **Donations: \$12,117. Add-on bills: \$1,046. Remaining: \$5,684.**

- 52. Beth Grimm: 428 E. Orange St., Lancaster, PA 17602 (bethgrimm428@gmail.com)** Condition: herniated disc. Total bills: \$15,872. **Donations: \$14,717. Add-on bills: \$27,353. Remaining: \$28,508.**
- 53. Timothy Grubb: 3520 6th Ave., Beaver Falls, PA 15010 (tjoelgrubb@yahoo.com)** Condition: elbow/arm surgery. Total bills: \$34,118. **Donations: \$19,635. Remaining: \$14,483.**
- 54. Larry Hackley: 763 Waugh**

- 1649 Dry Tavern Rd., Denver, PA 17517 (josh@nhtransport.com)** Condition: The Hollingers' four-year-old son, Craig, had open heart surgery. Total bills: \$97,995. **Donations: \$55,434. Remaining: \$42,561.**
- 59. Lonnie Holloway: 1333 West Hwy 52, Emmett, ID 83617** Condition: herniated disc repair. Total bills: \$18,800.
- 60. Casey Hooley: 35995 Polly Farm Ln., Lebanon, OR 97355** Condition: anemia. Total bills: \$11,462. **Donations: \$5,161. Remaining: \$6,301.**
- 61. Robert Hough: 1120 Huffman #345, Anchorage, AK 99515** Condition: pacemaker replacement. Total bills: \$13,485. **Donations: \$3,062. Remaining: \$10,423.**
- 62. Vicki Hudson: 6610 St. Rt. 47 W., DeGraff, OH 43318** Condition: heart condition. Total bills: \$15,409. **Donations: \$5,829. Remaining: \$9,580.**
- 63. Carol Huffman: 3611 Mary Circle, Ames, IA 50014** Condition: abdominal surgery. Total bills: \$28,268. **Donations: \$19,576. Remaining: \$8,692.**
- 64. Christine Hurst: 4772 Westbury Rd., Red Creek, NY 13143** Condition: herniated disc surgery. Total bills: \$22,500. **Donations: \$11,443. Remaining: \$11,057.**
- 65. James Isakson: 1141 E 1st Ave. #1426, Broomfield, CO 80020** Condition: spinal stenosis. Total bills: \$20,467. **Donations: \$4,683. Add-on bills: \$53. Remaining: \$15,837.**
- 66. Carol James: 18224 Justice Rd., Camp Douglas, WI 54618** Condition: diverticulitis. Total bills: \$39,130. **Donations: \$21,330. Remaining: \$17,800.**
- 67. Rebecca Jamison: 346**

What members say about the Prayer Page

What a blessing it was to receive help with one of my many hospital bills. It truly makes a difference to know there are awesome people like you willing to help someone like me. I am so grateful for your help!

Michelle White
McDonald, OH

- Chapel Rd., Odenton, MD 21113 (heyblue63@yahoo.com)** Condition: defibrillator replacement. Total bills: \$21,188.
- 55. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118** Condition: heart condition. Total bills: \$41,766. **Donations: \$36,542. Add-on bills: \$1,591. Remaining: \$6,815.**
- 56. Kristopher & Lindsay Hannah: 2510 Green Ash Court, Fort Wayne, IN 46845** Condition: The Hannahs' daughter, Averlee, has a bone disorder that required surgery. Total bills: \$4,009.
- 57. Forrest Holdeman: 3386 Old Hwy. 61 S., Leland, MS 38756** Condition: hernia repair. Total bills: \$25,024. **Donations: \$17,628. Remaining: \$7,396.**
- 58. Josh & Carla Hollinger:**

How do I use the online Giving Guide?

In the Giving Guide (chministries.org/givingguide), find the range of membership numbers in which your number falls. You can send a gift to the need number that corresponds to your member number.

For example, if your number is 140000, you can send to need #42.

These directions are only suggestions; if you are not a CHM member or feel led by the Lord to give to a need other than the one suggested, please do so!

How do I send my gift? (Continued from the page 8 sidebar)

Please send to:
Christian Healthcare Ministries
Attn: Gift Processing
127 Hazelwood Ave.
Barberton, OH 44203

Any gifts designated for a person not on the Prayer Page will be forwarded to another recipient.

If you wish to donate to Prayer Page needs using your credit card or bank account, please call the CHM Member Assistance department at 330-848-1511, ext. 5993. Donations can be made online via the CHM Member Portal at chministries.org/members.

Continued on page 11

Back and hip problems cause member to “gentle down a bit,” give thanks for CHM \$42,983 in medical bills shared so far through the Prayer Page *By Dave Campbell, Powell, Wyo.*

Our heavenly Father never ceases to amaze me; His patience, wisdom and power are unfathomable. For too many years I failed to appreciate His righteousness. Though I considered myself a believer, I spent most of my life acting fiercely independent, obstinate and self-reliant. I was bigger, stronger, tougher and meaner than anyone around me. I had no need for the Bible or any teachings of man.

Then in 2001 a series of events brought me to my knees and to the brink of suicide.

I knew I was living on the “dark side” and started down a long and tortuous path in search of righteousness. It took 10 years, but I finally found the faith that was buried deep inside me. However, I was still pretty independent, often proud and always pigheaded. In His wisdom, God knew that I needed to be “gentled down

a bit,” a term cowboys often use when teaching a young colt how to be ridden.

In the meantime the government decreed that I had to abide by the Affordable Care Act. I looked for alternatives, but in my home state of Wyoming there was only one and it was anything but affordable.

In 2014 a friend in Christ told me about Christian Healthcare Ministries and I quickly signed up.

My gentling down a bit began later that year on a day I was hunting pheasant. Less than 100 yards from my truck my back suddenly tied up so badly that I could barely move. The orthopedic surgeon took a look at my X-rays. In his not-so-subtle way he exclaimed, “Your back looks like it was used as a chew toy by a pit bull!”

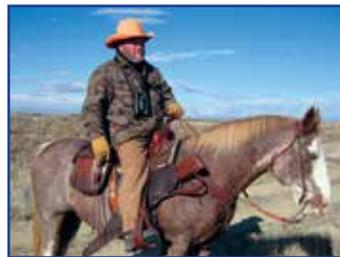
After preliminary tests and treatment failed to alleviate my pain, I had a laminectomy procedure on my spinal column, specifically the L4 vertebra. Thankfully the pain was eradicated, but it was considered a pre-existing condition. I learned my name would appear on the Prayer Page in the CHM newsletter so that fellow members could help with my bills.

Brothers and sisters in Christ: oh, boy, have you come through! At this writing I have received \$42,983 in donations and have \$7,763 remaining.

Though my bills are not yet completely paid, your generosity has helped a great deal in gentling me down a bit. I am profoundly grateful and thankful for you.

However, God wasn’t finished with what He wanted to teach me through my health problems.

Some months after my back surgery, my left hip began a quick and complete deterioration. I could not walk without a cane and the opiate painkillers did virtually nothing to alleviate the pain—to say nothing of their very undesirable side effects.



The big, tough guy who could carry half an elk on his back out of the backcountry, who walked away from an accidental gunshot wound to his belly from a .44 Magnum revolver, who lay completely still while a surgeon installed a pacemaker to his heart without a smidgen of anesthesia—that guy came dangerously close to being confined to a wheelchair.

“The big, tough guy... who lay completely still while a surgeon installed a pacemaker in his heart without a smidgen of anesthesia—that guy came dangerously close to being confined to a wheelchair.”

God, in His amazing grace (a favorite hymn of mine) made it possible for me in 2016 to have my hip replaced. Once again, CHM helped me with

the financial obligations by sharing over \$77,000. I am now mostly pain-free and off the painkillers; I’m now on the road to regaining my strength and stamina.

Simple words cannot convey the level of appreciation and thanks I have for our great Father and my generous fellow CHM members.

We want you to like us (on Facebook, too)

Every 1,000th “like” on CHM’s Facebook page ([fb.com/christianhealthcareministries](https://www.facebook.com/christianhealthcareministries)) results in a free month of ministry membership—a value of up to \$450!

Additionally, on our Facebook page you can learn more about how CHM works, get answers to your questions, share prayer requests, read member testimonials and more.

We’d like it very much if you would take the time to “like” us, too.



- Jamison Farm Ln., Troutville, VA 24175** Condition: hysterectomy. Total bills: \$39,038. *Donations: \$12,128. Remaining: \$26,910.*
- 68. Faith Jelle: PO Box 169, Kykotsmovi, AZ 86039 (twolivingbyfaith@yahoo.com)** Condition: Three spinal surgeries. Total bills: \$22,053. *Donations: \$45,072. Discounts: \$1,500. Add-on bills: \$31,750. Remaining: \$7,231.*
- 69. Jan Johnson: 208 Granite Park Ct., Lincoln, CA 95648** Condition: gallbladder surgery. Total bills: \$3,573. *Donations: \$3,102. Add-on bills: \$2,993. Remaining: \$3,464.*
- 70. Jane Jones: 38420 Palomino Ln., Burns, OR 97720** Condition: arthritis/hip replacement. Total bills: \$29,591. *Donations: \$23,790. Remaining: \$5,801.*
- 71. Gilbert Kassing: 3907 Farmingdale Dr., Arlington, TX 76001 (gibkassing@yahoo.com)** Condition: heart attack/triple bypass surgery. Total bills: \$77,722. *Donations: \$41,474. Discounts: \$1,300. Remaining: \$34,948.*
- 72. Rhonda Kessler: 70479 SE 60th Ave., Sawyer, KS 67134** Condition: osteoarthritis/knee replacement. Total bills: \$10,022. *Donations: \$17,906. Add-on bills: \$11,376. Remaining: \$3,492.*
- 73. Fred Klink: 1450 CR 54, Garrett, IN 46738** Condition: abdominal pain. Total bills: \$6,786. *Donations: \$1,691. Remaining: \$5,095.*
- 74. Victor Koehn: 445 Union B Rd., Monterey, TN 38574** Condition: hip replacement. Total bills: \$16,578. *Donations: \$14,236. Add-on bills: \$8,765. Remaining: \$11,107.*
- 75. Daniel Kranz: 3101 Old Naches Hwy., Yakima, WA 98908 (Dancrane11@Q.com)** Condition: total knee replacement. Total bills: \$23,704. *Donations: \$20,629. Remaining: \$3,075.*
- 76. Maria Kropf: 28949 Nixon Dr., Harrisburg, OR 97446 (aguilas.jk@gmail.com)** Condition: gallbladder surgery. Total bills: \$13,389. *Donations: \$2,142. Remaining: \$11,247.*
- 77. Gloria Laurine: 102 Highmount Dr., Greer, SC 29651 (dalaurine@gmail.com)** Condition: esophageal reflux. Total bills: \$15,472. *Donations: \$6,504. Remaining: \$8,968.*
- 78. Lucinda Lauver: c/o Tim Lauver, 124 Lauver Lane, Mifflintown, PA 17059** Condition: dystonia (neurological disorder). Total bills: \$4,416. *Donations: \$34,076. Add-on bills: \$36,351. Remaining: \$6,691.*
- 79. Keng Fun Lee: 3328 Shepperton Blvd., Indianapolis, IN 46228 (pslee2@hotmail.com)** Condition: degenerative disc disease. Total bills: \$34,007. *Donations: \$32,855. Add-on bills: \$24,950. Remaining: \$26,102.*
- 80. Rose Lee: 517 Heather Dr., Round Rock, TX 78664 (rosemary.lee213@gmail.com)** Condition: Stage 4 (advanced) breast cancer. Total bills: \$16,778. *Donations: \$37,134. Add-on bills: \$34,574. Remaining: \$14,218.*
- 81. Thelma Lehman: 2110 E Cumberland St., Lebanon, PA 17042 (sntlehman@yahoo.com)** Condition: osteoarthritis/hip replacement. Total bills: \$6,044. *Donations: \$757. Remaining: \$5,287.*
- 82. Kathi Loesche: 1000 Bridgewater Dr., Prescott, AZ 86301 (kathi.loesche@gmail.com)** Condition: pelvic organ prolapse. Total bills: \$1,966. *Donations: \$326. Add-on bills: \$10,939. Remaining: \$12,579.*
- 83. Kimberly Luckey: 5773 West Fork Rd., Darby, MT 59829** Condition: multiple heart surgeries. Total bills: \$37,987. *Donations: \$32,791. Remaining: \$5,196.*
- 84. Burton Mack: 3433 Montazuma Cir., Sacramento, CA 95826 (dadaburt@aol.com)** Condition: hernia repair. Total bills: \$11,488. *Donations: \$4,873. Remaining: \$6,615.*
- 85. Shirlene Martin: 170 Clearview Rd., Ephrata, PA 17522** Condition: ear drum surgery. Total bills: \$5,019. *Donations: \$575. Remaining: \$4,444.*
- 86. Suzanne McDonald: 9211 Acorn Dr., Waco, TX 76712 (tm@tmfinancialgroup.com)** Condition: heart valve replacement/aorta repair. Total bills: \$18,698. *Donations: \$18,586. Add-on bills: \$3,800. Remaining: \$3,912.*
- 87. Joseph Medlock: 215 N. Pine St. #3602, Charlotte, NC 28202 (info@prestopartyz.com)** Condition: achalasia (rare esophagus disorder). Total bills: \$21,481. *Donations: \$17,210. Add-on bills: \$888. Remaining: \$5,159.*
- 88. Shiela Meert: 28999 Westwynd Dr., Elkhart, IN 46516** Condition: diverticulitis/bowel surgery. Total bills: \$9,127. *Donations: \$18,126. Add-on bills: \$35,174. Remaining: \$26,175.*
- 89. Theresa Menner: 34 W 59th St., Indianapolis, IN 46208** Condition: labral tear of hip. Total bills: \$11,144.
- 90. Guadalupe & Heidy Meraz: 37711 E 128 Ave., Hudson, CO 80642** Condition: The Merazs' teenage son, Ezequiel, developed blood clots in his legs. Total bills: \$24,865. *Donations: \$5,837. Remaining: \$19,028.*
- 91. Gary Miles: 1440 Westview Cir., Lynden, WA 98264 (grmiles@comcast.net)** Condition: hip replacement. Total bills: \$32,051. *Donations: \$20,907. Add-on bills: \$60,941. Remaining: \$72,085.*
- 92. Margaret Miller: 5614 Township Rd 336, Millersburg, OH 44654** Condition: lipoma (fatty tumor) removal. Total bills: \$5,549.
- 93. Marietta Miller: 19811 SR 120, Bristol, IN 46507** Condition: endometriosis. Total bills: \$6,859.
- 94. Thomas Mills: 15906 Ryan Dr., Belton, MO 64012** Condition: myelodysplasia (blood condition). Total bills: \$26,849. *Donations: \$22,946. Add-on bills: \$15,636. Remaining: \$19,539.*
- 95. Marilyn Missamore: 7017 Schulz Dr., Carson City, NV 89701** Condition: broken ankle surgery. Total bills: \$3,795. *Donations: \$341. Remaining: \$3,454.*
- 96. Rita Mitchell: 906 28th St. SW, Hickory, NC 28602** Condition: carotid artery surgery. Total bills: \$28,641. *Donations: \$21,728. Remaining: \$6,913.*
- 97. Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227 (vickieinhisgrace@yahoo.com)** Condition: surgery and other medical difficulties. Total bills: \$76,446. *Donations: \$70,893. Add-on bills: \$148. Remaining: \$5,701.*
- 98. Kerry Mott: 535 Tavern Ln., Columbia Falls, MT 59912** Condition: knee replacement surgery. Total bills: \$23,606. *Donations: \$8,460. Remaining: \$15,146.*

99. **Joseph Mozley: PO Box 144, Hittervale, MN 56552 (alliejo09@gmail.com)** Condition: diverticulitis. Total bills: \$4,430. *Donations: \$9,951. Add-on bills: \$41,653. Remaining: \$36,132.*
100. **Robert Neal: 50100 E. Town Hall Rd., Frazee, MN 56544 (rgneal@wcta.net)** Condition: heart condition. Total bills: \$59,451. *Donations: \$32,531. Discounts: \$6,509. Remaining: \$20,411.*
101. **Janet Nelson: 7118 Verde Ct., Buda, TX 78610** Condition: asthma/COPD. Total bills: \$9,313. *Donations: \$2,374. Remaining: \$6,939.*
102. **Randall Neubauer: 7136 Tannery Rd. #26, Two Rivers, WI 54241** Condition: spinal surgery. Total bills: \$75,456. *Donations: \$25,297. Add-on bills: \$440. Remaining: \$50,599.*
103. **Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (geoegia@frontier.com)** Condition: hip replacement. Total bills: \$72,516. *Donations: \$145,560. Add-on bills: \$298,705. Remaining: \$225,661.*
104. **Emily Nolt: 1751 Lancaster Pike, Peach Bottom, PA 17563** Condition: wrist fracture. Total bills: \$7,923.
105. **Alan Nortz: 164 Apollo Rd. SE, Carrollton, OH 44615** Condition: heart condition (arrhythmia). Total bills: \$29,126. *Donations: \$22,537. Remaining: \$6,589.*
106. **Linda Overholt: PO Box 134, Amanda, OH 43102** Condition: knee replacement. Total bills: \$47,065. *Donations: \$11,730. Add-on bills: \$4,539. Remaining: \$39,874.*
107. **Heather Page: 225 Empire Rd., Crofton, KY 42217** Condition: blood transfusion/surgery. Total bills: \$8,115. *Donations: \$4,204. Remaining: \$3,911.*
108. **Gerry Parker: 3875 Hwy 114, Deaver, WY 82421** Condition: heart attack and surgery. Total bills: \$61,860. *Donations: \$5,453. Discounts: \$55,794. Add-on bills: \$13,354. Remaining: \$13,967.*
109. **Patricia Phillips: 18428 N 32nd Dr., Phoenix, AZ 85053** Condition: prolapsed uterus. Total bills: \$5,207. *Donations: \$1,326. Remaining: \$3,881.*
110. **Lois Pincince: 1150 Black Brook Rd., Dunbarton, NH 03046 (lpincince@gsinet.net)** Condition: hip replacement. Total bills: \$8,011. *Donations: \$1,281. Remaining: \$6,730.*
111. **Melody Porth: 111 Mill St., Lexington, SC 29072 (carolinagirl1@hotmail.com)** Condition: gallbladder surgery. Total bills: \$26,786. *Donations: \$8,775. Remaining: \$18,011.*
112. **Dana Price: 37961 Eastwood Rd., Hilliard, FL 32046** Condition: uterine cancer. Total bills: \$13,341. *Donations: \$11,963. Add-on bills: \$2,464. Remaining: \$3,842.*
113. **Mike Reed: 1368 M Rd., Loma, CO 81524** Condition: hypertension. Total bills: \$9,601. *Donations: \$7,536. Add-on bills: \$6,464. Remaining: \$8,529.*
114. **Kim Rees: PO Box 1417, Thayne, WY 83127** Condition: hip replacement. Total bills: \$8,523. *Donations: \$7,012. Add-on bills: \$14,111. Remaining: \$15,622.*
115. **Derrick Richardson: 7108 Blue Beech Dr., Fort Wayne, IN 46815** Condition: shoulder replacement. Total bills: \$21,130. *Donations: \$17,534. Add-on bills: \$3,504. Remaining: \$7,100.*
116. **Lonnie Richardson: 5797 W. 37th St., Louisburg, KS 66053** Condition: colon removal/ileostomy. Total bills: \$45,068. *Donations: \$4,044. Remaining: \$41,024.*
117. **Michael Rizzo: 6000 Palm Trace Landings Dr., Davie, FL 33314 (m_rizzo@live.com)** Condition: hip replacement. Total bills: \$13,709. *Donations: \$6,048. Add-on bills: \$10,296. Remaining: \$17,957.*
118. **Mark Rockwell: 1542 SE Belcrest St., Port St. Lucie, FL 34952** Condition: knee replacement. Total bills: \$15,021. *Donations: \$3,490. Remaining: \$11,531.*
119. **Brenda Rutt: 111 Apple Blossom Circle, Lititz, PA 17543** Condition: cyst removal. Total bills: \$11,632. *Donations: \$6,219. Remaining: \$5,413.*
120. **John Sanny: 3506 Nancy Place, Shoreview, MN 55126** Condition: torn rotator cuff. Total bills: \$10,581. *Donations: \$5,392. Remaining: \$5,189.*
121. **Raymond Schwarz: 279 Surrey Rd., Wheeling, IL 60090** Condition: hernia repair. Total bills: \$6,027.
122. **Kim Scott: 13545 Dusty Trail, Sapulpa, OK 75063** Condition: permanent ear tubes. Total bills: \$4,029. *Donations: \$362. Remaining: \$3,667.*
123. **Angelica Segui-Kuhl: PO Box 190102, Atlanta, GA 31119 (angelica.segui@att.net)** Condition: deviated septum. Total bills: \$19,611. *Donations: \$15,618. Remaining: \$3,993.*
124. **Cindy Sengstock: 2704 Arbor Glen Dr. Apt. 105, Twinsburg, OH 44087** Condition: ulcerative colitis. Total bills: \$1,283. *Donations: \$115. Add-on bills: \$8,198. Remaining: \$9,366.*
125. **Cathy Seppanen: 44094 185th St., Vienna, SD 57271** Condition: hernia repair. Total bills: \$10,177. *Donations: \$3,937. Add-on bills: \$1,331. Remaining: \$7,571.*
126. **Crystal Shaffer: 979 Shade Rd., McAlisterville, PA 17049** Condition: melanoma. Total bills: \$60,558.
127. **Rhonda Shearer: 70 Clay Manor Ct., Springboro, OH 45066** Condition: achalasia (esophagus disease). Total bills: \$12,845. *Donations: \$28,160. Discounts: \$5,869. Add-on bills: \$40,993. Remaining: \$19,809.*
128. **Gerald Sheridan: 1415 Cobb Ranch Rd., Paris, TX 75462** Condition: spinal stenosis. Total bills: \$37,755. *Donations: \$3,388. Remaining: \$34,367.*
129. **Joan Sherwin: 149 Stormy Ridge, Brasstown, NC 28902 (turkeyroost55@gmail.com)** Condition: heart attack/duodenal ulcer. Total bills: \$14,457.
130. **Todd Simon: PO Box 523, Brush, CO 80723 (toddsimon0@gmail.com)** Condition: hip replacement. Total bills: \$94,465. *Donations: \$15,697. Add-on bills: \$7,287. Remaining: \$86,055.*
131. **Pavel Smid: 679 N. Hill Rd., Kalispell, MT 59901 (eurosvc@cyperport.net)** Condition: heart attack. Total bills: \$58,529. *Donations: \$45,364. Remaining: \$13,165.*
132. **Richard Smithers: 818 Southmoor Ln., Round Lake Beach, IL 60073 (rsmithers@rsmithers.com)** Condition: groin injury. Total bills: \$24,005. *Donations: \$18,679. Remaining:*

Meet your CHM staff: Tim Chafins and Erik Gibson



Tim Chafins:

I was born in Columbus, Ohio. After graduating from North Central Bible College in

Minneapolis, Minn., I served as a youth pastor, associate pastor and a director of Christian education. Sensing the need for more education, I studied psychology and counseling at Ashland (Ohio) Theological Seminary before pastoring 15 more years.

Most recently I was executive director of Legacies of Success, a community development program in Akron, Ohio that promotes home ownership to local residents by rehabilitating houses. Thanks to generous gifts and volunteer labor, we rehabbed six homes since the program's inception. We instituted a rent-to-own approach so that a portion of families' rent money is credited toward potential future down payments.

Today I work in CHM's Group Membership Services department and help churches, schools and ministries that want CHM to be a part of their staff's healthcare plan. As a pastor, I struggled to balance the church budget, in part, because our vision stretched beyond our resources. One reason CHM is a great option for groups—in this example, church groups—is because the ministry helps believers “keep kingdom dollars in the kingdom.”

One memorable conversation I recently had was with a pastor desperate to hire a fourth person to his staff. However, he was concerned the church wouldn't have the funds. After exploring the savings they would experience by switching to CHM, he said it brought tears to his eyes because the church could afford to hire the new staff member.

As a CHM staff member I also enjoy the

constant flow of encouraging information: news of medical bills being met, emails testifying to physical and emotional healing, and reports of how the ministry operates with a one percent administrative cost.

When asked about my faith journey, I normally say that I was born again once but converted many times since. As a child and young adult, I was desperate to be saved and I knew Jesus was my “fire insurance” who would enable me to go to heaven. Now I understand that He is so much more than that.

Many verses provide boundaries and hope in my life, but Genesis 18:26 stands out above the others. Abraham, in his effort to preserve the city of Sodom, begs God and says, “Shall not the Judge of the whole earth do right?” I often repeat these words to myself as a statement followed by a question: God will do right, and who am I to question His decisions?

We don't always know what's good for us, and we don't always understand our circumstances, but we can know that the just Judge will do right.

I married my wife, Mary, while attending a Bible college in Minneapolis. We're blessed with two beautiful daughters, two incredible sons-in-law and five awesome grandchildren.



Erik Gibson:

I was born in Kentucky but spent most of my childhood in Missouri. When I was in high

school my family moved to Medina, Ohio, and I later obtained a bachelor's degree in fine arts.

After working at Creativity to Go, Inc.

in Medina; Twin Sisters Productions in Stow, Ohio; and at the Cleveland Plain Dealer newspaper; I joined the CHM Communications department as the Graphic Communications Coordinator. I update the artwork for many of CHM's promotional literature and items, create graphics for the website and monthly newsletter and am responsible for ordering most of our printed materials.

I'm blessed to have worked with many people in previous positions whom I called friends, but CHM is the first place I've been able to express my faith and love for Jesus so freely. CHM is an uplifting and spiritually healthy ministry—of which I'm so grateful to be a part.

I also get to see firsthand how dedicated and loving CHM employees are. We pray for members and see the power of God working through His children to meet each other's medical costs. Countless testimonies are shared each day by members who write and call in to thank the CHM family.

I've always appreciated the simplicity of Galatians 5:22-23, the “fruit of the Holy Spirit” passage. Sometimes we overcomplicate the Word of God, but He makes it clear what His sovereign will is. He loves us more than we can ever imagine, and that fills me with hope, comfort and confidence.

My wife, Maria, and I married in September 2016 and live in Barberton, Ohio, just a few minutes' walk from the CHM offices. I spend my spare time playing video games and watching Marvel movies with friends. During the warmer months, I enjoy riding my Kawasaki Vulcan 900 motorcycle with my brother.

Toddler's miraculous healing (continued from page 3)

thank our family, friends, and fellow Christian Healthcare Ministries members enough for your prayers. Our

daughter would not be alive today if the Body of Christ had not come together before God's throne on her behalf.



Madelyn Spears during her medical scare and shortly after her miraculous recovery

We're very grateful, too, that the children's hospital wrote off their charges and that we obtained an 86 percent discount on our local hospital's bill.

We still don't know the cause of Madelyn's

condition. Doctors initially said it was Stevens-Johnson syndrome—a rare skin and mucous membrane disorder usually caused by infection or medication reaction—but ruled that out due to her rapid recovery. The official diagnosis was staphylococcal scalded skin syndrome (SSSS). However, since she had symptoms for over 48 hours before showing any signs of infection that Tuesday night, we believe she did have Stevens-Johnson syndrome and that God healed her. We praise Him!

Medicare (continued from page 6)

is met (through discounts, Medicare or any other payment source), CHM shares up to \$125,000 per illness for any of the health issues mentioned above.

Adding Brother's Keeper to your Gold program means that, after your personal responsibility is met, there's **no limit** to the dollar amount of bills eligible for sharing through CHM.

Silver and Bronze, though good programs, can only share medical bills incurred in a hospital (the personal responsibility amounts for Silver and Bronze are \$1,000 and \$5,000 per incident, respectively).

If I have both Medicare and CHM, what happens when

I incur medical bills?

It's easier than you think. Medicare or your Medicare Advantage Plan pays first. (CHM shares eligible medical bills after all other resources are used.) Once Medicare pays its portion, simply send CHM your Medicare Explanation of Benefits (EOB) form and the CHM Needs Processing forms (chministries.org/needsforms). Our staff will do the rest.

What about Personal Responsibility and out-of-pocket costs?

As always, medical bill discounts are applied to your Personal Responsibility amount, an advantage that often brings your out-of-

pocket costs to \$0. The same is true with Medicare or Medicare Advantage Plans. The amount that either plan pays toward your eligible medical bills applies to your CHM Personal Responsibility. The CHM staff will make any adjustments needed and will send you the correct amount of funds when your bills are shared.

Editor's note: CHM Guideline S states that members or prospective members who are ineligible for Medicare will be approved for membership on a case-by-case basis. Members of Medicare age who choose not to participate can only receive help with medical bills in the amount that Medicare would not have paid.

Your questions answered

Q: What are the differences between CHM's programs?

A: After your Personal Responsibility is met, the Gold program shares charges totaling over \$500 per incident from hospitalization, surgery, medical testing, incident-related prescriptions, incident-related doctor visits, therapy and home health care. Most maternity charges also are eligible for sharing. The Gold program is \$150 per membership unit, per month.

After Personal Responsibility, the Silver and Bronze participation levels include hospitalization and surgery performed at a certified surgery center. At the Silver level, bills for a midwife's services are eligible for sharing up to \$2,500 per pregnancy. Costs are \$85 (Silver) and \$45 (Bronze) per unit, per month.

We strongly encourage you to become familiar with the CHM Guidelines to determine if you have the right program for you. The best time to decide is before you or a loved one experiences a medical incident.

More information can be found at chministries.org/guidelines:

- Programs: Guideline G
- Personal Responsibility: Guidelines G and O
- Maternity: Guideline R

Brother's Keeper (continued from page 5)

Brother's Keeper sharing are, by definition, battling a challenging illness or injury. Brother's Keeper members receive with their quarterly statement the name of a fellow Brother's Keeper member for whom they can pray and encourage with cards and letters.

Members frequently attest that their faith is strengthened despite disheartening circumstances because fellow Christians took the time to perform these acts of love. The blessings members report from receiving cards and notes from fellow members are well-documented in CHM newsletter stories and on the CHM website at chministries.org/testimonials.

“If there is a load that you have to bear...I'm right up the road to share your load”

In 2016 Brother's Keeper members faithfully shared over \$9 million in medical expenses. Brother's Keeper quarterly financial gifts** are often less than \$25 per membership unit, yet even this small amount helps to carry a great “load.” It's a genuine and tangible way Christians meet each other's needs.

“For it won't be long 'til I'm gonna need somebody to lean on”

Though we pray you remain in good health, Brother's Keeper members are there if you face a major health crisis and need someone to lean on. All you need to do is join. Consider what one member recently said about Brother's Keeper:

“CHM and its Brother's Keeper program have shared more than \$300,000 thus

far in medical expenses for Kevin's brain cancer. Furthermore, we've received hundreds of cards from members who shared encouragement, prayers, stories, pictures, videos and testimonies. Every day we think about how blessed we are to have CHM in our lives.” —*Kevin & Sherri Kubly, Edgewood, Iowa (See page 5 of this newsletter for a photo of Kevin.)*

**Summary Health Statistics Tables for U.S. Adults: National Health Interview Survey, 2014. TableA-18.pdf: cdc.gov/nchs/fastats/physician-visits.htm, Centers for Disease Control and Prevention. Acquired 12.8.2016*

***Brother's Keeper members also send a \$40 annual administrative fee per membership. See chministries.org/catastrophicbills for more info.*

Newbies (continued from page 6)

in medical prices. Insurance companies are known as “third-party payers,” which means that doctors and hospitals bill them rather than the patient. Therefore, patients often have no idea of the actual cost of their healthcare. If you don't know what something costs, or why, you won't know the reasons when prices to you increase, or if they're justified.

In contrast, as a CHM member you can shop for competitive prices on elective procedures and treatment. (A few good resources are healthcarebluebook.com, pricinghealthcare.com and saveonmedical.com.) Encouraging our members to adopt this philosophy is a main reason CHM has had only one (minimal) increase in monthly gift amounts since 2000, whereas insurance premiums rise every year.

Furthermore, when insurance companies receive a discount from healthcare providers, those discounts benefit the

insurance companies. When a CHM member receives a discount, however, the benefit comes back to you.

5. CHM is faith-based and doesn't require you to sign a legal contract, undergo a physical exam or complete extensive paperwork when you join. Christians who profess to live by biblical principles can join CHM; there are no restrictions on age, weight, or geographic region. Program costs remain the same regardless of your health history: we don't increase your financial gift or cancel your membership if you experience an illness or injury. CHM is also a Better Business Bureau Accredited Charity.



Since 1981, CHM members have faithfully shared each other's medical costs. The ministry is successful because members honor God by following the New Testament concept of sharing each other's burdens found in John 13:35, Acts 2 and 4, and Galatians 6:2, “Carry each other's burdens and so fulfill the law of Christ.”

Next month: CHM for newbies (part 3): The right program for you

**Editor's note: As a handy reference tool, CHM offers a recommended provider directory (chministries.org/providerlist) featuring national, regional and local healthcare providers and services that members have recommended and providers who have requested to be listed so they can serve CHM members.*

CHM Prayer Page (continued from page 12)

- \$5,326.
133. **Karen Sorenson: 1138 S Wiston Pl., Kuna, ID 83634** Condition: hypertension. Total bills: \$4,456. *Donations: \$713. Remaining: \$3,743.*
134. **W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com)** Condition: osteoarthritis/hip replacement. Total bills: \$69,534. *Donations: \$63,264. Remaining: \$6,270.*
135. **Suzan Stoehr: PO Box 847, Graham, WA 98338** Condition: osteoarthritis/joint reconstruction. Total bills: \$7,253.
136. **Ben Stoltzfus: 1302 Cedar Ave., East Earl, PA 17519 (bestoltzfus1@gmail.com)** Condition: bypass surgery. Total bills: \$82,198. *Donations: \$49,776. Remaining: \$32,422.*
137. **Pamela Strader: 105 S. Cuernavaca, Austin, TX 78733** Condition: abdominal aortic aneurysm. Total bills: \$70,911. *Donations: \$42,997. Add-on bills: \$113. Remaining: \$28,027.*
138. **Jenifer Sullivan: 10161 Cedar Lake Dr., Providence Village, TX 76227** Condition: mass on ovary. Total bills: \$1,678. *Donations: \$463. Add-on bills: \$2,171. Remaining: \$3,386.*
139. **Douglas Teichert: 24151 El Paso Rd., Caldwell, ID 83607** Condition: heart disease. Total bills: \$19,556. *Donations: \$3,287. Remaining: \$16,269.*
140. **David Tiehen: 470 Swan River Rd., Bigfork, MT 59911** Condition: ankle replacement. Total bills: \$53,365. *Donations: \$8,561. Remaining: \$44,804.*
141. **Thomas & Catherine Umlauf-Schulz: 882 N Martin Dr., Palatine, IL 60067** Condition: The family's young son, Joshua, underwent surgery. Total bills: \$17,601. *Donations: \$2,815. Remaining: \$14,786.*
142. **Elizabeth Unruh: 41276 202nd St., Yale, SD 57386 (mike.unruh6266@gmail.com)** Condition: blocked artery/heart procedure. Total bills: \$40,666. *Donations: \$31,502. Add-on bills: \$1,558. Remaining: \$10,722.*
143. **Denise Vanadore: 9064 Deer Trail Run, Hearne, TX 77859 (denisevanadore@gmail.com)** Condition: surgery. Total bills: \$7,410. *Donations: \$2,733. Remaining: \$4,677.*
144. **James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021** Condition: shoulder replacement surgery. Total bills: \$17,688. *Donations: \$41,914. Add-on bills: \$30,612. Remaining: \$6,386.*
145. **Bobby Voss: 12309 I H 20 Service Rd. W, Lot 6., Hallsville, TX 75650** Condition: high blood pressure. Total bills: \$24,744. *Donations: \$2,220. Remaining: \$22,524.*
146. **Eva Wagler: 6957 N 550 E, Montgomery, IN 47558 (venitarn@yahoo.com)** Condition: heart condition. Total bills: \$8,788. *Donations: \$53,310. Add-on bills: \$67,257. Remaining: \$22,735.*
147. **Corwin Walhof: 1715 15th St., Rock Valley, IA 51247** Condition: knee surgery and therapy. Total bills: \$9,595. *Donations: \$4,161. Add-on bills: \$2,032. Remaining: \$7,466.*
148. **Katharina Wall: PO Box 278, Deerfield, KS 67838 (wall.kat70@gmail.com)** Condition: hip replacement. Total bills: \$14,750. *Donations: \$4,887. Remaining: \$9,863.*
149. **William Walsh: 2687 NC Hwy., Lenoir, NC 28645** Condition: heart blockages. Total bills: \$14,710. *Donations: \$1,320. Add-on bills: \$5,012. Remaining: \$18,402.*
150. **Tiffany Watkins: PO Box 814, Anderson, SC 29622** Condition: uterine fibroid surgery. Total bills: \$6,749. *Donations: \$3,223. Remaining: \$3,526.*
151. **Amy Weaver: 1718 Pioneer Rd., Lancaster, PA 17602 (Barryweaver3@comcast.net)** Condition: abdominal pain/testing. Total bills: \$4,775.
152. **Michelle White: 2360 Salt Springs Rd., McDonald, OH 44437** Condition: diverticulitis and complications. Total bills: \$10,549. *Donations: \$7,797. Add-on bills: \$9,852. Remaining: \$12,604.*
153. **Saranne Wilson: 15664 Mountain Valley Place, Lakeside, CA 92040 (rockinw54@yahoo.com)** Condition: Saranne's husband, Cliff, passed away after a heart transplant. Total bills: \$4,000. *Donations: \$67,374. Add-on bills: \$101,754. Remaining: \$38,380.*
154. **Paul Winters: 927 Whispering Hollow St., Wiggins, MS 39577** Condition: gallbladder surgery. Total bills: \$12,330. *Donations: \$2,922. Remaining: \$9,408.*
155. **John Wolfe: 105 Ruth Ave., Hawthorne, NJ 07506** Condition: hernia repair. Total bills: \$21,992. *Donations: \$8,056. Remaining: \$13,936.*
156. **Greg Worley: 1301 Robinwood, West Plains, MO 65775 (gregworley61@gmail.com)** Condition: torn rotator cuff. Total bills: \$7,999. *Donations: \$5,488. Add-on bills: \$2,710. Remaining: \$5,221.*
157. **Michael & Cheryl Yoder: 157 Smith Walker Rd., Floyd, VA 24091** Condition: The Yoders' young daughter, Katelyn, has bladder complications. Total bills: \$6,965. *Donations: \$625. Remaining: \$6,340.*
158. **Robert Ziglar: 325 Deerwood Dr., Macon, GA 31220 (ziglars7@bellsouth.net)** Condition: abdominal aortic aneurysm repair. Total bills: \$45,535.

Health Q & A with Dr. Michael Jacobson, D.O.

“Can GERD cause dysrhythmias?” © Dr. Michael D. Jacobson. Do not reproduce this article without permission.

Q: I do not yet have a family doctor since moving to a new town almost a year ago. I have been experiencing gastric indigestion/GERD accompanied by irregular heartbeats (presumably, I call this arrhythmia).

I have been addressing the digestive issues by taking Zantac. I also introduced Siberian pine nut oil, taking two teaspoons before meals. That brought such relief that I reduced the Zantac to once daily. However, the digestive issues are still evident at night and interfere with my sleep. I try not to eat anything after 8 p.m. I'm not on prescribed medications, but I take various supplements: multivitamin, vitamin D, magnesium, turmeric, fish oil and evening primrose oil. I last experienced arrhythmia (self-diagnosed) when I was going through menopause about five years ago. I consider myself otherwise healthy.

Other dietary info: I consume only one

cup of half-caffeinated coffee in the mornings. Approximately 80 percent of the time I follow a Paleo diet. I am overweight at 5'7" and 186 lbs. I recently lost eight pounds following Anne Louise Gittleman's "Fat Flush Plan;" as a result I suspect that daily drinking lemon juice every morning and 64 oz. of cranberry water may have irritated my esophagus and increased gastric acidity to cause a recent acute digestive episode.

Questions:

- 1) Is it common for arrhythmia to accompany GERD/gastritis?
- 2) Should I expect the arrhythmia to subside as my digestive issues hopefully resolve, or is it a separate issue I need to address quickly?

A: Yes, it's not uncommon for dysrhythmias to be associated with reflux esophagitis. In fact, the latter is often a cause of chest pain erroneously attributed to cardiac reasons (that is

later proven to be otherwise). If indeed they are associated, then yes, we'd expect that the dysrhythmia would improve as acid symptoms did.

However, patients often feel erratic heartbeats that don't show up on electrical studies. The best way to personally or non-invasively evaluate the condition is to check your pulse when you feel your heart is beating irregularly. Your heart rate should be between 60 and 100 bpm and be quite regular.

Finally, given the prevalence of heart disease as we age, I suggest you have a physician check your heart to make sure problems aren't developing.

Editor's note: If you have a health question for Dr. Jacobson, CHM Medical Consultant, please email it to doc@chministries.org. This information is not intended to replace the advice of your physician.

Kidney disease (continued from page 4)

The National Institutes of Health (NIH) has a helpful webpage at tinyurl.com/niddk-nih-gov-understandinggfr. It's titled "Understanding GFR." GFR is highest in youth, averaging nearly 120 mL/min/1.73 m² (i.e. in relation to body surface area in square meters). By age 40, the average GFR has dropped to around 100; 95 by age 50; and 85 by age 60. Still, a GFR above 60 is considered normal at any age, while below that number implies kidney disease. A GFR of less than 15 represents kidney failure.

We relate GFR to stages in Chronic Kidney Disease (CKD) as follows:

- Stage 1: GFR above 60 (normal)

- Stage 2: GFR above 45
- Stage 3: GFR above 30
- Stage 4: GFR above 15
- Stage 5: GFR at or below 15

The NIH website has a calculator (tinyurl.com/gfr-calculators) that you can use to estimate your GFR. To do so, just enter your age, gender, ethnicity and blood creatinine level. Using my statistics, I find that a blood creatinine of 1.3 correlates with a GFR of 60. But if my creatinine were to rise only one point to 2.3, my GFR would be estimated at 30 (i.e. entering CKD stage IV).

The next time you get blood work done,

surprise your doctor. Ask him or her how your kidney function is faring and say you want your serum creatinine and estimated GFR.

If you have a health question for Dr. Jacobson, CHM Medical Consultant, please email it to doc@chministries.org. This information is not intended to replace the advice of your physician.

Letters to Christian Healthcare Ministries

Just as the church of Christ is not a building, Christian Healthcare Ministries isn't an office in Ohio. These letters represent what you who participate in CHM are accomplishing for each other and for the cause of

Christ. You, through your collective and faith-based sharing and support, make this ministry possible. We are privileged to serve you. We are privileged to serve Him. -Rev. Howard Russell

Dear Lori and CHM,

Thank you to everyone who works at CHM. Thank you for the help you have given us and others with our medical cost sharing. You are appreciated more than you know. And just as importantly, thank you for your prayers!

Lyle & Linda Diekevers
Hospers, IA

Dear CHM Friends,

We give thanks to God for His provision through each family that gives to CHM. We received a check for over \$9,000 to reimburse our family for medical expenses related to my husband's broken arm.

Thank you for all your help. Jon is doing well, and his arm is working again. God bless you!

Jon & Barbara Habegger
Tucson, AZ

Dear Friends and Fellow Christians,

Thank you for your prayers and concern for our situation. My wife, Jane, was having stroke symptoms. When she went to the hospital, they couldn't find the problem, but they did discover an unrelated issue and she was diagnosed with cancer. The cancer was stage I, which meant it was contained and hadn't spread.

We're grateful to the Lord and, after surgery, she is recovering well. We also appreciate the many cards of encouragement and much-needed prayers.

We thank CHM for help with many medical bills. Since we're of Medicare age, Medicare paid for the lion's share, but CHM shared the rest. As the pastor of a small church, our income is limited,

but the Lord has taken care of us and will continue to do so. We praise His great name!

Thanks again for all your prayers and encouragement. May God's richest blessings be yours,

Pastor Jim Johnston
McRoberts, KY

Dear CHM Family,

Thank you, members and staff, for walking alongside my husband and me as we struggled through the pain and sorrow of our miscarriage. The ministry has been so supportive during our time of grief through prayers, encouragement and financial assistance. Thank you for helping in countless ways.

I have dearly loved being a member of this ministry from childhood and now in the early years of my marriage. Thank you so much for your continued service and ministry. My prayers are continually with you as you work with so many people from His kingdom.

In love,

Tabitha Ross
Fairfield, OH

Dear CHM Family,

I'm so thankful to God for this ministry. All of my bills from five different health events have been paid in full. Thanks be to God, who worked through CHM.

Last year, one of my medical events was a gastrointestinal bleeding. I was sent to a hospital where doctors removed stomach polyps. Afterward, the doctor said I would need surgery within a few weeks.

I later went to a prayer group where a woman prayed over me.

At my next local gastroenterologist appointment, my doctor insisted I return to the hospital to have my second surgery. I told him about the woman who prayed with me and asked him to check me out first.

When I received my follow up endoscopy reports, the doctor couldn't find anything wrong. I praise God and thank Him for my miracle!

God bless you all,

Evelyn McCallister
Penn Valley, CA

Dear CHM,

We wanted to send a note of thanks for your help with our maternity bills. We've been members since last year, and we're happy to have received this blessing. We praise the Lord for His provisions through CHM.

In Christ,

Matt & Amanda Smith
Belcamp, MD

Dear CHM Members,

My deep appreciation goes to all who sent me cards and gifts of comfort during this very difficult time of my life. It is beautiful how the body of Christ works together to bring peace and love to one another. Thank you all so much.

Love in Christ,

Judy Bennett
Keyser, WV

CHM legal notices

Christian Healthcare Ministries (hereinafter “CHM”), a not-for-profit religious organization, is not an insurance company. No ministry operations or publications are offered through or operated by an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any CHM member chooses to share the burden of your medical bills will be entirely voluntary. As such, CHM should never be considered as a substitute for an insurance policy. Whether you receive any financial gifts for medical expenses and whether CHM continues to operate, you are always liable for any unpaid bills.

Especially for Florida Residents: A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free, within the state of Florida. Registration does not imply endorsement, approval, or recommendation by the State of Florida. 1-800-435-7352 Our Florida registration number is CH3543. CHM has not retained any professional solicitors or professional fundraising consultants and 100% of each contribution is received by our organization.

Especially for Kentucky Residents: Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by an insurance company and they are not offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. CHM should never be considered as a substitute for an insurance policy. Whether you receive any gifts for medical expenses, and whether or not CHM continues to operate, you will always remain liable for any unpaid bills.

Especially for Maryland Residents: Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. No other member will be compelled to contribute toward the cost of your medical bills. Therefore, CHM should never be considered a substitute for an insurance policy. This activity is not regulated by the Maryland Insurance Administration, and your liabilities are not covered by the Maryland Life and Health Guarantee Fund. Whether or not you receive any financial gifts for medical expenses and whether or not CHM continues to operate, you are always liable for any unpaid bills.

Especially for Oklahoma Residents: This is not an insurance policy. It is a voluntary program that is neither approved, endorsed or regulated by the Oklahoma Department of Insurance and the program is not guaranteed under the Oklahoma Life and Health Insurance Guaranty Association.

Especially for Pennsylvania Residents: Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. As such, CHM should never be considered as a substitute for insurance. Whether you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you are always liable for any unpaid bills.

Especially for South Dakota Residents: CHM is not an insurance company. CHM’s program is not an insurance contract. This plan does not fall under the jurisdiction of the South Dakota Division of Insurance and the plan is not covered under the South Dakota guaranty fund.

Especially for Wisconsin Residents: Attention: CHM is not an insurance company. CHM’s related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills is entirely voluntary. CHM should never be considered as a substitute for an insurance policy. Whether or not you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you will always remain responsible for the payment of your own medical bills.

Prayer requests this month: *These are prayer requests **only**. Please send your monthly financial gift to the CHM office (see instructions on your yellow Member Gift Form billing statement). We invite you to send cards or words of encouragement to the people listed below.*

Jeanne Beadle: PO Box 6571, Miramar Beach, FL 32550 Jeanne’s husband, James, passed away.

Sharon Benner: 194 Luxor Rd., Latrobe, PA 15650 Sharon’s husband, David, passed away.

Elizabeth Champagne: 9435 Trendale Dr., Greenwell Springs, LA 70739 Elizabeth’s preborn daughter has complications and is not expected to live long after birth.

Larry Coutlee: 16 Rapp Rd., Girardville, PA 17935 Larry resigned from pastoring to care for his wife, Rebecca, who soon after passed away.

Chuck & Denise Hardie: 11400 Kent Ave NE, Hartville, OH 44632 Denise had two brain tumor surgeries for aggressive cancer.

Alisa Hinson: 260 N. Bridge Creek Dr., St. Johns, FL 32259 Alisa’s husband, Charles, died after suffering a heart attack.

Amanda Jeremias: 3221 Lucasville Minford Rd., Lucasville, OH 45648 Amanda has cancer; please keep her in prayer.

Jason & Joe’l King: 1329 Michael Ave., Celina, OH 45822 Joe’l has breast cancer.

Rosie Leopoldo: POB 241, Spangle, WA 99031. Rosie’s husband, Esteban, passed away. Please pray for Rosie during this difficult time.

Gregory & Linda Luckey: 1601 Robbins Rd., Grand Haven, MI 49417 Gregory fell from a tree and needs extensive treatment.

Ben & Nancy Moore: 14843 Wible Rd., Bakerfield, CA 93313 Nancy has lymphoma.

Cindy Parks-Talley: 5516 Vineyard Ln., Mckinney, TX 75070 Cindy’s husband, Kristopher, passed away.

Jose Rivera: 1615 Noyes Rd., Arroyo Grande, CA 93420 Jose’s wife, Deborah, passed away.

Saranne Wilson: 15664 Mountian Valley Place, Lakeside, CA 92040 Saranne’s husband, Cliff, had a long-awaited heart transplant but passed away soon after.

Christian Healthcare

Ministries

February 2017

In this issue:

	PAGE
CHM's key word starts with "M," and it isn't "money"	2
Toddler miraculously healed after suffering mysterious burns on 98 percent of her body	3
Healthwatch: "How can I prevent stage IV kidney disease?"	4
Brother's Keeper: because we all need somebody to lean on	5
Pop quiz: CHM and your taxes	5
CHM for newbies (part 2): How CHM is different from health insurance	6
CHM: a great option for Medicare participants (part 2)	6
Prayer Page	7
Prayer Page member "gentles down a bit," gives thanks for CHM	10
Meet your CHM staff: Tim Chafins and Erik Gibson	13
Your questions answered	14
Health Q & A with Dr. Jacobson: "Can GERD cause dysrhythmias?"	17
Letters to CHM	18
Prayer requests	19



127 Hazelwood Ave. • Barberton, OH 44203
www.chministries.org



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.