



# CHM

## Christian Healthcare Ministries

May  
2017

# TERRIFYING ACCIDENTS, fervent PRAYER affect family of 14

Mom of three gives CHM  
maternity program rave reviews

What (and what not) to do if a  
loved one has an illness

Members thankful for Gold  
program's pre-existing sharing  
schedule

Low carb, high fat diets: healthy  
or harmful?

Home treatment for hemorrhoids?

Meet your CHM staff



*The biblical solution to healthcare costs*  
[chministries.org](http://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](http://chministries.org)  
[facebook.com/  
christianhealthcareministries](https://facebook.com/christianhealthcareministries)  
[info@chministries.org](mailto:info@chministries.org)

# CHM's medical director: serving God and country, in faith

Part of our ministry goes beyond sharing members' medical bills and praying for them as fellow members of the Body of Christ. We help with your physical needs as well.

Dr. Michael Jacobson has served as CHM medical director for 22 years. His monthly newsletter column (see page 4) focuses on a significant health issue and how to avoid it or address it in the best way possible. There's also a monthly Q & A section in which Dr. Jacobson answers a member's question about a personal health issue they're facing.

These are meaningful aspects of the ministry. Sharing medical bills is important. Praying for our members is important. What Dr. Jacobson provides is practical and potentially life-changing medical advice based on his education, training, and exceptional experience as a physician and healer.

If through Dr. Jacobson's advice and counsel this ministry can help you experience better health, then it has been accomplished for the glory of God. It's in perfect keeping with our purpose: glorifying God by serving His people.

I have known Dr. Jacobson for many years, and at all times I have known him to be a man of faith, compassion, and concern for his fellow Christians and for all people.

He is a D.O., a doctor of osteopathic medicine: a physician fully licensed to practice in all 50 states. There are sometimes questions about the difference between a D.O. and an M.D. (medical doctor). U.S. News explored the difference



*Dr. Jacobson with his wife, Susie, sons Nathan and Jordan, and brother, Dan*

in a guide for pre-med students: "How to decide between an M.D. and a D.O."

It said, "While osteopathic students learn overlapping subjects and concepts as allopathic students, they also learn other techniques in line with the philosophy of osteopathic medicine, which espouses therapeutic techniques that emphasize prevention.

"The American Association of Osteopathic Colleges of Medicine describes osteopathic

medicine as a different approach to medical education, which brings 'the additional benefits of osteopathic manipulative techniques to diagnose and treat patients.' Osteopathic physicians, according to the AACOM, 'work in partnership with patients to help them achieve a high level of wellness by focusing on health education, injury prevention, and disease prevention.'"

Dr. Jacobson earned his medical degree from A.T. Still University Kirksville College of Osteopathic Medicine and his Master of Public Health degree from Wright State University in Dayton, Ohio.

His life shows a triple-header of service: to his fellow Christians, to all people and to our country.

He began his medical career by completing his family medicine residency at Martin Army Hospital at Fort Benning, Ga., after which he was on the residency faculty and commanded the Aviation Medicine Clinic before leaving the Army in 1992.



Dr. Jacobson became a medical

*See "Dr. Jacobson," page 17*

# Terrifying accidents, fervent prayer affect family of 14

By Alicia Moyer, Oak Harbor, Ohio

Our family joined CHM in December 2013. Health insurance was unaffordable for us as a family of 14—which includes six biological children and two sibling groups adopted from foster care. As homeschoolers and operators of a horseback trail-riding farm and a Christian campground, we like that CHM gives us many healthcare choices and aligns with biblical values. However, the most significant factor is that the ministry is a mechanism for Christians to support each other spiritually as well as financially.

We didn't know how those prayers and encouragement would help us navigate the troubled times ahead and help sustain our family through *two* serious automobile accidents.

On Oct. 24, 2016, our 15-year-old son, Elijah, was driving a golf cart while completing his daily chores. Neither Elijah nor the driver of an oncoming garbage truck saw each other. The truck, going 40 miles per hour, struck the golf cart.

Our 20-year-old daughter, Caileigh, was giving a riding lesson in our front yard and saw Elijah's body fly 25 feet and land facedown in a muddy ditch. Caileigh leapt over the fence and ran to him, screaming for my husband, Doug, to come running from our barn.

Emergency crews arrived and a helicopter took Eli to the hospital. I accompanied him, dazed but amazed he was alive. His injuries included several broken ribs, a head injury with two large lacerations,

a dislocated and shattered elbow that required surgery and significant bruising with road rash.

We praised God that he was discharged after several days in the hospital and needed only to undergo physical therapy.

In the meantime, I contacted CHM to request prayer and the staff listed our name on the prayer card sent with each monthly billing statement.

The CHM family sent many notes, letters and cards to encourage us and tell us about the prayers they were lifting up on behalf of Elijah and our family.

We were humbled by the outpouring of compassion and love from so many Christian brothers and sisters we'd never met. Our faith was strengthened.

We thought life would get back to normal, but another fiery trial was yet to come. On Jan. 11 we awoke at 4 a.m. to a police officer shouting Doug's name from outside our house. Sleepy and disoriented, I followed Doug to our kitchen where I heard the dreadful words, "Your kids have been in a terrible accident just down the road."

I'll never forget that moment when reality struck me as fiercely as the winter wind whipping through the doorframe and the sound of helicopter blades slicing through the night air. I looked out our side door toward the curve by the bridge and, sure enough, I could clearly see a spotlight and fire truck lights. *Oh no.* I thought. *Not again!*

Our 18-year-old daughter's Suburban was a mangled mess wrapped around a tree; I could see Denna's terrified face as she sat pinned in the vehicle. Emergency



responders said Eli—our son who was involved in the October accident—was already en route to the hospital and that Frederick ("Zac"), our 13-year-old, was severely injured and also would have to be extracted.

For three hours rescue crews worked tirelessly to free Denna and Zac from the wreckage. I remember praying, "No matter what, God, You are still good and I trust You. I want my kids to stay here with me. Selfishly I pray I get to keep them, but they are in Your hands." Since I couldn't find any more words, I just prayed the same ones over and over.

During those hours—the longest of our lives—a police officer gave us the unbelievable details of the night's events.

Our teenagers left a church friend's home around 11:15 p.m. Denna had no memory of the accident; she must have fallen asleep. Both boys also were asleep when the vehicle crashed into the tree at 11:45.

Though the wreck occurred just 200 yards from our home, no one heard the noise. We live in a remote area, so no one passed by until almost 4 a.m. when a woman on her way to work found the children and called 9-1-1.

See "Moyer miracles," page 13

## Low carb, high fat diets: healthy or harmful?

© 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](mailto:doc@chministries.org)

Health education resources at:  
[chministries.org/healthinfo](http://chministries.org/healthinfo)

### Abbreviations:

**DASH:** (Dietary Approaches to Stop Hypertension) diet

**LCHF:** (low-carb, high-fat) diet

**After reading a recent column on kidney disease, a CHM member wrote:**

*Dear Dr. Jacobson: I respectfully dispute your recommendation of the DASH diet (CHM February 2017 newsletter) for the purpose of losing weight. Three years ago I was diagnosed with diabetes. My A1C\* level was 9.6. My most recent A1C is 5.5 and my daily glucose test results are in the 80s and 90s with no medication whatsoever. I also lost 50 lbs., putting me into the healthy category for my height. My kidney numbers are great, too. (\*Editor's note: A1C is a blood sugar test that can be used to diagnose diabetes.)*

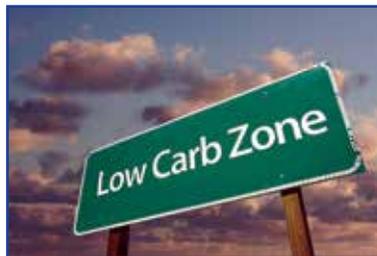
*When I started this journey, my first stop was visiting the Diabetes Association's website ([diabetes.org](http://diabetes.org)). After having little success, I researched food and quickly determined the culprit was carbohydrates. Further investigation eventually led me to an LCHF diet ([dietdoctor.com/low-carb](http://dietdoctor.com/low-carb)). I cut out all grains, starch, potatoes, rice, beans, pasta and sugar. I eat no processed foods. Fruits (fructose) consumption is at a bare minimum. I only drink water or unsweetened tea and I keep the carbs between 10 and 25 per day. This is the complete opposite of diets like DASH.*

*I believe in getting to the root cause of a problem, not just managing the symptoms. My food choices are*

*not overly limited in any way. It's just a healthier way to eat. Our food bill has actually gone down. I exercise regularly, too, but the diet change is the most effective part.*

### Dr. Jacobson's response:

I'm delighted to learn of the terrific progress you've made in losing weight and restoring your blood sugar to a normal range. Your story verifies that many people with Type 2 diabetes can control their disease without medication. Some can even reverse it entirely by reducing their weight, which may also resolve the underlying insulin resistance that accompanies excess abdominal girth.



Your letter advocates for a low carbohydrate, high fat diet (LCHF), with which I am quite familiar. This diet is similar to the one popularized a number of years ago by Robert Atkins, M.D. His approach sparked controversy. Medical convention warned against high intakes of fat because of its association with cardiovascular disease.

However, as you acknowledged and demonstrated in your own experience, low-carb diets can affect weight loss and dramatically improve glycemic (blood sugar) control. Over the last several years, a number of

reputable studies have verified this observation. For that reason, I certainly don't disagree with your approach and success.

I have a few small objections, particularly regarding your statement that the LCHF diet is the opposite of the DASH diet ([dashdiet.org](http://dashdiet.org)) and the implication that those who follow the DASH diet will be unsuccessful losing weight.

The DASH plan (Dietary Approaches to Stop Hypertension) recommends a combination of increased activity and a diet rich in fruits, vegetables, fat-free or low-fat milk and milk products, whole grains, fish, poultry, beans, seeds and nuts. It discourages intake of sodium, sweets, added sugars and red meat, all of which are characteristic of the typical American diet. There is good scientific data to support DASH for weight loss, as well as blood pressure and sugar control. The keys are whether someone consistently follows the plan and if they restrict calorie (energy) intake to only what they need.

Over the years most health professionals have acknowledged that successful weight loss is clearly associated with your total caloric intake more than the type of diet you follow. In other words, almost any diet that limits your energy intake will probably make you successful at attaining and maintaining weight loss.

See "Low carb diets," page 17

## Mom of three uses CHM maternity program twice, with rave reviews *By Stephanie Pohubka, Tabernacle, N.J.*

Increased insurance costs and healthcare law unknowns caused us several years ago to seek different healthcare options. Studying the CHM Gold and Brother's Keeper programs confirmed that the ministry was the right fit for us, and we were pleased our money would help share fellow Christians' medical bills. We joined CHM in November 2013.

In early 2014, my husband, Jonathan, and I learned we were expecting our second child. We'd had health insurance for the birth of our first son, Jacob. We were used to simply handing over an insurance card, not realizing how expensive giving birth can be.

I didn't know how the CHM sharing process worked or if our bills would be

shared, so I contacted the ministry right away. The staff encouraged us to ask for discounts and explain to our providers what they could expect.\*

Much to my surprise, CHM shared every need except the hospital bill\*\* before our second son, Timothy Charles, was born on September 5, 2014. (The hospital bill was shared after he was born.) What a relief it was, and my OBGYN's office staff couldn't believe how easy it was working with me and CHM.

The following year we learned our third son, Jonathan Zachary, was on his way; he arrived on April 15, 2016.

both births. This was a stark difference from the more than \$5,000 we paid for the birth of our first son.



I recommend CHM to other young couples all the time. When I'm visiting with other moms, I always find a way to bring up the topic. Actually, it's hard not to "shout" about something I love and am passionate about.

I remember that it took 11 months, numerous phone calls and a stack

of tedious paperwork for our health insurance to pay a pediatrician's bill. In contrast, CHM makes things simple and we can rest assured that we have a large community of people who will help us and pray during times of need—whether joyful or sad. We know there's no limit to what God will do when His people pray.

CHM is an incredible blessing. We're grateful each day that we joined the CHM family.

*\*Editor's note: You can direct your healthcare providers to [chministries.org/forproviders](http://chministries.org/forproviders) or print a letter ([chministries.org/providerletter](http://chministries.org/providerletter)) explaining to your providers what CHM is and does.*

*\*\*For your benefit, we recommend you request a prepayment agreement from your hospital as quickly as possible, but no later than three months before your estimated due date. For more information, see CHM's new maternity guide for Gold level members at [chministries.org/maternity](http://chministries.org/maternity).*

### CHM's new maternity guide for Gold members is available online at [chministries.org/maternity](http://chministries.org/maternity)!

Once again, working with CHM was simple and all of my maternity bills were shared.

In total, CHM shared about \$45,000 for both pregnancies after nearly 40 percent in discounts. Because discounts are credited toward members' Personal Responsibility amount, we ended up paying \$0 for



# CHM staff member beats cancer, suggests what (and what not) to do if a loved one has an illness

By Dreama Whitlow, CHM Member Reimbursement department

I'll never forget April 22, 2015—the day I was diagnosed with Stage III breast cancer.

Up to that point I'd been blessed with nearly perfect health. I exercised regularly, ate a healthy diet and was rarely sick.

Suddenly, though, my life was filled with medical appointments, consultations, scans, needle sticks and other procedures. A lumpectomy failed to remove the entire tumor. The cancer had spread to my lymph nodes, making chemotherapy necessary. A month later I underwent a complete mastectomy. To make matters worse, a PET scan revealed a small spot on my colon.



“Probably just a polyp,” my doctor tried to reassure me. However, a colonoscopy showed that the cancer had also appeared in my colon.

All my life I feared a cancer diagnosis. It was surreal to discover that I had not one, but *two* types of advanced cancer.

Nevertheless, my story has a happy ending. After four surgeries, 18 rounds of chemo and many incidents of horrible side effects and complications, I'm now cancer-free! Praise God!

I wouldn't choose to go through the long and difficult cancer journey again, but I'm forever grateful for the lessons God taught

me in that dark valley. I learned that He gives us just what we need, exactly when we need it, and that anything He allows in our lives—no matter how painful—is ultimately for our benefit.

One way God showed His great love for me was surrounding me with many wonderful, supportive people. I was overwhelmed with kind text messages, cards, phone calls and social media posts. God put into my path nurses who prayed with me, doctors who were knowledgeable and compassionate, and even strangers who encouraged me.

I think many people aren't sure how to bring comfort to a loved one facing a serious illness or tragedy. Battling cancer gave me some ideas I'd like to share with my CHM member family.

See “Whitlow testimony,” page 14

## CHM for newbies (part 5): “How do I submit medical bills to CHM?”

*Editor's note: To read previous articles in this series (beginning in the January 2017 newsletter), visit [chministries.org/newsletter](http://chministries.org/newsletter).*

As you receive medical bills from your healthcare providers, please take the following steps to submit them to CHM. Medical bills must be itemized\* (a receipt is not an itemized bill) and should show any discounts you've obtained and payments you've made.

**1. Submit your itemized bills to CHM as soon as you receive them;** do this even if a discount is still pending. The

sooner CHM receives the bill, the sooner the bill can be shared and the faster you can pay your medical providers. You can always let CHM know about a discount later when it has been approved by your doctor or hospital. For bills to be shared, CHM must receive them within six months of the date of service.

**2. Along with your itemized bills, make sure you send the proper forms to CHM.** All forms you need to submit are easy to understand and area available as a free download at [chministries.org/needsforms](http://chministries.org/needsforms). These forms are the Needs Processing Form, the Needs Processing Worksheet, the Medical Release Form,

the Letter of Explanation and the Prayer Page Request Form (the last form should be sent to CHM only if the treatment was for a pre-existing condition.) Alternatively, you can call CHM at 1-800-791-6225 and ask that forms be sent to you by mail. *It's important that each form is filled out and submitted promptly; forms not received, or improperly completed, will delay sharing your bills.*

**3. Sharing time for most bills is 90-120 days.** Notify CHM if your provider sets a time limit for reduced charges; the CHM staff will work with your provider to maximize discount opportunities.

See “CHM for newbies,” page 15

*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*

May 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 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](http://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.*

- 1. Robert Aldrine: 2691 Maya Way, Montrose, CO 81401**  
Condition: hernia repair. Total bills: \$21,517. **Donations: \$13,496. Remaining: \$8,021.**
- 2. Robert Ashba: 1041 Margie St., Summerton, SC 29148 (bashba59@gmail.com)**  
Condition: knee replacement. Total bills: \$38,983. **Donations: \$32,432. Remaining: \$6,551.**
- 3. John Ashmore: 665 Blue Grouse Rd., Helena, MT 59602**  
Condition: hip replacement. Total bills: \$7,614.
- 4. Leslie Ayres: 10607 W Deanne Dr., Sun City, AZ 85351**  
Condition: heart attack. Total bills: \$23,249.
- 5. Sage Bainter: 245 Deadman Canyon Rd., Big Timber, MT 59011** Condition: hip replacement. Total bills: \$25,608. **Donations: \$22,121. Remaining: \$3,487.**
- 6. Kyle Barnes: 194 Elm St.,**

**Covington, GA 30014**  
Condition: rare heart condition. Total bills: \$61,443. **Donations: \$54,511. Add-on bills: \$2,041. Remaining: \$8,973.**

- 7. Jeff Bathiany: 311 37th St. #2B, Marathon, FL 33050**  
Condition: Tourette syndrome/ cervical spinal stenosis. Total bills: \$44,000. **Donations: \$37,440. Remaining: \$6,560.**
- 8. Addi Bennett: PO Box 374, Kersey, CO 80644 (msb332@yahoo.com)** Condition: heart ablation. Total bills: \$12,321. **Donations: \$40,229. Add-on bills: \$58,797. Remaining: \$30,889.**
- 9. Kathleen Bishop: 2539-1 Shoal Creek Church Rd., Shelby, NC 28152** Condition: heart blockage. Total bills: \$20,779. **Donations: \$18,519. Remaining: \$2,260.**
- 10. Steven Bishop: 13731 Saunders Rd., Hudson, MI 49247** Condition: multiple sclerosis. Total bills: \$2,567.
- 11. Randal Bland: 3540 S 251 Rd., El Dorado Springs, MO 64744** Condition: osteoarthritis. Total bills: \$30,506. **Donations: \$14,423. Remaining: \$16,083.**
- 12. Roman Borntreger: 1321**

**E. Main St., Linn, MO 65051 (romanborntreger@gmail.com)**  
Condition: knee replacement. Total bills: \$20,500. **Donations: \$16,613. Remaining: \$3,887.**- 13. Nathan Brower: 11690 Highland Colony Dr., Roswell, GA 30075 (tamarabrower@gmail.com)**

Condition: surgery for pectus excavatum (congenital condition). Total bills: \$63,779. **Donations: \$49,999. Remaining: \$13,780.**

- 14. Laurie Brown: 15070 Mt. Eaton St. SW, Navarre, OH 44662** Condition: heart bypass/ valve repair. Total bills: \$4,852.
- 15. Kathleen Brubaker: 110079 SE 50th Ave., Sawyer, KS 67134 (dkbru90@gmail.com)**  
Condition: autoimmune disease. Total bills: \$13,013. **Donations: \$25,192. Add-on bills: \$15,349. Remaining: \$3,170.**
- 16. David T. Campbell: PO Box 453, Powell, WY 82435 (dave@davecampbelloutdoors.com)**  
Condition: spinal stenosis/ laminectomy. Total bills: \$50,746. **Donations: \$46,697. Remaining: \$4,049.**
- 17. Roland Carson: 22661 CR 3313, Chandler, TX 75758 (picknspur@aol.com)**  
Condition: bladder cancer. Total bills: \$11,072. **Donations: \$7,146. Remaining: \$3,926.**
- 18. Carmen Catalano: 682 Candlewood Hill Rd., Higganum, CT 06441 (tcm1doc@aol.com)** Condition: cataract surgery. Total bills: \$12,893. **Donations: \$7,442. Discounts: \$535. Remaining: \$4,916.**
- 19. Oscar Centeno: 22103 Pelican Creek, San Antonio, TX 78258 (centenofarmers@gmail.com)** Condition: gallbladder surgery. Total bills: \$2,500. **Donations: \$3,381. Add-on bills: \$4,465. Remaining: \$3,584.**
- 20. Donald Churchill: PO Box 1061, Haines, AK 99827 (churchilljr@gmail.com)**

## Prayer Page Giving

**Prayer Page total needs remaining this month: \$2,223,766**

Each need would be met **in full** if each member family contributed **\$16.63** this month or **\$5.55** for the next three months.

*These amounts are suggestions; please consider giving today.*

## 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](http://chministries.org)  
E-mail: [prayerpage@chministries.org](mailto:prayerpage@chministries.org)

*Continued on page 8*

## 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 for the Prayer Page directly to the CHM office. The advantages of sending donations in this manner are that they are tax deductible and the paying down of medical bills is tracked without additional reporting burdens on the Prayer Page recipients.

Please make your check out to CHM and write "Prayer Page" on the memo line. If you would like to specify a recipient, please also write their name on your check. Prayer Page needs are shared until they are paid in full (as long

*Continued on the page 9 sidebar*

- Condition: heart condition. Total bills: \$9,269. **Donations: \$1,336. Remaining: \$7,933.**
- 21. Nancy Conkey: 1623 Druid Dr., Copley, OH 44321**  
Condition: spinal stenosis/back surgery. Total bills: \$10,015. **Donations: \$2,894. Add-on bills: \$460. Remaining: \$7,581.**
- 22. Derek Conte: 3490 Vinings North Trail, Smyrna, GA 30080** Condition: hip replacement. Total bills: \$9,162. **Donations: \$2,676. Remaining: \$6,486.**
- 23. David Cooper: PO Box 134, Woodland, NC 27897**  
Condition: heart procedure. Total bills: \$47,249. **Donations: \$40,721. Remaining: \$6,528.**
- 24. Valerie Craft: 116 Gregory Rd., Conroe, TX 77304**  
Condition: cerebral aneurysm. Total bills: \$39,651. **Donations: \$25,715. Add-on bills: \$2,078. Remaining: \$16,014.**
- 25. Vicki Daniels: 19211 328th Ave., Isle, MN 56342**  
Condition: hip replacement. Total bills: \$20,218.
- 26. Marsha Davis: 285 Sandra Lane, Cleveland, GA 30528**  
Condition: foot infection/surgery. Total bills: \$32,736. **Donations: \$18,151. Remaining: \$14,585.**
- 27. Patrice Davis: 15 Rotherdale Rd., Brewer, ME 04412**  
Condition: breast cancer. Total bills: \$9,422.
- 28. Judy DeHaan: 624 Rocking Horse Dr., Bozeman, MT 59718 (judykdehaan@yahoo.com)** Condition: knee replacement. Total bills \$16,416. **Donations: \$11,600. Add-on bills: \$1,265. Remaining: \$6,081.**
- 29. Kathleen Dellinger: 1064 Riding Trail Ln., Concord, NC 28027 (jason@dellingerinsurance.com)**  
Condition: benign thyroid nodule. Total bills: \$14,074. **Donations: \$8,287. Add-on bills: \$1,014. Remaining: \$6,801.**
- 30. Lowell Devitt: 47961 258th St., Brandon, SD 57005 (marlownet@yahoo.com)** Condition: heart attack and procedure. Total bills: \$46,833. **Donations: \$39,744. Remaining: \$7,089.**
- 31. Joseph Driscoll: PO Box 5403, Abilene, TX 79608**  
Condition: hiatal hernia surgery. Total bills: \$7,308. **Donations: \$8,013. Add-on bills: \$7,440. Remaining: \$6,735.**
- 32. Doris Duncan: 5026 Mayfair Rd., North Canton, OH 44720**  
Condition: knee replacement. Total bills: \$32,596. **Donations: \$19,191. Remaining: \$13,405.**
- 33. Donna Eby: 2255 W Miner Rd., Wickenburg, AZ 85390**  
Condition: nasal polyp surgery. Total bills: \$14,107. **Donations: \$8,166. Remaining: \$5,941.**
- 34. Sam Emmerling: 1613 Northline, North Little Rock, AR 72116** Condition: spinal stenosis. Total bills: \$28,277.
- 35. Sandra Erlenbach: PO Box 577, Millersport, OH 43046 (1930modela@columbus.rr.com)** Condition: arthritis/knee replacement. Total bills: \$63,554. **Donations: \$50,068. Discounts: \$111. Add-on bills: \$3,408. Remaining: \$16,783.**
- 36. Cathy Fitzsimmons: 193 Creekside Dr., Danville, IN 46122 (fitznhaiti@gmail.com)**  
Condition: stroke. Total bills: \$3,861. **Donations: \$2,251. Discounts: \$832. Add-on bills: \$4,340. Remaining: \$5,118.**
- 37. Brenda Fox: 8601 Wakefield Dr., McKinney, TX 75070 (bfox51@yahoo.com)**  
Condition: spinal stenosis. Total bills: \$46,409. **Donations: \$45,356. Add-on bills: \$9,044. Remaining: \$10,097.**
- 38. Kathy Gaffney: 40202 Pipestone Rd., Magnolia, TX 77354** Condition: pelvic organ prolapse. Total bills: \$15,115. **Donations: \$8,211. Remaining: \$6,904.**
- 39. Janice Garbet: 20319 Elder Rd., Granby, MO 64844 (jangarbethealth@gmail.com)**  
Condition: spinal stenosis. Total bills: \$19,844. **Donations: \$12,247. Remaining: \$7,597.**
- 40. Karen Garibay: 300 Modene Ave., Waxahachie, TX 75165 (hachie17@sbcglobal.net)**  
Condition: heart attack/triple bypass surgery. Total bills: \$141,187. **Donations: \$81,724. Discounts: \$16,187. Remaining: \$43,275.**
- 41. Candace Garner: 3756 Rd. 84, Lingle, WY 82223**  
Condition: ureter repair. Total bills: \$34,476. **Donations: \$33,302. Add-on bills: \$2,188. Remaining: \$3,362.**
- 42. Mark Gasster: 3656 Harkness St., Napa, CA 94558**  
Condition: epilepsy. Total bills: \$11,682. **Donations: \$44,210. Add-on bills: \$60,178. Remaining: \$27,650.**
- 43. Natalya Goncharova: PO Box 349, Maple Valley, WA 98038 (kleinrd@earthlink.net)** Condition: carotid tumor surgeries. Total bills: \$13,749. **Donations: \$33,730. Add-on bills: \$32,093. Remaining: \$12,112.**
- 44. Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528 (wellmangraber@hotmail.com)** Condition: atrial fibrillation/heart ablation. Total bills: \$76,810. **Donations: \$74,980. Add-on bills: \$5,171. Remaining: \$7,001.**
- 45. Melody Gray: 452 Saddlebrooke Rd., Lexington, SC 29072 (carolinagirl1@hotmail.com)** Condition: gallbladder surgery. Total bills:

\$26,786. **Donations: \$16,821. Remaining: \$9,965.**

**46. Beth Grimm: 428 E. Orange St., Lancaster, PA 17602 (bethgrimm428@gmail.com)**

Condition: herniated disc. Total bills: \$15,872. **Donations: \$25,949. Add-on bills: \$27,353. Remaining: \$17,276.**

**47. Timothy Grubb: 3520 6th Ave., Beaver Falls, PA 15010 (tjoelgrubb@yahoo.com)**

Condition: elbow/arm surgery. Total bills: \$34,118. **Donations: \$25,996. Remaining: \$8,122.**

**48. Darcie Gudger: PO Box 2761, Mills, WY 82644 (darciejoygudger@gmail.com)**

Condition: hysterectomy. Total bills: \$9,091. **Donations: \$1,311. Remaining: \$7,780.**

**49. Larry Hackley: 763 Waugh Chapel Rd., Odenton, MD 21113 (heyblue63@yahoo.com)**

Condition: defibrillator replacement. Total bills: \$21,188. **Donations: \$8,096. Remaining: \$13,092.**

**50. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118**

Condition: heart condition. Total bills: \$41,766. **Donations: \$39,635. Add-on bills: \$1,591. Remaining: \$3,722.**

**51. Julie Heaston: 4128 West 300 S, Huntington, IN 46750**

Condition: bone cancer. Total bills: \$11,582.

**52. Forrest Holdeman: 3386 Old Hwy. 61 S., Leland, MS 38756**

Condition: hernia repair. Total bills: \$25,024. **Donations: \$21,376. Remaining: \$3,648.**

**53. Josh & Carla Hollinger: 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: \$84,973. Remaining: \$13,022.**

**54. Lonnie Holloway: 1333 West Hwy 52, Emmett, ID 83617**

Condition: herniated disc repair. Total bills: \$18,800. **Donations: \$6,981. Remaining: \$11,819.**

**55. Robert Hough: 1120 Huffman #345, Anchorage, AK 99515**

Condition: pacemaker replacement. Total bills: \$13,485. **Donations: \$9,055. Remaining: \$4,430.**

**56. Carol Huffman: 3611 Mary Circle, Ames, IA 50014**

Condition: abdominal surgery. Total bills: \$28,268. **Donations: \$23,512. Remaining: \$4,756.**

**57. Christine Hurst: 4772 Westbury Rd., Red Creek, NY 13143**

Condition: herniated disc surgery. Total bills: \$22,500. **Donations: \$16,255. Remaining: \$6,245.**

**58. James Isakson: 1141 E 1st Ave. #1426, Broomfield, CO 80020**

Condition: spinal stenosis. Total bills: \$20,467. **Donations: \$11,503. Add-on bills: \$53. Remaining: \$9,017.**

**59. Barbara Jo Jackson: 634 E 620 N**

Condition: colon cancer. Total bills: \$14,505. **Donations: \$28,262. Remaining: \$10,868.**

**60. Carol James: 18224 Justice Rd., Camp Douglas, WI 54618**

Condition: diverticulitis. Total bills: \$39,130. **Donations: \$28,262. Remaining: \$10,868.**

**61. Rebecca Jamison: 346 Jamison Farm Ln., Troutville, VA 24175**

Condition: hysterectomy. Total bills: \$39,038. **Donations: \$23,870. Remaining: \$15,168.**

**62. Faith Jelle: PO Box 169, Kykotsmovi, AZ 86039 (twolivingbyfaith@yahoo.com)**

Condition: Three spinal surgeries. Total bills: \$22,053. **Donations: \$48,444. Discounts: \$1,500. Add-on bills: \$31,750. Remaining: \$3,859.**

**63. Gilbert Kassing: 3907 Farmingdale Dr., Arlington, TX 76001 (gibkassing@yahoo.com)**

Condition: heart attack/

triple bypass surgery. Total bills: \$77,722. **Donations: \$55,068. Discounts: \$1,300. Remaining: \$21,354.**

**64. Kyle Koepp: 3665 Hunter Rd., New Braunfels, TX 78132**

Condition: surgery for acid reflux. Total bills: \$3,844.

**65. Maria Kropf: 28949 Nixon Dr., Harrisburg, OR 97446 (aguilas.jk@gmail.com)**

Condition: gallbladder surgery. Total bills: \$13,389. **Donations: \$6,763. Remaining: \$6,626.**

**66. Gloria Laurine: 102 Highmount Dr., Greer, SC 29651 (dalaurine@gmail.com)**

Condition: esophageal reflux. Total bills: \$15,472. **Donations: \$9,955. Remaining: \$5,517.**

**67. Cynthia Lederman: 53899 CR 39, Middlebury, IN 46540 (toddcindy82@gmail.com)**

Condition: knee replacement. Total bills: \$10,221. **Donations: \$1,473. Remaining: \$8,748.**

**68. Keng Fun Lee: 3328 Shepperton Blvd., Indianapolis, IN 46228 (pslee2@hotmail.com)**

Condition: degenerative disc disease. Total bills: \$34,007. **Donations: \$42,765. Add-on bills: \$24,950. Remaining: \$16,192.**

**69. Rose Lee: 517 Heather Dr., Round Rock, TX 78664 (rosemary.lee213@gmail.com)**

Condition: Stage 4 (advanced) breast cancer. Total bills: \$16,778. **Donations: \$48,913. Add-on bills: \$38,226. Remaining: \$6,091.**

**70. Thelma Lehman: 2110 E Cumberland St., Lebanon, PA 17042 (sntlehman@yahoo.com)**

Condition: osteoarthritis/hip replacement. Total bills: \$6,044. **Donations: \$3,378. Add-on bills: \$4,528. Remaining: \$7,194.**

**71. Kathi Loesche: 1000**

## How do I use the online Giving Guide?

In the Giving Guide ([chministries.org/givingguide](http://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 #84.

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)

as there is no lapse in membership) and CHM reserves the right to allocate your gift to any Prayer Page recipient with eligible medical bills. We will forward any card or encouraging note that you include, or you can send it directly to a 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](http://chministries.org/members).

# Members thankful for Gold program's pre-existing sharing schedule, learn the value of applying for financial assistance

By Donna Hogan, Cincinnati, Ohio

For years, my husband, Jerry, experienced pain in his left knee. When the healthcare law went into effect and our options became limited, we knew we couldn't meet the high deductibles of the insurance plans available to us. We searched for alternatives and joined CHM in 2016.

Several months later Jerry's pain worsened. He had a choice: either get a full knee replacement or quit his full-time job. We reviewed CHM's Gold level pre-existing conditions sharing policy\* and decided on the surgery.

I called CHM several times to ask what to do. Each time, the staff was extremely kind and helped me understand how to make things go smoothly.

Per their advice, I talked with the surgeon's office, hospital and anesthesiologist to ask for discounts and arrange payment plans until CHM shared our bills. The hospital's financial counselor strongly encouraged

us to complete the financial assistance application.\*\*

We were pleased to receive 80 percent in discounts on our hospital and therapy bill, a 70 percent discount on our surgeon's bill, and a 60 percent discount on our anesthesiologist's bill. The CHM staff's direction on how to request discounts made this happen. Also, our discounts were credited toward our Personal Responsibility amount.

After discounts of nearly \$55,000, CHM members shared \$15,000 through the Gold program's sharing schedule. We felt we could handle some of our smaller bills above that amount, so we chose not to participate in being listed on the CHM newsletter's Prayer Page for additional help. Jerry didn't want to burden other CHM members with expenses we knew we could bear.

Since surgery, Jerry is doing much better.

He returned to work part-time for two weeks and increased to six hours per day the following two weeks. He is now back to working full-time.

During his recovery, God taught us patience. Jerry hoped he would be doing better after the first six weeks, but he still shows continued improvement each day. Doctors say recovery often takes a full year.

Thank you, CHM, for your financial support. We often recommend the ministry to others.

*\*Editor's note: Information about CHM's two programs for pre-existing conditions—the Gold sharing schedule and the Prayer Page—is in Guidelines Z and AA ([chministries.org/guidelines](http://chministries.org/guidelines)).*

*\*\*CHM is secondary to all other payment sources according to CHM Guideline N.2. Therefore, applying for financial assistance is a membership requirement.*



**Bridgewater Dr., Prescott, AZ 86301**  
([kathi.loesche@gmail.com](mailto:kathi.loesche@gmail.com)) Condition: pelvic organ prolapse. Total bills: \$1,966. **Donations: \$5,122. Add-on bills: \$10,939 Remaining: \$7,783.**

**72. Anne Lunario: 79 Pine Mountain Rd., Ridgefield, CT 06877** Condition: hip replacement. Total bills: \$48,699.

**73. Burton Mack: 3433 Montazuma Cir., Sacramento, CA 95826**  
([dadaburt@aol.com](mailto:dadaburt@aol.com)) Condition: hernia repair. Total bills: \$11,488. **Donations: \$7,526. Remaining: \$3,962.**

**74. Dwight Martin: 1261 Clyde School Rd., McBee, SC 29101** Condition: heart condition. Total bills: \$100,000.

**75. Ann McGuire: 6500 Camp Bowie**

**Blvd., Ste. E, Fort Worth, TX 76116**  
Condition: hip replacement. Total bills: \$3,227.

**76. Shiela Meert: 28999 Westwynd Dr., Elkhart, IN 46516** Condition: diverticulitis/bowel surgery. Total bills: \$9,127. **Donations: \$28,824. Add-on bills: \$35,174. Remaining: \$15,477.**

**77. Theresa Menner: 34 W 59th St., Indianapolis, IN 46208** Condition: labral tear of hip. Total bills: \$11,144. **Donations: \$4,305. Remaining: \$6,839.**

**78. Guadalupe & Heidy Meraz: 37711 E 128 Ave., Hudson, CO 80642**  
Condition: The Merazs' teenage son, Ezequiel, Condition: developed blood

clots in his legs. Total bills: \$24,865. **Donations: \$13,569. Remaining: \$11,296.**

**79. Shelli Meulemans: 2175 E Hinchman Rd., Berrien Springs, MI 49103** ([nashshelli@gmail.com](mailto:nashshelli@gmail.com)) Condition: polycystic ovarian syndrome. Total bills: \$21,560. **Donations: \$3,108. Discounts: \$480. Remaining: \$17,972.**

**80. Gary Miles: 1440 Westview Cir., Lynden, WA 98264** ([grmiles@comcast.net](mailto:grmiles@comcast.net)) Condition: hip replacement. Total bills: \$32,051. **Donations: \$48,453. Add-on bills: \$60,941. Remaining: \$44,539.**

**81. Faith Miller: 15390 Louisville St NE, Homeworth, OH 44634** Condition:

- brain cancer. Total bills: \$39,345. *Donations: \$20,268. Add-on bills: \$22,312. Remaining: \$41,389.*
- 82. Marcia Miller: 1175 Cold Springs Rd., Stuarts Draft, VA 24477** Condition: Crohn's disease. Total bills: \$14,840.
- 83. Margaret Miller: 5614 Township Rd 336, Millersburg, OH 44654** Condition: lipoma (fatty tumor) removal. Total bills: \$5,549. *Donations: \$2,141. Remaining: \$3,408.*
- 84. Marietta Miller: 19811 SR 120, Bristol, IN 46507 (ettahelmuth@yahoo.com)** Condition: endometriosis. Total bills: \$6,859. *Donations: \$2,632. Remaining: \$4,227.*
- 85. Thomas Mills: 15906 Ryan Dr., Belton, MO 64012** Condition: myelodysplasia (blood condition). Total bills: \$26,849. *Donations: \$30,678. Add-on bills: \$15,636. Remaining: \$11,807.*
- 86. Kerry Mott: 535 Tavern Ln., Columbia Falls, MT 59912** Condition: knee replacement surgery. Total bills: \$23,606. *Donations: \$15,127. Remaining: \$8,479.*
- 87. Joseph Mozley: PO Box 144, Hittervale, MN 56552 (alliejo09@gmail.com)** Condition: diverticulitis. Total bills: \$4,430. *Donations: \$23,649. Add-on bills: \$41,653. Remaining: \$22,434.*
- 88. Robert Neal: 50100 E. Town Hall Rd., Frazee, MN 56544 (rgneal@wcta.net)** Condition: heart condition. Total bills: \$59,451. *Donations: \$40,678. Discounts: \$6,509. Remaining: \$12,264.*
- 89. Janet Nelson: 7118 Verde Ct., Buda, TX 78610** Condition: asthma/COPD. Total bills: \$9,313. *Donations: \$5,385. Remaining: \$3,928.*
- 90. Lynette Nelson: 18435 42nd St., New Germany, MN 55367** Condition: brain cancer. Total bills: \$52,720. *Donations: \$7,660. Remaining: \$45,060.*
- 91. Randall Neubauer: 7136 Tannery Rd. #26, Two Rivers, WI 54241** Condition: spinal surgery. Total bills: \$75,456. *Donations: \$44,287. Add-on bills: \$440. Remaining: \$31,609.*
- 92. Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (geoegia@frontier.com)** Condition: hip replacement. Total bills: \$72,516. *Donations: \$231,700. Add-on bills: \$302,928. Remaining: \$143,744.*
- 93. Emily Nolt: 1751 Lancaster Pike, Peach Bottom, PA 17563** Condition: wrist fracture. Total bills: \$7,923. *Donations: \$2,997. Remaining: \$4,926.*
- 94. Alan Nortz: 164 Apollo Rd. SE, Carrollton, OH 44615** Condition: heart condition (arrhythmia). Total bills: \$29,126. *Donations: \$25,536. Remaining: \$3,590.*
- 95. Stacy Nyhoff: 598 Wildrose Circle, Lynden, WA 98264** Condition: hysterectomy. Total bills: \$7,777. *Donations: \$2,278. Remaining: \$5,499.*
- 96. Linda Overholt: PO Box 134, Amanda, OH 43102** Condition: knee replacement. Total bills: \$47,065. *Donations: \$26,937. Add-on bills: \$4,539. Remaining: \$24,667.*
- 97. Gerry Parker: 3875 Hwy 114, Deaver, WY 82421** Condition: heart attack and surgery. Total bills: \$61,860. *Donations: \$10,864. Discounts: \$55,794. Add-on bills: \$14,156. Remaining: \$9,358.*
- 98. Larry Penland: PO Box 1182, Enka, NC 28728 (sourceproperties@bellsouth.net)** Condition: lung cancer. Total bills: \$3,748. *Donations: \$590. Remaining: \$3,158.*
- 99. Lois Pincince: 1150 Black Brook Rd., Dunbarton, NH 03046 (plpincince@gsinet.net)** Condition: hip replacement. Total bills: \$8,011. *Donations: \$3,891. Remaining: \$4,120.*
- 100. David Randol: 802 35th St., Cody, WY 82414** Condition: carpal tunnel syndrome. Total bills: \$8,175. *Donations: \$2,641. Remaining: \$5,534.*
- 101. Mike Reed: 1368 M Rd., Loma, CO 81524** Condition: hypertension. Total bills: \$9,601. *Donations: \$10,803. Add-on bills: \$6,464. Remaining: \$5,262.*
- 102. Kim Rees: PO Box 1417, Thayne, WY 83127** Condition: hip replacement. Total bills: \$8,523. *Donations: \$13,085. Add-on bills: \$14,111. Remaining: \$9,549.*
- 103. Derrick Richardson: 7108 Blue Beech Dr., Fort Wayne, IN 46815** Condition: shoulder replacement. Total bills: \$21,130. *Donations: \$21,341. Add-on bills: \$5,554. Remaining: \$5,343.*
- 104. Lonnie Richardson: 5797 W. 37th St., Louisburg, KS 66053** Condition: colon removal/ileostomy. Total bills: \$45,068. *Donations: \$19,628. Remaining: \$25,440.*
- 105. Michael Rizzo: 6000 Palm Trace Landings Dr., Davie, FL 33314 (m\_rizzo@live.com)** Condition: hip replacement. Total bills: \$13,709. *Donations: \$14,153. Add-on bills: \$10,296. Remaining: \$9,852.*
- 106. Kevin Robertson: 1569 Harwood Dr., Oxford, MI 48371** Condition: hip replacement. Total bills: \$7,755.
- 107. Mark Rockwell: 1542 SE Belcrest St., Port St. Lucie, FL 34952** Condition: knee replacement. Total bills: \$15,021. *Donations: \$7,932. Add-on bills: \$803. Remaining: \$7,892.*
- 108. Joel Ruppert: 415 North Church St., Bethany, IL 61914 (realruppert@gmail.com)** Condition: high blood pressure/aneurysm. Total bills: \$13,745. *Donations: \$8,351. Add-on bills: \$269. Remaining: \$5,663.*
- 109. Jim Sauder: 1280 Fairway Dr., Boone, NC 28607** Condition: knee revision surgery. Total bills: \$63,514. *Donations: \$17,889. Discounts: \$3,372. Add-on bills: \$119. Remaining: \$42,372.*
- 110. Raymond Schwarz: 279 Surrey Rd., Wheeling, IL 60090** Condition: hernia repair. Total bills: \$6,027. *Donations: \$4,030. Add-on bills: \$5,610. Remaining: \$7,607.*
- 111. Cindy Sengstock: 2704 Arbor Glen Dr. Apt. 105, Twinsburg, OH 44087** Condition: ulcerative colitis. Total bills: \$1,283. *Donations: \$4,029. Add-on bills: \$14,371. Remaining: \$11,625.*
- 112. Cathy Seppanen: 44094 185th St.,**

- Vienna, SD 57271** Condition: hernia repair. Total bills: \$10,177. **Donations: \$6,913. Add-on bills: \$1,331. Remaining: \$4,595.**
- 113. Crystal Shaffer: 979 Shade Rd., McAlisterville, PA 17049** Condition: melanoma. Total bills: \$60,558. **Donations: \$22,593. Remaining: \$37,965.**
- 114. Rhonda Shearer: 70 Clay Manor Ct., Springboro, OH 45066** Condition: achalasia (esophagus disease). Total bills: \$12,845. **Donations: \$36,509. Discounts: \$5,869. Add-on bills: \$40,993. Remaining: \$11,460.**
- 115. Gerald Sheridan: 1415 Cobb Ranch Rd., Paris, TX 75462** Condition: spinal stenosis. Total bills: \$37,755. **Donations: \$15,988. Add-on bills: \$5,371. Remaining: \$27,138.**
- 116. Joan Sherwin: 149 Stormy Ridge, Brasstown, NC 28902 (turkeyroost55@gmail.com)** Condition: heart attack/duodenal ulcer. Total bills: \$14,457. **Donations: \$7,312. Add-on bills: \$2,955. Remaining: \$10,100.**
- 117. Eli Shrock: 24 W Coleman Rd., Farwell, MI 48622** Condition: heart condition/procedure. Total bills: \$41,481.
- 118. Todd Simon: PO Box 523, Brush, CO 80723 (toddsimon0@gmail.com)** Condition: hip replacement. Total bills: \$94,465. **Donations: \$47,962. Add-on bills: \$7,287. Remaining: \$53,790.**
- 119. Pavel Smid: 679 N. Hill Rd., Kalispell, MT 59901 (eurosvc@cyperport.net)** Condition: heart attack. Total bills: \$58,529. **Donations: \$51,564. Remaining: \$6,965.**
- 120. Jessica Stec: 571 Hollibaugh Rd., Marsland, NE 69354** Condition: Crohn's disease. Total bills: \$64,008.
- 121. Suzan Stoehr: PO Box 847, Graham, WA 98338** Condition: osteoarthritis/joint reconstruction. Total bills: \$7,253. **Donations: \$2,722. Remaining: \$4,531.**
- 122. Ben Stoltzfus: 1302 Cedar Ave., East Earl, PA 17519 (bestoltzfus1@gmail.com)** Condition: bypass surgery. Total bills: \$82,198. **Donations: \$63,577. Remaining: \$18,621.**
- 123. Pamela Strader: 105 S. Cuernavaca, Austin, TX 78733** Condition: abdominal aortic aneurysm. Total bills: \$70,911. **Donations: \$53,833. Add-on bills: \$113. Remaining: \$17,191.**
- 124. Virgil Stutzman: 59573 White Temple Rd., Vandalia, MI 49095 (thevirg55@gmail.com)** Condition: double knee replacement. Total bills: \$27,513. **Donations: \$3,966. Remaining: \$23,547.**
- 125. Douglas Teichert: 24151 El Paso Rd., Caldwell, ID 83607** Condition: heart disease. Total bills: \$19,556. **Donations: \$9,726. Add-on bills: \$235. Remaining: \$10,065.**
- 126. David Tiehen: 470 Swan River Rd., Bigfork, MT 59911** Condition: ankle replacement. Total bills: \$53,365. **Donations: \$25,064. Remaining: \$28,301.**
- 127. 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: \$8,650. Remaining: \$8,951.**
- 128. Charles Tracy: 915 Swilling Rd., Eastanollee, GA 30538** Condition: heart condition. Total bills: \$43,084.
- 129. Eva Wagler: 6957 N 550 E, Montgomery, IN 47558 (venitarn@yahoo.com)** Condition: heart condition. Total bills: \$8,788. **Donations: \$63,178. Add-on bills: \$69,220. Remaining: \$14,830.**
- 130. Corwin Walhof: 1715 15th St., Rock Valley, IA 51247** Condition: knee surgery and therapy. Total bills: \$9,595. **Donations: \$7,627. Add-on bills: \$2,032. Remaining: \$4,000.**
- 131. Katharina Wall: PO Box 278, Deerfield, KS 67838 (wall.kat70@gmail.com)** Condition: hip replacement. Total bills: \$14,750. **Donations: \$8,709. Remaining: \$6,041.**
- 132. William Walsh: 2687 NC Hwy., Lenoir, NC 28645** Condition: heart blockages. Total bills: \$14,710. **Donations: \$8,578. Add-on bills: \$5,836. Remaining: \$11,968.**
- 133. Jeffrey Walters: 14475 N 200E, North Manchester, IN 46962 (jjwalters58@yahoo.com)** Condition: heart valve replacement/repair. Total bills: \$62,844. **Donations: \$9,084. Remaining: \$53,760.**
- 134. Michelle White: 2360 Salt Springs Rd., McDonald, OH 44437** Condition: diverticulitis and complications. Total bills: \$10,549. **Donations: \$12,810. Add-on bills: \$9,852. Remaining: \$7,591.**
- 135. Loyal Wiens: PO Box 20728, Mesa, AZ 85277** Condition: bowel obstruction. Total bills: \$65,359. **Donations: \$19,247. Remaining: \$46,112.**
- 136. 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: \$85,718. Add-on bills: \$101,754. Remaining: \$20,036.**
- 137. Paul Winters: 927 Whispering Hollow St., Wiggins, MS 39577** Condition: gallbladder surgery. Total bills: \$12,330. **Donations: \$7,129. Remaining: \$5,201.**
- 138. Merlin Wipf: 507 Illinois Ave NW, Huron, SD 57350 (judyjanelwipf@hotmail.com)** Condition: cancer. Total bills: \$110,000. **Donations: \$15,587. Remaining: \$94,143.**
- 139. Penelopa Yeoman: 443 Crystal Dr., Marion, OH 43302** Condition: knee replacement. Total bills: \$16,325. **Donations: \$4,888. Remaining: \$11,437.**
- 140. Robert Ziglar: 325 Deerwood Dr., Macon, GA 31220 (ziglars7@bellsouth.net)** Condition: abdominal aortic aneurysm repair. Total bills: \$45,535. **Donations: \$16,731. Remaining: \$28,804.**

**Moyer miracles (continued from page 3)**

Denna's phone was destroyed in the accident. Since Eli was conscious and not trapped in the vehicle, the children decided their best chance was for him to make it home to get us. However, in those moments of panic Eli couldn't "find" his right leg, which was twisted at a bad angle. After carefully lifting it, he tried to lower himself to the ground, but his broken femur and not-fully-healed elbow from the previous accident caused him to fall and break several ribs on the running board.

Meanwhile, Zac screamed and moaned in pain as he floated in and out of consciousness. The impact had pushed him from the passenger seat to the second row, where a tire was lodged between his legs and his foot was turned 180 degrees the wrong direction.

From the driver's seat where she was trapped, all Denna could do was squeeze Zac's hand to try to keep him awake, while encouraging Eli as he army-crawled to the front of the Suburban. "You have to make it, Eli!" she shouted. He continued crawling toward home, all the while looking for something to use as a crutch so he could try to walk. Arriving at a road sign about 25 yards from the car, Eli made a last-ditch effort to stand, but collapsed again.

It was 45 degrees with 50 mph winds. Eli's head and face were bleeding; his ribs, arm and leg throbbed. Rather than passing out trying to make it down the road, he curled into a ball, rolled into a small gully with his back to the wind, and for about three hours waited and prayed.

As Doug and I slept, we had no idea that our precious children were fighting for their lives in their crushed bodies and praying unceasingly in their crushed

spirits. Denna was devastated at the pain she inadvertently caused her brothers. Eli felt terrible he couldn't make it home to get help, especially every time he heard Zac start screaming again.

Emergency crews first freed Denna from the wreckage. The doctor who arrived with the helicopter wanted to call in a special team that would amputate both of Zac's legs to remove him from the vehicle. Our township's first responders were heroes that night, asking for more

time to get his entire body out. They were successful about two hours later and Zac was freed—with both legs intact.

It was surreal to be in the emergency room with trauma teams simultaneously working on three of our children.

Cut-off clothing and boots were everywhere; rings, necklaces, wallets and such were handed to us in containers and bags. There were X-rays and CT scans, IVs and pain shots, doctors, nurses, specialists, surgeons, pastors, family, friends—prayers, prayers and more prayers. We were exhausted in ways we never knew were possible.

In the days and weeks to come, we leaned heavily on the knowledge that people everywhere were praying. I called CHM to ask if our brothers and sisters could pray once again. Not only did the person I spoke with at CHM agree to share our prayer request, they prayed for our family right there on the phone.

See "Moyer miracles," page 16

**Moyer children's injuries and prognoses**

**Denna** had multiple breaks in her right leg, a torn spleen, dislocated left shoulder, a small head laceration and multiple deep bruises. Her goal was to be able to walk down the aisle without a cane or walker for her March 4 wedding, and she did! There wasn't a dry eye in the church.



**Eli** sustained broken ribs, multiple breaks in his right leg, a broken nose, a broken left eye socket and several head lacerations. He wants to be able to ice skate, run and play football again. Today he walks with just a slight limp and prays he will someday regain full use of the arm injured in his first accident.



**Zac** suffered severe traumatic brain injury and diffuse axonal injury to the brain (the outcome of which is usually a permanent coma), a broken left shoulder and elbow, broken left leg and arm, shattered bones in the right foot and ankle along with nerve and tissue damage, bruised lungs and many broken ribs. He was in intensive care for 10 days and in a pediatric rehab hospital for seven days. He was able to be in his sister's wedding, wheelchair and all, praise God! His brain injury affects his emotions, reasoning, thinking, etc., but his doctor hopes for a full recovery at the five-year mark. We know that God, the Great Physician, can heal him even more quickly.

## Meet your CHM staff: Robert Stachowiak and Temara Collins-Ford

Robert Stachowiak has joined CHM's Member Records department, which receives all member medical bills and scans them into the ministry's database. Temara Collins-Ford serves with the Needs Processing team and inputs data from medical bills into the CHM system.



**Robert Stachowiak**

### Where did you work before CHM?

I was a media technician at Skyview Ranch,

a Christian camp in Millersburg, Ohio. I loved working there and witnessing what God can do in children's lives. Working there strengthened my faith more than ever before. I'm thankful for the opportunity to serve God anywhere and everywhere.

### What advice would you give the younger version of yourself?

Let God take control. I learned He has a plan for me and, though I don't always see or understand it, He is sovereign.

### What activities do you enjoy in your

**spare time?** I love bowling (my highest-ever score is 280) and flying remote controlled airplanes of all sizes. I've also been a state-certified baseball umpire for five years.

### What's at the top of your bucket list?

Skydiving. The adrenaline rush of amusement parks and rollercoasters is thrilling, so the thought of jumping out of a plane appeals to me. I would also enjoy flying the plane!



**Temara Collins-Ford**

### When did you come to know Jesus Christ?

I became a Christian at age 18. My high school sweetheart was studying at the U.S. Military Academy in West Point, N.Y., and I visited him often. One year I attended the West Point military ball, where I met a young lady from Georgia. Though she'd never been to New York, she was cutting her trip short so she could go to church on Sunday. That caught my attention.

at age 18. My high school sweetheart was studying at the U.S. Military Academy in West Point, N.Y., and I visited him often. One year I attended the West Point military ball, where I met a young lady from Georgia. Though she'd never been to New York, she was cutting her trip short so she could go to church on Sunday. That caught my attention.

In a later conversation with her, I said that I didn't know how to define "love." "God. God is love," she answered. *God has to be love if she is so determined to go home for church*, I thought. I returned home that weekend with a desire to find this "true love."

### What are your most prominent traits?

I'm detail-oriented and a visionary. I am also a very committed and optimistic person.

### Name a challenge you've overcome.

I'm processing all the feelings caused by my two-year-old son's recent autism diagnosis. Talk about something that changes your life! I never imagined I'd travel down this path. It's a huge challenge.

Every day with little Avery is different than the one before. With God's grace and unfailing love, our family takes this journey day by day. God has used this diagnosis as a tool to teach us what love means. I'm thankful God allowed me to be the mother of such an amazing, smart, loving and fun little boy.

## Whitlow testimony (continued from page 6)

### What *not* to do when a loved one is struggling

**1. Don't avoid someone for fear of saying or doing something awkward.** This was the most hurtful thing I experienced. Please don't allow pressure to say the right thing cause you to shy away. You don't have to say something profound or quote Bible verses (though there is great power in the Word of God). If you want to share Scripture with your loved one, choose wisely and pick the appropriate

time. For example, it's not a good idea to quote Romans 8:28 if someone has just suffered a great loss or received a devastating diagnosis.

**2. Don't tell your loved one you understand how they feel if you've never been in their situation.** You may come across as being insincere. Let them know, however, that their fear, grief or doubt is valid. They need to know you at least understand why it is they feel that way. A good example is what my husband told me on a particularly bad

day when I was still fighting cancer. He lovingly, supportively, but erroneously told me he understood. That made me angry! I told him that he knew nothing about how I felt. He said, "You're right. I really don't know how you feel. I don't know how I would handle all you've been through, but I think I would feel the same way you do." His words helped me because they validated my emotions at the time.

**3. Don't talk about similar situations**

See "Whitlow testimony," page 16

**CHM for newbies (continued from page 6)**

In general, bills are shared in the order they're received at the CHM office. Also, larger discounts often mean faster sharing.

- 4. Promptly pay your provider(s) when you receive funds from CHM.** This demonstrates to providers your trustworthiness as well as that of CHM. Treat as reimbursement to you any portion of the funds you have already paid to your provider(s).
- 5. Maternity only:\*\* At your first pre-natal checkup, ask for a prepayment agreement** (sometimes called a "Stork Package" or "global fee.") These rates often include all pre-natal and delivery charges at a reduced price; when asking for an agreement from your hospital check to see if room and board fees are included. When you have the agreement(s), send them to CHM with any additional bills marked as "add-ons" to the original amount. In most cases, submitting a timely prepayment agreement enables CHM to share your maternity bills quickly.

**What happens when CHM receives my bills?**

Our Member Records department stamps bills with the receipt date. Our Needs Processing staff enters them into our computer database and authorizes them for sharing according to the Guidelines. We make sure they're not duplicates; that they are eligible bills; that they're itemized; and that no billing mistakes were made by your healthcare provider(s).

Our Member Advocate department reviews the bills to make sure the maximum discount has been obtained and verifies discounts with your medical providers (please make sure to immediately notify CHM of any discounts you receive.)

Our Member Reimbursement staff then releases funds for sharing from the audited CHM bank account. You'll receive a check (or checks) from the CHM office reflecting the amount of your eligible medical bills. It's then your responsibility (and a CHM

membership requirement) to promptly pay your medical providers.

For more details about any of the information above, please refer to CHM Guidelines J, K, L and M. If you still have questions, call CHM at 1-800-791-6225, ext. 5993, or ask a question online at [chministries.org/contactus](http://chministries.org/contactus).

**Next month: CHM for newbies (part 6): Illnesses, incidents and needs: what's the difference, anyway?**

*\*Editor's note: In lieu of itemized bills, CHM can accept standardized healthcare billing forms (CMS-1450 or UB-04 from your hospital or CMS-1500 from your doctor). Medicare-eligible members should send CHM their Medicare Explanation of Benefits (EOB) form instead of itemized bills.*

*\*\*An in-depth maternity guide for Gold members is available at [chministries.org/maternity](http://chministries.org/maternity).*



**Moyer miracles (continued from page 13)**

Truly a blessing!

God performed so many miracles, perhaps the greatest of which was the tree—the only one on that stretch of road—that stopped the Suburban from careening into a marsh and submerging our children into deep, freezing cold water. In Eli’s earlier accident, the garbage truck hit the golf cart at just the right place to prevent more serious injury or death. Denna had the clarity of mind



to know she had to help Zac stay conscious and the January air was cold enough to prevent him from bleeding more. Eli was kept safe on the side of the road.

Friends, family and church family stepped in to help with finances, meals and childcare; they even built a small addition and wheelchair ramp for our house! Neighbors down the street let us borrow their wheelchair van for transporting Zac to and from appointments.

At the time of this writing

we’ve not yet submitted to CHM any medical bills for sharing by ministry members. We’ve been approved to receive assistance from Medicaid and are waiting to learn to what degree it will help with our bills. We know our heavenly Father has a plan.

Most importantly, God spared the lives of all three children—Eli twice! God is good, all the time. All the time, God is good.

*Editor’s note: Moyer family updates, including videos, can be found by searching “Moyer Miracles” on [facebook.com](https://www.facebook.com).*

**Whitlow testimony (continued from page 14)**

**that had a negative outcome.** Though it’s usually unintentional, people often make this mistake. Some folks think they’re “preparing” someone for what lies ahead, but these types of stories are better left untold. During my illness it was depressing to hear that someone’s mother, sister or friend died from breast cancer. However, it was uplifting when breast cancer survivors told me their stories of healing. It’s okay to tell how someone else overcame a difficult situation and is doing well. That kind of story gave me hope I that could conquer my affliction as well.

**4. Don’t say things like, “If you don’t make it, at least you know you’re going to heaven.”** I heard this no fewer than three times during my cancer ordeal. Though I eagerly anticipate heaven, I still desire to live and that kind of statement made me feel hopeless. It sounds spiritual, but it’s really not comforting.

**What you should do instead**

**1. Let your loved one know you’re praying for them, and actually do it!** I can’t explain how much of a blessing it was to know that people from coast to coast—as well as others around

the world—were lifting me up before heaven’s throne. Hardly a day went by that someone didn’t let us know they were praying for us. Some said they felt compelled to pray every day. I sincerely believe their prayers are the reason I’m once again living a normal, healthy life. Never underestimate the power of your prayers.

**2. Drop off or send a meal or gift basket.**

Each of my chemo treatments meant several hours at the hospital followed by days of nausea and weakness. I certainly didn’t feel like cooking during those times. It was wonderful to hear the doorbell ring and see a friendly face as someone handed over a casserole. One kind lady at our

church made us an entire Thanksgiving meal! Similarly, the gift baskets we received were like a ray of sunshine on a dull, gray day. (There are great ideas for gift baskets on [pinterest.com](https://www.pinterest.com), including chemotherapy care baskets.)

**3. Just listen.** Sometimes the best thing to say is nothing at all. Let your friend talk about their burden as much or as little as

they want. You don’t have to offer advice; just lend a shoulder to cry on. There were some days I simply didn’t want to talk about my cancer (or anything negative, for that matter). I just wanted to have a conversation about “normal” things and to feel normal. It can be therapeutic to discuss feelings, but let them decide when and how much of their burden they’d like to share with you.

**4. Hug them or give a gentle touch to let them know you care.**

This action requires the least amount of time and effort, but there’s great power in human contact. It can’t cure cancer, but it can help heal a wounded heart. Whenever someone hugged me, I felt they genuinely cared.

God wants to use all of us to encourage others. Please pray and seek His wisdom to discern the appropriate ways and times to be a minister to someone. When you reach out to someone in physical, spiritual or emotional pain, you’re obeying the Lord *and* embracing one of CHM’s foundational verses: “Bear ye one another’s burdens, and so fulfill the law of Christ.” (Galatians 6:2)



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

### Home treatment for hemorrhoids?

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

**Q:** I'm experiencing a very painful, hard, external hemorrhoid. It is pea-sized and has been bothering me for days. I've soaked it in warm water a few times and have also used "Equate" hemorrhoid ointment. Neither remedy has helped much. Just now, though, I applied an ice pack wrapped in a towel to the affected area and it has given relief. If I continue with all of the above, is it likely this treatment will cause the symptoms to go away without having to visit a doctor?

**A:** What you are doing is essentially numbing the pain sensors and using "astringents" to "shrink" the hemorrhoid. The problem is that it's likely a thrombosed hemorrhoid. In other words, it has a clot in it, which makes it hard and painful.

In general, thrombosed hemorrhoids need to be incised (cut) with a scalpel, and the clot evacuated. It's possible that if you keep up your regimen the clot could eventually granulate and become a firm, permanent lump, but likely less tender. I really don't know for sure

because I haven't followed someone who has managed their thrombosed external hemorrhoid on their own. If I were in your shoes, I'd probably make a doctor appointment.

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

### Low carb diets (continued from page 4)

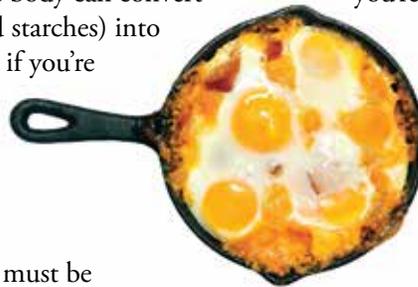
As I said, the rule above applies to most diets. However, some research studies that did **not** restrict the calories study participants ingested while on the LCHF showed that many participants **still lost weight and improved their lab test scores.**

This may be true for two reasons. First, fat generally has a high satiety factor (meaning you can feel just as satisfied eating a smaller quantity) that is lacking in carbohydrate-rich foods. Thus, people may feel more satisfied by eating less on an LCHF diet.

Secondly, the "fuel" that drives human cell machinery is glucose, which is a simple sugar (carbohydrate). The body can convert carbohydrates (sugars and starches) into fuel very efficiently (great if you're running a marathon, but not so great if you're trying to lose weight).

Protein and fat, however, must be converted into sugar before they can be burned as fuel. This conversion process requires energy, which means that up to 30 percent of the calories eaten in the

form of fats and proteins are lost in the transformation process—a good thing if you're trying to lose weight.



Again, thank you for taking the time to write and for sharing your experience.

### Dr. Jacobson (continued from page 2)

consultant for CHM in 1995 after several years in a private practice focused on chronic pain and osteopathic treatment. It was during this period he also became associated with New Destiny Treatment Center, a faith-based residential and outpatient addiction treatment center in Ohio.

Dr. Jacobson returned to military service

in 2007 as a flight surgeon with the U.S. Air Force; his current rank is Colonel. He has served in increasingly high levels of responsibility, and is today director of the Operational Airspace Medicine Education programs at Wright-Patterson Air Force Base in Ohio.

Dr. Jacobson is a man of great ability, significant achievement and—most

importantly—deep faith. I am proud to call him my friend and delighted he's able to devote time to serving God and CHM members as our medical director.

*Editor's note: Information on how to get in touch with Dr. Jacobson appears on page 4 of each monthly newsletter.*

## 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 CHM,**

I was touched and much encouraged in my walk with the Lord by last month's "Letters to CHM" section. I appreciate that and your commitment to the Lord and your service to us. Thank you. Blessings to you!

Love and prayers,

Mary Yoder  
Chesapeake, VA

**Dear CHM,**

My thanks to you simply does not fit into words. Your help in sharing my recent medical bills moves me to tears. Your staff treated me with gentle words each time I called as I struggled to navigate handling bills and hospital financial systems. Though my bills were impossibly huge in my eyes, you came through.

The scripture verses you sent spoke directly to my heart. I'll always cherish those little cards. Thank you for being the Body of Christ and representing His family. I've gained a deeper understanding of the love of God's people. Thank you!

Teresa Martinez  
Emery, SD

**Dear CHM,**

A huge thank you to everyone! Your kind words and helpfulness has been greatly appreciated. My husband had a heart attack last summer. To have the kind of support CHM gives you and help with the bills and discounts is amazing. Ron is doing well now and we are both in awe of this ministry!

With sincere thanks,

Ron & Patti Grubb  
Haubstadt, IN

**Dear CHM,**

Enclosed is a financial gift to your ministry in appreciation for all your help following my appendectomy. I have been a member nearly five years but never had reason to submit medical bills until last June.

I was skeptical at first, but my hospital expenses were all shared. So now I am a believer in CHM and have spread the word! In a day and time where companies and people don't always deliver on their promises, CHM stepped up and did. Ken Lefever in the Member Assistance department was very helpful and patient (as were all the others who answered my calls). Thank you, thank you!

Sincerely,

Rachel Chappell  
Acworth, GA

**Dear CHM,**

We enrolled in CHM when our insurance premium more than doubled. I was a little apprehensive not having health insurance but thoroughly researched CHM and felt it was a good choice. After being members for 11 months, our family experienced three unrelated health issues. Two required surgery and the other an emergency room visit.

As you can imagine, the bills started rolling in. I called CHM and they were extremely helpful and worked within the hospital's time frame to receive the best discount. I am so appreciative for all CHM has done to help us. It's so much better than any health insurance I have had.

Thank you,

Beth Hewitt  
Fort Myers, FL

**Dear CHM,**

Thank you so much for everything you have done for us! With your help, all of the medical bills from our baby Emma's birth were shared. Had we not been a part of the CHM family we would not have been able to afford our maternity bills. Everyone at CHM have been wonderful to work with. May God bless all of you!

Sincerely,

Matthew, Virginia & Emma Rawe  
Lincoln, NE

**Dear CHM,**

I want to thank you from the bottom of my heart for coming through for us on the medical bills that I submitted. The timing was so perfectly orchestrated by God. Your ministry is amazing and I couldn't be more grateful. Thanks again!

Sincerely,

Rebecca Harris  
Las Vegas, NV

**Dear CHM,**

Thank you so very much for sharing my medical bills. A blessing from above indeed! Thank you again for helping me.

Sincerely,

Kim Redd  
Tampa, FL



## 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.*

**James & Jean Anich: 5345 Sunnyview Rd., Duluth, MN 55811** Jean suffered burns on 37 percent of her body.

**Aaron & Nichole Beiber: 519 Rocky Briar Ct., Richmond, TX 77406** The Beibers’ four-year-old daughter, Annabelle, has been diagnosed with ITP (a blood disorder that causes excessive bruising and bleeding).

**Carson & Brittany Ellis: 22933 Market St., Newhall, CA 91321** The Ellis’ one-year-old daughter, Elisabeth, has brain cancer.

**Brian & Susan Fedora: 2158 Walnut St., Sutter, CA 95982** Susan had a heart attack. Her husband, Brian, is very concerned for her.

**Kenneth & Jennifer Hanna: 1479 Middlebrook Rd., Staunton, VA 24401** Jennifer has aggressive breast cancer.

**Ronald & Loretta Jones: 1553 Duck Pond Dr., Apt. G, Creedmore, NC 27522** Loretta is recovering from brain surgery.

**Jason Peet: 110 E. Live Oak, Fredericksburg, TX 78624** Jason and his six children lost wife and mother, Elizabeth.

**Ronald & Barbara Perigo: 110 Mohican Way, Melbourne Beach, FL 32951** Ronald has prostate and metastatic bone cancer.

**Rick & Kathy Steele: 13332 SE 297th St., Auburn, WA 98092** Kathy has been diagnosed with cancer.

**Terry & Belinda Strickland: 7216 HWY 492, Union, MS 39365** Belinda’s sister-in-law, Brenda, was murdered by a stranger while cleaning at her church.

**Daniel & Crystal Tessman: PO Box 163, Somers, WI 53171** Daniel had a massive heart attack.

**Ray Weaver: 290 Gouglersville Rd., Reading, PA 19608** Ray and his five boys lost wife and mother, Marilyn.

**Alan & Heidi Winter: 5600 Short Rd., Fairburn, GA 30213** Alan had a stroke.

**Michelle Zuiches: 2440 Broadway St., San Francisco, CA 94115** Michelle and her one-year-old child lost husband and father, Joseph.

# Christian Healthcare

## Ministries

May 2017

In this issue:

	PAGE
CHM's medical director: serving God and country, in faith	2
Terrifying accidents, fervent prayer affect family of 14	3
Healthwatch: Low carb, high fat diets: healthy or harmful?	4
Mom of three uses CHM maternity program twice, with rave reviews	5
CHM staff member beats cancer; suggests what (and what not) to do if a loved one has an illness	6
CHM for newbies (part 5): "How do I submit medical bills to CHM?"	6
Members thankful for Gold program's pre-existing sharing schedule, learn the value of applying for financial assistance	7
Prayer Page	7
Meet your CHM staff: Robert Stachowiak and Temara Collins-Ford	10
Health Q & A with Dr. Jacobson: Home treatment for hemorrhoids?	14
Letters to CHM	17
Prayer requests	18
	19



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

Christian Healthcare Ministries  
The biblical solution to healthcare costs



*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.*