



**CHM**  
**Christian**  
**Healthcare**  
**Ministries**

**JANUARY**  
**2016**

**10**  
**WAYS TO GET YOUR**  
**HEALTH CARE**  
**DUCKS IN A ROW**



Young musician's  
 broken hip doesn't  
 break his faith



*CHM and your*  
**TAXES**

The reasons to  
**HAVE**  
**NO**  
**FEAR**

Member with brain  
 tumor learns that hope  
 in God doesn't disappoint



Photo credit: Matt Hunter

**The biblical solution to health care 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 Russell  
**Vice President & CFO:** Roger Kittelson  
**Editor:** Lauren Gajdek  
**Assistant Editors:** Katlyn Smith, Cara Drury  
**Web Editor:** Cara Drury  
**Contributing writers:** Rev. Howard Russell, Dr. Michael Jacobson, George Korda, Lauren Gajdek, Katlyn Smith

127 Hazelwood Ave.  
Barberton, Ohio 44203  
Phone: 800-791-6225  
Fax: 330-848-4322

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

## Challenges—real or imagined—and the reasons to have no fear

There are a great many of us who are about to be presented with a challenge we can't avoid or assign to someone else.

With the advent of the New Year, the challenge is writing "2016" on checks or anything else requiring a date.

Part of the problem is that it seems as if we just started writing "2015" a few weeks ago, yet an entire year has passed.

It's disconcerting. Even annoying. However, as challenges go, it's not very

heavy on the scale. Health and health care, on the other hand, can bring some of life's greatest challenges.

I have a friend whose challenge is fretting about physical problems. He's frustrated by the fact that when he feels an unusual pain or is beset by something other than a common cold, his brain races to the worst possible outcome.

He watched his mother deteriorate physically over time, with the nightstand next to her bed full of medications and her

life's calendar dominated by trips to the doctor. Her last years were spent in a nursing home. My friend is appalled by the thought of the same thing happening to him.

He freely admits that his challenge when he's physically hurting or feeling poorly is to keep his thoughts in check, to not be overly concerned, and, as the Bible says, to "fear not." He knows he's susceptible to unwarranted fears and that worrying won't add a single hour

*See "Have no fear," page 13*

## CHM and your taxes

*Editor's note: This article is for informational purposes only and shouldn't be considered legal, tax or accounting advice. Since every situation is unique, please seek the advice of a qualified tax professional.*

Tax season is almost here, so what as a CHM member should you do to prove to the IRS that you were a CHM member in 2015?

The answer: IRS Form 8965—"Health Coverage Exemptions"—is a form you'll need to include when filing your 2015 taxes. Part III is the only portion of the form you need to complete and submit along with your IRS Form 1040, 1040A or 1040EZ.

Form 8965 asks for the name of

individuals in your household, their Social Security numbers and what type of exemption you're claiming. The exemption code for CHM members is "D" (members of a health care sharing ministry).

You'll also need to indicate on the form whether members of your household are claiming an exemption for all of 2015 or only for certain months. If they weren't members the entire year, you may have to pay a prorated fine if your family had no health coverage during the months they weren't CHM members. (Your CHM join date appears on your membership card.)

Again, here are the steps to take when filing your taxes:

- (Part III **only**).
- 2. Use the exemption code "D" for members of a health care sharing ministry.
- 3. Please **do not** register with the health insurance marketplace or exchanges. As a CHM member, there is no reason or requirement for you to do so, and doing so will only cause confusion for you and for the government.

Please ask your tax professional about IRS Form 8965. If you use electronic software to file your taxes, the software should automatically ask you the questions that appear on IRS Form 8965. For a sample of Form 8965 and the most up-to-date information, please visit [chministries.org/taxes](http://chministries.org/taxes).

- 1. Complete IRS Form 8965

# 10 ways to get your health care ducks in a row

As we begin a new year, here are some tips to get the most from your CHM membership:

**1. Make sure you have the right CHM program for you.** It's vital to know the differences between CHM's Gold, Silver and Bronze programs. That's how to choose the right program for you or your family. The best time to switch programs is *before* you incur medical bills. Call CHM's Member Assistance department at 1-800-791-6225, ext. 5993, to make a change.

Please allow 30 days for changes to take effect. Medical bills you've already submitted—or those falling under a current medical incident you're experiencing—will be authorized at the lower program. More information is available at [chministries.org/programs](http://chministries.org/programs) and by viewing Guideline G at [chministries.org/guidelines](http://chministries.org/guidelines).

If you're eligible for Medicare, please be aware that the CHM Guidelines require you to have both Parts A and B to remain a CHM member. Medicare Parts C and D are optional.

**2. Consider joining Brother's Keeper,**

**CHM's program for catastrophic medical bills.** The Gold, Silver and Bronze programs all have a \$125,000 per-illness sharing limit. Bills for cancer, heart disease and transplants may exceed this limit. Brother's Keeper is a low-cost program through which members share catastrophic medical bills. With the Gold program and Brother's Keeper, there is no limit to how much can be shared. To learn more, go to [chministries.org/catastrophicbills](http://chministries.org/catastrophicbills).

**3. Check to see if all your dependents are included in your membership (if you want them to be included).** When you joined CHM—or anytime you made a membership status change—you received a membership card. If you don't have a card for a family member, it's possible the family member hasn't been added to your membership. To request a new card or inquire if a family member is part of your membership, please visit [chministries.org/contactus](http://chministries.org/contactus) and select "Billing" as the topic of your question.

**4. Consider opening a savings account or joining a discount plan for incidental medical expenses not shared by CHM.** CHM is generally much less expensive than health insurance. Many members

find it convenient and helpful to set up a regular savings account for incidental health expenses that aren't eligible for sharing. Some examples are dental care, vision expenses, doctor well visits, etc.

You can also seek out non-insurance discount plans for these types of expenses; many such plans exist and a number of them offer additional health services such as telemedicine. Some plans are listed in CHM's recommended health care provider and services directory at [chministries.org/providerlist](http://chministries.org/providerlist); you can find others simply by using an Internet search engine.

**5. Comparison shop for health services.** Medical prices vary widely among health care providers. When possible, comparison shopping can save you and fellow CHM members hundreds or even thousands of dollars. A great place to start is [healthcarebluebook.com](http://healthcarebluebook.com). Another website—[medibid.com](http://medibid.com)—is an auction-style site that enables visitors to receive bids for non-emergency care from multiple health care providers.

**6. Ask your primary care doctor, dentist, etc. if they offer discounts for self-pay or**

*See "Ducks in a row," page 12*

## Member with brain tumor learns that hope in God doesn't disappoint

Two missionaries found in CHM a Bible-based reason to hope in God's provision for their health care expenses while also helping other Christians pay their medical bills.



Photo credit: Matt Hunter

Ben and Melissa Melancon of Lawrenceville, Ga., joined the ministry in 2011. They had no idea God would take

them on a journey to show how powerful hope in Him can be.

In April 2014, Melissa had problems seeing out of her left eye.

Her doctor assumed she needed glasses and referred her to eye specialists, who then

referred her to a neuro-ophthalmologist. A brain scan revealed a tumor pressing against Melissa's optic nerve.

"The moment I found out I had a brain tumor, I simply wanted to commune with and be close to the Lord," Melissa said. "I remember praying, 'Jesus, I need You close to me.'" The Lord was faithful, said Melissa, to lead her beside quiet waters.

*See "Melancon testimony," page 6*

## Cancer: alternative treatment or conventional western medicine? (part 2)

© 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: 800-791-6225  
Fax: 330-848-4322

E-mail:  
[doc@chministries.org](mailto:doc@chministries.org)

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

*Editor's note: While individuals may hold differing opinions about alternative treatment, under CHM Guidelines the ministry does not share bills for alternative treatment regardless of the type of practitioner. To learn more, please read CHM Guideline N.1, available at [chministries.org/guidelines](http://chministries.org/guidelines).*

Last month's article featured a letter from a CHM member who supports alternative approaches to treating cancer, particularly as outlined in the book, *Cancer: Step Outside the Box*. This article series is not an endorsement of the book or of any specific practice. CHM Guidelines state that members don't share alternative care expenses; members choose to pursue alternative treatment at their own expense.

Let's explore a few more excerpts from last month's letter (in italics):

*A study conducted by the Department of Radiation Oncology at Northern Sydney Cancer Centre, which was published in the December 2004 issue of Clinical Oncology, revealed that an average of only 2.1 percent of adults live five years or more due to cytotoxic chemotherapy treatment ([ncbi.nlm.nih.gov/pubmed/15630849](http://ncbi.nlm.nih.gov/pubmed/15630849)). This is not an impressive "cure" rate.*

**Dr. Jacobson:** This was actually a "meta-analysis," meaning that, rather than conducting research themselves, the study's

authors reviewed the literature from past studies that examined survivability with and without chemotherapy. These studies included a variety of cancers and treatment approaches, whether surgical, radiation, chemotherapy or a combination of treatments.

As the member who wrote the letter pointed out, the authors concluded that chemotherapy only increased survival rates by about two percent. The article, however, has been criticized within the medical community. Despite its limitations, it does make a valid point that a patient and physician should at least ask the question, "Will chemotherapy really be worth it?" before embarking on a treatment course.

In addition to the possibility of its failure, chemotherapy may actually worsen quality of life. This is not news. There is significant scientific literature that warns about the ineffectiveness of chemotherapy in certain circumstances, particularly near the end of life.

Just this year, the Journal of the American Medical Association (JAMA) Oncology published an important article pointing out that chemotherapy recipients with end-stage cancer tended to do more poorly than those who do not receive it. [JAMA Oncol. Published online July 23, 2015. doi:10.1001/jamaoncol.2015.2378]

*Alternative cancer treatments are still considered "controversial." However, I think it's equally morally controversial that medical doctors and surgeons do not discuss any options with their patients other than the conventional "Big Three" (surgery, chemotherapy, radiation).... Certainly alternative therapies do not cure all cancers in all circumstances. But I think we need to, at the very least, consider all our options—and this means being informed of what they are.*

**Dr. Jacobson:** We certainly do need to consider our options. Research is an essential step in choosing the best treatment for any disease. Some years ago, I traveled on behalf of CHM to Mexico and spent a week touring alternative cancer treatment facilities, interviewing their directors and examining their approaches. I came away with three conclusions:

1. Despite all of the claims to cure, there was no "magic bullet." Patients with cancer did not seem to fare better using alternative treatment than those who followed conventional approaches. In fact, many of the facilities I visited offered nutritional and other related strategies, but combined them with conventional surgery, chemotherapy and radiation. I concluded that it's much better to take steps (when possible) to **prevent** cancer than to rely on a cure after it's diagnosed.
2. Almost no research was

*See "Cancer treatment," page 13*

# Young musician's broken hip doesn't break his faith in the Body of Christ

By Ricky Free, Ashland City, Tenn.

My family and I joined Christian Healthcare Ministries in 2013 after hearing about it from one of my wife's co-workers when she worked for Christian financial guru Dave Ramsey.

Contributing an affordable monthly amount to a Christian ministry and seeing it use that money to help other Christians in need was a no-brainer for us. Plus, we knew that Obamacare was looming on the horizon. We much preferred CHM's solution rather than paying into what we believe is a broken health insurance system.

In November 2014 I experienced significant pain and restricted movement in my left hip. I visited a chiropractor several times and even had an X-ray, but it revealed no problems. For months I dealt with the pain, hoping that a few more visits to the chiropractor would resolve the problem.

I'm a professional drummer, producer and songwriter in the Christian music industry. In May 2015 I was leaving my home studio after working all day. I bumped into a stand holding a heavy keyboard, causing the stand to collapse and the keyboard to fall down and back onto my left leg.

I fell on the concrete floor, causing my hip to break. "Something is very wrong," I thought. "Most 32-year-olds don't break a hip when they fall!"

The small hospital near our home transferred me to a larger medical center in nearby Nashville. I underwent a CT scan and an MRI. That's when doctors discovered a giant tumor in my hip bone—the reason my hip broke when I fell.

I was transferred to another hospital that specializes in the treatment I needed.

Surgery was performed to remove the tumor and repair my leg. I now have a rod in my leg going up to the ball and socket of my hip and through the side of my femur, screwed in on the outside.

Thankfully, we learned that the tumor was benign.

However, medical bills started piling up and we had no income since I wasn't working and my wife, Kelly, is a stay-at-home-mom caring for our two young sons. That's when we witnessed the Body of Christ coming together. Hundreds of fellow music artists, friends, family members, my publisher and others raised money to help with living expenses while I was unable to work.

Whenever I received a new medical bill in the mail, I submitted it online via the CHM Member Portal, which was easy and convenient. Staff members Terry Lawrence and Joy Spriggs were a great encouragement; Terry kept in touch with me throughout my ordeal and Joy helped answer questions about my bills. I've incurred more than \$100,000 in medical bills, received over \$70,000 in discounts and so far have seen CHM members share nearly \$40,000!

Today I'm still undergoing physical therapy—an expense CHM also shares under the Gold program—and am getting close to feeling normal again.

It was a humbling experience to see friends, family and CHM members all working together to help us in a time of



great need. I don't know what we would have done without them. Kelly and I have always tried to be givers and help others, but through their example, God gave us an entirely new perspective on giving and generosity. It reminds me of the chorus of "Give," a song by my friend and fellow Christian musician Jason Crabb:

*If you want to get love then give it  
If you want to feel some forgiveness  
You've got to let go and do some forgiving of  
your own  
If you want a friend then be one  
Need a little kindness, show some  
You'll be surprised at how much finds its way  
back home  
It don't matter what it is  
If you want it  
Give*

Kelly and I have recommended CHM many times over the past two years and several families have joined as a result. They couldn't be happier to be part of this big "family" of believers.

*Editor's note: Ricky Free spent nine years playing drums with award-winning Gospel artist Brian Free & Assurance. He has produced multiple GMA Dove Award-nominated albums, multiple No. 1 songs and Top 10 songs and has been named Producer of the Year several times. He has written a No. 1 song and several Top 10 songs.*

## Member joins CHM to satisfy law's requirements, finds God's timing perfect *By Charlene Alger, Winnsboro, S.C.*

In March 2014, my husband, Errol, researched Christian alternatives to insurance to see if any of them were eligible under the national health care law. Later that month, we—two very healthy people—became CHM members. We wanted to help like-minded believers with similar lifestyles pay for medical bills. Just as important, CHM was affordable for us.

In April, I suffered intense abdominal pain. I drove myself to the emergency room and collapsed in the parking lot. The emergency room staff rushed me into surgery to repair what I later learned was an infected perforation of my colon. The infection was quickly spreading throughout my body.

The doctor warned Errol that my odds didn't look good and that they were going to remove two feet of my colon. For several days, complications arose. My husband believed this was the end of our time together on Earth, but praise God, my condition improved and I was released 12 days later.

God knew we needed CHM, and we were able to pay every penny of our remaining \$72,000 in medical bills after discounts of nearly \$80,000. God's timing is perfect.



Our desire to join CHM began with the need to satisfy a government requirement, but today we send our monthly financial gift with great appreciation for this ministry that truly cares. We're blessed to now help others who face life-threatening situations.

Insurance companies don't work like this, but God does. He provides for His people through prayer, faith and sharing one another's burdens. Praise His name!

Thank you, Christian Healthcare Ministries, for being the example that Christ intended the church to be.

### Melancon testimony (continued from page 3)

"By drawing close to Him, I recognized that He was going to be a refuge to me."

After learning of the diagnosis, Ben and Melissa sought comfort and guidance from the Scriptures. "We studied the truths from God's Word about Him healing all our diseases, making and forming us, watching over us and being our deliverer," she said.

"Going through such a serious journey, the thought often crossed my mind: 'What if I die?' I would leave behind relationships, love, memories and more. But I also knew that I would fully experience the deepest expression of love and the deepest relationship I could ever have—my relationship with my Creator."

A spiritual battle raged as Melissa experienced times of doubt and uncertainty, but hope won out. "There were many moments when I had to make a choice: I could live in fear and anxiety that my life was about to end or I could live with the faith and hope that God knows

my days."

Melissa was encouraged as she spent more time in God's presence. "He drew me close and encouraged my heart. My faith deepened and I learned to see Him as a good father and healer."

In June 2014 Melissa underwent surgery that restored her eyesight from 50 to 98 percent. CHM members shared her remaining medical bills after the Melancons received nearly 50 percent in discounts. The couple praised the Lord, rejoicing in the truth of Hebrews 6:19: "This hope is a strong and trustworthy anchor for our souls."

A month later, the Melancons learned Melissa was pregnant. "We were filled with gratitude, faith and joy," she said. Melissa underwent a C-section since the baby was in breech presentation; their daughter was born healthy.

"My pregnancy was a symbol of God birthing a new hope in our lives, and

we followed the Lord's call to name her Hope," Melissa said. "She's a message from God about trusting Him and watching as He births something beautiful from our difficult circumstances."

Between the brain surgery and maternity bills, CHM members shared more than \$52,000. "All of our health care providers were willing to work with us and the CHM staff was always loving, pointing us back to Jesus in our time of need," Ben said.

The Melancons are happy to have their health scare behind them, but they're even more pleased they learned to cling to hope in the Lord. "What we experienced is a powerful reminder that God wants to give us hope that anchors our soul—and even joy—when we go through trials," Melissa said.

*Editor's note: A video of the Melancons' testimony is at [vimeo.com/141279677](https://vimeo.com/141279677).*

*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*

January 2016

## What is the Prayer Page?

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

Most of 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.

See the sidebars on pages 8-9 for more information on how to give.

### Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave  
Attn: Prayer Page  
Barberton, OH 44203

Phone: 800-791-6225  
(ask for the Prayer Page)  
Fax: 330-798-6105

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

*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. David Allan: PO Box 5275, Kalispell, MT 59903 (djallan5@gmail.com)** Condition: heart surgery. Total bills: \$41,402. **Donations: \$35,881. Remaining: \$5,521.**

**2. Kyle Barnes: 194 Elm St., Covington, GA 30014** Condition: rare heart condition. Total bills: \$61,443.

**3. Kathy Baxter: 292 Alcodra Dr., Orofino, ID 83544** Condition: total hip replacement. Total bills: \$18,981.

**4. Billie Biggert: 11101 Balcones Woods Cir., Austin, TX 78759** Condition: knee replacement surgery. Total bills: \$2,787. **Donations: \$385. Add-on bills: \$296. Remaining: \$2,698.**

**5. Thomas Bordonaro: 5157 Wabash River St., Dublin, OH 43016 (bordonarot@sbcglobal.net)** Condition: hip replacement surgery. Total bills: \$29,732. **Donations:**

**\$28,581. Add-on bills: \$4,178. Remaining: \$5,329.**

**6. Paula Bowersox: 5930 Mountain Rd., McAlisterville, PA 17049** Condition: bone cancer. Total bills: \$4,599. **Donations: \$2,678. Add-on bills: \$3,312. Remaining: \$5,233.**

**7. Frankie Bradshaw: 3002 Loraine St., Fort Worth, TX 76106 (frankbeans2201@yahoo.com)** Condition: ulcerative colitis. Total bills: \$8,388. **Donations: \$5,308. Remaining: \$3,080.**

**8. Alan Branham: 2778 Spokane Creek Rd., East Helena, MT 59635 (alanbranham@gmail.com)** Condition: throat cancer. Total bills: \$40,138. **Donations: \$64,279. Add-on bills: \$46,457. Remaining: \$22,316.**

**9. Kathleen Brubaker: 110079 SE 50th Ave., Sawyer, KS 67134** Condition: autoimmune disease. Total bills: \$13,013. **Donations: \$2,742. Remaining: \$10,271.**

**10. Daniel Brueckner: 13311 Brice Ln., Burton, TX 77835** Condition: heart surgery. Total bills: \$5,475.

**11. David T. Campbell: PO Box 453, Powell, WY 82435** Condition:

spinal stenosis/laminectomy. Total bills: \$50,746.

**Donations: \$10,357. Remaining: \$40,389.**

**12. Sharon Cannedy: 7910 U.S. Hwy 82 E, Blossom, TX 75416** Condition: allergies/adenoidectomy.

Total bills: \$4,837. **Donations: \$1,147. Remaining: \$3,690.**

**13. Catherine Cantrell: 902 St. Rt. 61, Lot 50, Marengo, OH 43334** Condition: surgery for herniated disc. Total bills: \$81,385. **Donations: \$6,969. Remaining: \$74,416.**

**14. Marissa Carlson: 12735 Regal Pine Ln., Houston, TX 77070** Condition: torn ACL ligament. Total bills: \$16,720. **Donations: \$13,230. Remaining: \$3,490.**

**15. David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462** Condition: congestive heart failure and diabetes complications. Total bills: \$13,309. **Donations: \$7,629. Add-on bills: \$175. Remaining: \$5,855.**

**16. Fausto Cebeira, c/o Miriam Miller: 767 File Rd., Milton, PA 17847 (trozkesykes@yahoo.com)** Condition: severe back pain. Total bills: \$31,158. **Donations: \$17,053. Remaining: \$14,105.**

**17. Martin Coates: 2480 Keene Summit Rd., Wysox, PA 18854 (cctransport2@gmail.com)** Condition: non-Hodgkin's lymphoma, blood clots in the lungs and abdominal ascites. Total bills: \$9,070. **Donations: \$128,823. Discounts: \$5,392. Add-on bills: \$194,484. Remaining: \$69,339.**

**18. David Cooper: PO Box 134, Woodland, NC 27897** Condition: heart procedure. Total bills: \$47,249.

**19. Jane Cowart: PO Box 1613, Haines, AK 99827 (wcowart@57@live.com)** Condition: fibroid tumors/hysterectomy. Total bills: \$54,887. **Donations: \$16,306. Remaining: \$38,581.**

## Prayer Page Giving

**Prayer Page total needs remaining this month: \$1,904,345**

Each need would be met **in full** if each member family contributed **\$26.50** this month or **\$8.84** for the next three months.

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

*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 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*

**20. Robert Daily: 2825 East B St., Torrington, WY 82240 (judy@wagonswestrealty.com)** Condition: tachycardia (racing heart). Total bills: \$49,216. **Donations: \$42,007. Remaining: \$7,209.**

**21. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com)** Condition: intervertebral disc disorder. Total bills: \$61,534. **Donations: \$38,856. Add-on bills: \$500. Remaining: \$23,178.**

**22. Lowell Devitt: 47961 258th St., Brandon, SD 57005** Condition: heart attack and procedure. Total bills: \$46,833.

**23. Vonda Douglas: 7410 Bar D Lane., Farmersville, TX 75442** Condition: bleeding ulcer. Total bills: \$3,598. **Donations: \$355. Remaining: \$3,243.**

**24. Laura Ellsworth: 4874 Palo Dr., Tarzana, CA 91356** Condition: knee replacement. Total bills: \$2,009. **Donations: \$198. Remaining: \$1,811.**

**25. Kalin Elston: 586 Private Rd. #1110, Stephenville, TX 76401** Condition: hernia repair and colonoscopy. Total bills: \$12,353. **Donations: \$3,955. Remaining: \$8,398.**

**26. Bobbie Flowers: 113 Lawrence Rd., West Columbia, SC 29170** Condition: gallbladder surgery. Total bills: \$17,558.

**27. Reed Foust: 3151 Stillhouse Creek Dr #18119, Atlanta, GA 30339** Condition: inguinal hernia. Total bills: \$3,859.

**28. Candace Garner: 3756 Rd. 84, Lingle, WY 82223** Condition: ureter repair. Total bills: \$34,476. **Donations: \$3,239. Remaining: \$31,237.**

**29. Cora Garth: 27460 Pierce St., Southfield, MI 48076** Condition:

hysterectomy. Total bills: \$15,034.

**30. Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528** Condition: atrial fibrillation/heart ablation. Total bills: \$76,810. **Donations: \$15,623. Add-on bills: \$2,646. Remaining: \$63,833.**

**31. Carol Gray: 815 Blackbird Forest Rd., Townsend, DE 19734** Condition: back surgery. Total bills: \$7,500. **Donations: \$3,774. Remaining: \$3,726.**

**32. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118** Condition: heart condition. Total bills: \$41,766. **Donations: \$17,177. Add-on bills: \$1,376. Remaining: \$25,965.**

**33. David & Christy Havird: 720 Cannon Bottom, Belton, SC 29627** Condition: The Havirds' young son, Grady, suffered a perforated eardrum. Total bills: \$52,580.

**34. Jeffrey Hegstrom: 11802 Summerhaven Circle, Gulfport, MS 39503** Condition: surgery for shattered elbow. Total bills: \$19,238.

**35. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com)** Condition: brain tumor treatment. Total bills: \$107,497. **Donations: \$86,818. Remaining: \$20,679.**

**36. Roy Heine: 2007 Road R., Waco, NE 68460** Condition: total knee replacement. Total bills: \$11,129.

**37. Mary Helmuth: 267 Church Lake Rd., Statesville, NC 28625 (hishandmaid@outlook.com)** Condition: gallbladder surgery. Total bills: \$16,128. **Donations: \$9,365. Remaining: \$6,763.**

**38. Eugene Hochstetler: 60992 SR 13, Goshen, IN 46528** Condition: varicose veins surgery. Total bills: \$8,879. **Donations: \$2,925. Remaining: \$5,954.**

**39. Joy Hughes: 11 Swaim Dr., Thomasville, NC 27360** Condition: knee condition. Total bills: \$2,847.

**40. Jill Isken: 651 E Cedar Ave., Cedar Grove, WI 53013 (zach7777@hotmail.com)** Condition: uterine fibroid tumors. Total bills: \$22,889. **Donations: \$13,542. Add-on bills: \$23,054. Remaining: \$32,401.**

**41. Faith Jelle: P.O. Box 169, Kykotsmovi, AZ 86039** Condition: Three spinal surgeries. Total bills: \$22,053. **Donations: \$4,368. Discounts: \$1,500. Remaining: \$16,185.**

**42. Jane Jones: 38420 Palomino Ln., Burns, OR 97720** Condition: arthritis/hip replacement. Total bills: \$29,591. **Donations: \$2,920. Remaining: \$26,671.**

**43. Delane Jorgenson: 2711 190th St., Luck, WI 54853 (delanejorgenson@yahoo.com)** Condition: anemia and polyps. Total bills: \$17,556. **Donations: \$18,896. Add-on bills: \$9,449. Remaining: \$8,109.**

**44. Linda Kauffman: 141 Nina Dr., Montezuma, GA 31063** Condition: total knee replacement. Total bills: \$12,415. **Donations: \$4,201. Remaining: \$8,214.**

**45. Jana Kendrick: 8276 W Farm Rd. 168, Republic, MO 65738** Condition: blood clot/vein surgery. Total bills: \$5,560. **Donations: \$1,314. Add-on bills: \$173. Remaining: \$4,419.**

**46. Rhonda Kessler: 70479 SE 60th Ave., Sawyer, KS 67134** Condition: osteoarthritis/knee replacement. Total bills: \$10,022.

**47. Elizabeth Koehn: 29 E Main St., Dalton, OH 44618** Condition: chronic obstructive pulmonary disease (COPD). Total bills: \$5,065.

**48. Daniel Kranz: 3101 Old**

**Naches Hwy., Yakima, WA 98908**  
Condition: total knee replacement.  
Total bills: \$23,704. **Donations:**  
**\$7,983. Remaining: \$15,721.**

**49. Darlene Ladines: 375 Old  
Inland Empire Hwy, Prosser, WA  
99350** Condition: hysterectomy.  
Total bills: \$27,600. **Donations:**  
**\$12,405. Remaining: \$15,195.**

**50. Lucinda Lauver: c/o Tim  
Lauver, 124 Lauver Lane,  
Mifflintown, PA 17059** Condition:  
dystonia (neurological disorder).  
Total bills: \$4,416. **Donations:**  
**\$3,933. Add-on bills: \$36,351.  
Remaining: \$36,834.**

**51. Christopher Lee: 195  
Chicken Pike, Smyrna, TN 37167**  
Condition: benign bone tumor/  
leg surgery. Total bills: \$8,188.  
**Donations: \$1,944. Remaining:**  
**\$6,244.**

**52. Keng Fun Lee: 3328  
Shepperton Blvd., Indianapolis,  
IN 46228** Condition: degenerative  
disc disease. Total bills: \$34,007.  
**Donations: \$3,375. Remaining:**  
**\$30,632.**

**53. Larry Lee: 5237 Little  
Cacapon Rd., Romney, WV  
26757** Condition: Larry's wife,  
Donna, passed away after battling  
autoimmune-related pneumonia.  
Total bills: \$6,472. **Donations:**  
**\$19,074. Add-on bills: \$25,684.  
Remaining: \$13,082.**

**54. Rose Lee: 517 Heather Dr.,  
Round Rock, TX 78664 (rosemary.  
lee213@gmail.com)** Condition:  
Stage 4 (advanced) breast cancer.  
Total bills: \$16,778. **Donations:**  
**\$11,072. Remaining: \$5,706.**

**55. Jennifer Lehman: 2923  
Pafko Dr., Sarasota, FL 34232  
(willielehman@gmail.com)**  
Condition: surgery for female  
problems. Total bills: \$13,663.  
**Donations: \$5,680. Remaining:**  
**\$7,983.**

**56. Kimberly Luckey: 5773 West  
Fork Rd., Darby, MT 59829**  
Condition: multiple heart surgeries.  
Total bills: \$37,987. **Donations:**  
**\$3,778. Remaining: \$34,209.**

**57. Deborah Makarius: 27701  
Jackson Rd., Circleville, OH  
43113** Condition: multiple auto-  
immune diseases. Total bills: \$5,216.  
**Donations: \$1,693. Add-on bills:**  
**\$661. Remaining: \$4,184.**

**58. Chris Marcum: 461 Yale  
Ave., Rexburg, ID 83440  
(jmarcum1127@gmail.com)**  
Condition: back surgery. Total  
bills: \$17,943. **Donations: \$9,974.  
Discounts: \$1,707. Remaining:**  
**\$6,262.**

**59. Ray McAllister: 8936 Grove  
St., Berrien Springs, MI 49103**  
Condition: double inguinal  
hernia repair. Total bills: \$1,226.  
**Donations: \$618. Add-on bills:**  
**\$11,347. Remaining: \$11,955.**

**60. Gina McDonald: 1349  
Morstein Rd., West Chester, PA  
19380** Condition: rotator cuff repair.  
Total bills: \$12,062. **Donations:**  
**\$2,832. Remaining: \$9,230.**

**61. Suzanne McDonald: 9211  
Acorn Dr., Woodway, TX 76712**  
Condition: heart valve replacement/  
aorta repair. Total bills: \$18,698.  
**Donations: \$2,427. Remaining:**  
**\$16,271.**

**62. Cynthia Miller: 946 W 630 S.,  
Apt. 50, Pleasant Grove, UT 84062**  
Condition: gallbladder surgery. Total  
bills: \$13,990. **Donations: \$1,400.  
Remaining: \$12,590.**

**63. Rita Mitchell: 906 28th St. SW,  
Hickory, NC 28602** Condition:  
carotid artery surgery. Total bills:  
\$28,641.

**64. Vickie Morris: 1012 Norwich  
Rd., Charlotte, NC 28227  
(vickieinhisgrace@yahoo.com)**  
Condition: surgery and other medical  
difficulties. Total bills: \$76,446.

**Donations: \$47,453. Add-on bills:**  
**\$148. Remaining: \$29,141.**

**65. Margaret Napier: 2475  
FM 699, Carthage, TX 75633**  
Condition: Margaret's young  
daughter, Addison, underwent  
surgery for esotropia (an eye  
condition). Total bills: \$6,854.  
**Donations: \$2,363. Remaining:**  
**\$4,491.**

**66. Georgia Nicholson: 1390  
Topaz Ln., Gardnerville, NV 89460  
(georgia@frontier.com)** Condition:  
hip replacement. Total bills: \$72,516.  
**Donations: \$33,894. Remaining:**  
**\$38,622.**

**67. Alan Nortz: 164 Apollo Rd. SE,  
Carrollton, OH 44615** Condition:  
heart condition (arrhythmia). Total  
bills: \$29,126.

**68. Becky Olmstead: 1189 Walnut  
Hall Lane, Boyce, VA 22620**  
Condition: surgery for leg pain. Total  
bills: \$8,950. **Donations: \$1,914.  
Remaining: \$7,036.**

**69. Martha Ortiz: 4633 Caverns  
Dr., Kissimmee, FL 34758**  
Condition: cancer. Total bills:  
\$29,041. **Donations: \$25,714.  
Remaining: \$3,327.**

**70. Donna Paone: 137 N 6th  
St., Olean, NY 14760** Condition:  
thyroid condition/goiter. Total  
bills: \$9,086. **Donations: \$917.  
Remaining: \$8,169.**

**71. Lisa Patterson: 9577 S 161st  
W Ave., Sapulpa, OK 74066**  
Condition: heart condition. Total  
bills: \$14,652.

**72. Albina Perevertaylo: 7230  
22nd St., Rio Linda, CA 95673  
(davidp0693@gmail.com)**  
Condition: hypertension. Total  
bills: \$22,673. **Donations: \$9,422.  
Remaining: \$13,251.**

**73. Randi Pewzner: PO Box 95624,  
Seattle, WA 98145** Condition:  
uterine fibroids/hysterectomy. Total

## How do I use the Giving Guide?

In the Giving Guide on page 11, 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 #58.

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 your gift 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 1-800-791-6225, ext. 5993. Donations can be made online via the CHM Member Portal at [chministries.org/members](http://chministries.org/members).

bills: \$8,328. **Donations: \$857. Remaining: \$7,471.**

**74. Sid Pfaff: 3027 E Packard Dr., Gilbert, AZ 85298 (sid@taginsuranceservices.com)** Condition: hip pain/arthroplasty. Total bills: \$15,526. **Donations: \$8,859. Remaining: \$6,667.**

**75. Steve & Sarah Ramsey: 505 S Harris Rd., Corsicana, TX 75110** Condition: The Ramsey's young daughter, Ava, suffered from spina bifida. Total bills: \$19,507.

**76. Eric Rieck Sr.: 798 N Prairie Meadow Ln., Oronogo, MO 64855** Condition: multiple surgeries for hernia removal. Total bills: \$74,626. **Donations: \$107,779. Add-on bills: \$82,109. Remaining: \$48,956.**

**77. Stephen Schmelzer: 330 North Barneburg Rd., Medford, OR 97504** Condition: heart attack/stent inserted. Total bills: \$3,215. **Donations: \$18,602. Add-on bills: \$31,522. Remaining: \$16,135.**

**78. Angelica Segui-Kuhl: PO Box 190102, Atlanta, GA 31119** Condition: deviated septum. Total bills: \$19,611. **Donations: \$1,935. Remaining: \$17,676.**

**79. Christalyn Simpson: 4200 Shoshoni Ave., Anchorage, AK 99516** Condition: Bone deformity/hammertoe. Total bills: \$3,786.

**80. Pavel Smid: 679 N. Hill Rd., Kalispell, MT 59901** Condition: heart attack. Total bills: \$58,529. **Donations: \$5,844. Remaining: \$52,685.**

**81. Don Smith: 500 Anthony Dr., Centreville, MI 49032 (preechit@gmail.com)** Condition: spondylolisthesis (vertebrae condition). Total bills: \$62,133. **Donations: \$50,262. Remaining: \$11,871.**

**82. Richard Smithers: 818 Southmoor Ln., Round Lake Beach, IL 60073** Condition: groin injury. Total bills: \$24,005. **Donations: \$2,909. Remaining: \$21,096.**

**83. David T. Stark: 6620 Churn Creek Rd., Redding, CA 96002** Condition: gallbladder surgery. Total bills: \$28,768. **Donations: \$15,472. Remaining: \$13,296.**

**84. Sean Statkus: 3165 Peg Leg Mine Rd.,**

**Jamul, CA 91935** Condition: herniated disc/back surgery. Total bills: \$58,776. **Donations: \$5,914. Remaining: \$52,862.**

**85. W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com)** Condition: osteoarthritis/hip replacement. Total bills: \$69,534. **Donations: \$37,814. Remaining: \$31,720.**

**86. Michael Stringer: 9603 Wildwood Dr., Chardon, OH 44024** Condition: Achilles tendon surgery. Total bills: \$20,240. **Donations: \$14,278. Remaining: \$5,962.**

**87. Michael Summers, Jr.: 1387 Hidden Forest Dr., Goodview, VA 24095 (mcs\_jr72@yahoo.com)** Condition: back surgery. Total bills: \$15,006. **Donations: \$9,134. Remaining: \$5,872.**

**88. William Taylor: 9958 Banbury Ct., Powell, OH 43065 (william@tayloredtutoring.us)** Condition: prostate cancer. Total bills: \$33,976. **UPDATE: Donations: \$23,101. Remaining: \$10,875.**

**89. Keven Thomas II: 5941 New Hartford St., Apt. 2, Wolcott, NY 14590** Condition: nasal polyp removal. Total bills: \$12,399. **Donations: \$5,966. Remaining: \$6,433.**

**90. Amber Thulin: 10585 Sundance Mtn., Littleton, CO 80127** Condition: deviated septum. Total bills: \$10,775. **Donations: \$3,523. Remaining: \$7,252.**

**91. Paul Turek: 806 9th Ave SW, Sidney, MT 59270** Condition: total hip replacement. Total bills: \$6,738. **Donations: \$1,587. Remaining: \$5,151.**

**92. James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021** Condition: shoulder replacement surgery. Total bills: \$17,688. **Donations: \$22,195. Add-on bills: \$30,612. Remaining: \$26,105.**

**93. Eva Wagler: 6957 N 550 E, Montgomery, IN 47558** Condition: heart condition. Total bills: \$8,788. **Donations: \$867. Add-on bills: \$50,454. Remaining: \$58,375.**

**94. Abigail Walker: 1401 Boardwalk Dr., Windsor, CO 80550** Condition: Crohn's

disease. Total bills: \$62,275. **Donations: \$36,287. Add-on bills: \$2,823. Remaining: \$28,811.**

**95. Steve Willingham: 1138 Daffodil Rd., Wray, GA 31798 (sgwdw@windstream.net)** Condition: pancreatic cyst. Total bills: \$6,988. **Donations: \$3,655. Remaining: \$3,333.**

**96. Willie "Cliff" Wilson: 15664 Mountain Valley Place, Lakeside, CA 92040** Condition: heart ablation. Total bills: \$4,000. **Donations: \$566. Add-on bills: \$65,545. Remaining: \$68,979.**

**97. Cathy Wright: 8110 Rogue River Hwy #14, Grants Pass, OR 97527** Condition: achalasia (rare esophagus disorder) and botulism. Total bills: \$51,808. **Donations: \$33,924. Add-on bills: \$868. Remaining: \$18,752.**

**98. Hannah Wright: 3279 38th Ave., Columbus, NE 68601** Condition: pelvic/abdominal pain. Total bills: \$13,595. **Donations: \$1,341. Remaining: \$12,254.**

**99. Cheryl Wyant: 6600 W 45th St. N., Wichita, KS 67205** Condition: hip replacement. Total bills: \$13,620. **Donations: \$1,344. Add-on bills: \$2,779. Remaining: \$15,055.**

**100. Timothy & Sheryl York: 31 E. Center St., Lititz, PA 17543 (sherylyork@gmail.com)** Condition: The Yorks' 12-year-old daughter has scoliosis that required spinal fusion and rod insertion. Total bills: \$86,883. **Donations: \$84,212. Remaining: \$2,671.**

**101. Anna Zavala: 2249 Bells Chapel Rd., Waxahachie, TX 75165** Condition: benign tumor removal. Total bills: \$2,561.

### Prayer Page Giving Guide

Membership #	Need #	Membership #	Need #
100025-100954	24	159245-160122	53
100962-102686	101	160128-160972	72
102687-104389	100	160973-161878	83
104400-105569	04	161880-162837	16
105572-106974	39	162838-163759	71
106976-107905	07	163761-164701	29
107928-108770	23	164703-165637	99
108772-109467	69	165638-166532	49
109479-110041	95	166536-167473	48
110042-110641	14	167474-168285	77
110643-111196	12	168286-169146	41
111200-111759	31	169148-169984	61
111762-112292	79	169986-170943	26
112293-112862	27	170945-171878	78
112871-113504	57	171879-172914	97
113505-114069	45	172916-173953	03
114073-114620	65	173955-175036	34
114623-115184	47	175038-176132	75
115212-116128	91	176134-177282	35
116137-117760	06	177283-178417	82
117768-119750	05	178419-179615	08
119758-121812	10	179618-180906	21
121820-124195	01	180907-182434	32
124201-126288	54	182436-184054	92
126292-128206	15	184057-185628	42
128209-130579	87	185629-187315	63
130580-132853	38	187316-189000	94
132854-135702	86	189001-190597	67
135713-138521	51	190599-192145	64
138522-142937	58	192146-193740	52
142944-143542	89	193744-195283	28
143543-144159	74	195284-196789	85
144160-144812	37	196792-198278	40
144813-145432	68	198279-199819	56
145434-146081	20	199822-201462	50
146083-146686	90	201463-203200	19
146690-147326	73	203201-204959	66
147328-148366	55	204960-206823	11
148367-149292	43	206824-208952	22
149294-150089	70	208953-211137	18
150090-150881	44	211139-213546	76
150883-151635	25	213547-215971	33
151636-152356	60	215972-218454	80
152357-153159	46	218455-220898	84
153160-153977	09	220900-223557	93
153978-154842	88	223558-226157	02
154843-155699	36	226158-228951	30
155700-156616	81	228952-231787	96
156618-157528	59	231788-234500	17
157532-158359	98	234501-237257	13
158362-159242	62		

## Meet your CHM staff: Robin Bennett and Sherry Noland

To ensure prompt service as CHM grows, the ministry's Needs Processing department recently hired two new employees to enter members' medical bills into the CHM database.



**Robin Bennett** was raised in Norton, Ohio, and earned a vocal degree from Mount Vernon Nazarene University,

Mount Vernon, Ohio. She worked in ministry for 13 years, then with Westminster Presbyterian Church in Akron, Ohio, as finance manager and newsletter graphic designer. She began working at CHM in May 2015.

"I enjoy working side-by-side with other Bible-believing Christians at CHM. What a privilege it is," said Robin. "We care about our members and their medical circumstances. I'm honored to pray daily for each situation I hear about."

Robin gave her life to the Lord at age 12. "God was speaking to my heart from a young age. I knew it was time to turn to Him, so I prayed at the altar and gave my heart to Him." She now attends Massillon Church of the Nazarene in Massillon, Ohio.

During hard times, Robin leans on Jeremiah 29:11. "I've been through many extreme life events. If I looked only at those events, I'd find no hope. But when I look at my life in light of Jeremiah 29:11, I know God is in control and holds me in the palm of His hand."

Passionate about music, Robin spends much of her free time as a Church of the Nazarene song evangelist. "I sing every chance I get and in many different venues. I have sung at Stan Hywet Hall & Gardens in Akron—the historic home of the Goodyear Tire and Rubber Company's founder—for the past seven years. I also have sung at ball games, weddings, funerals, in choirs and have performed various concerts."

Some of Robin's other favorite pastimes are planting flowers and walking portions of the 100-mile-long Ohio and Erie Canal Towpath Trail.

Robin has two adult daughters. Sabrina is a graphic designer for Envisage Information Systems in Ithaca, N.Y. Morgan works as a nail technician in Fairlawn, Ohio.



**Sherry Noland** comes to CHM with seven years of experience in medical billing. Before joining the CHM staff, she worked for

Team Health—one of Akron's largest medical billing companies—entering patient emergency room medical bills into the company's database.

"Unbeknownst to me," said Sherry, "God was preparing me for CHM's amazing ministry. His divine intervention is enabling me to help others in the midst of their emotional and physical struggles. I'm blessed to pray, support, encourage and love fellow believers around the world."

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

### Hernias need surgery

**Q:** I developed an umbilical hernia in the last two days for no discernible reason. I have an appointment with my health care provider and they advised me what to keep an eye on in the meantime. I've tried to research the best diet for this condition and found a lot of contradictory material. The hernia is small and I was able to push some of the tissue back through the abdominal wall.

I am 28, female, have never been pregnant, am not overweight and have no complicating health conditions. Are there foods I should make sure to eat and others to avoid until this is resolved? Thank you so much.

**A:** A true hernia is a structural problem and therefore requires a surgical, not dietary, solution. A hernia develops because a “hole” forms—or a hole never closed completely during development—in one or more layers of the abdominal wall. This allows intestinal contents to “herniate” (protrude) through the hole. This situation creates a visible bulge underneath the skin.

Hernias can be dangerous. If the intestines get caught, the supply of

blood and other body fluids can be cut off (strangulation), resulting in death to the herniated bowel (called infarction). Such cases are surgical emergencies.



Hernia surgeries are generally low-risk and are usually very successful. Depending on the size of the hole, a graft material

may be necessary.

*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.*

### Ducks in a row (continued from page 3)

**private-pay patients.** CHM encourages members to seek discounts on their major medical care. However, the principle of taking control of your health care costs isn't limited to expenses CHM shares. Ask your dentist, ophthalmologist, and other health care providers if they offer a discount for self- or private-pay patients—you may be surprised (in a good way) at their response.

**7. Put together a “medical emergency folder” and store it in a safe, accessible place.** To put your loved ones' minds at ease, include all of the information they'd need if you became incapacitated and required medical care. Some suggestions are:

- Social Security number
- a list of your medications
- family health history
- health care providers' contact information
- Medical Power of Attorney document (if you have one)

- the CHM Guidelines (available at [chministries.org/guidelines](http://chministries.org/guidelines))
- a copy of your CHM membership card and any insurance cards
- a letter from CHM addressed to health care providers (available at [chministries.org/HealthCareProviderLetter2016.pdf](http://chministries.org/HealthCareProviderLetter2016.pdf)).

**8. Send your Checklist of Understanding Form to CHM.** CHM is unable to share medical bills if the ministry hasn't received your complete Checklist of Understanding Form. You can complete a digital version of the form by logging into your Member Portal account at [chministries.org/members](http://chministries.org/members).

**9. Consider sending cards or notes to Christian brothers and sisters in need.** Through CHM, there are many opportunities to lift fellow believers up in prayer and encourage them through the written word. Prayer cards included in

monthly Member Gift Form and quarterly Brother's Keeper mailings list the name and address of a fellow member in need. The newsletter's Prayer Page also contains fellow members' contact information.

**10. Evaluate your ability to give to Prayer Page needs.** The monthly newsletter's Prayer Page is a tangible means of expressing care and concern for fellow members. A small donation each month goes a long way toward meeting these bills from members' pre-existing conditions. You can give online via the Member Portal ([chministries.org/members](http://chministries.org/members)), by phone at 1-800-791-6225, ext. 5993, or by including a check with your regular monthly financial gift.

**Have no fear (continued from page 2)**

to his life. Still, it's a personal challenge, which he knows is terribly minor compared to challenges faced by people undergoing chemotherapy or radiation treatment; kidney failure; congestive heart failure; Parkinson's disease; degenerative maladies; and the long list of other diseases that afflict humankind.

I sometimes look at my sons and marvel at their resilience in the face of many challenges.

Our oldest son, Stephen, is a high-functioning autistic person. Generally a delightful young man of 28, he's extremely proficient and knowledgeable about some things; however, his condition means that as his body ages, his mind and moods remain childlike in many ways.

Our other son, Joseph, 22, an accomplished guitarist and drummer, has lived since he was eight years old with a tumor wrapped around his hypothalamus,

which affects multiple body functions and activities. He's fine as long as the tumor doesn't grow, which, thankfully, it hasn't for years.

Stephen and Joseph have enabled my wife, Barbara, and me to see and experience—up close—trials in daily life and activities. Is our family life different than most families? Certainly. But it's for a reason, perhaps so others can see Christians leaning on the “everlasting arms” as they confront these particular types of challenges.

Each week at the CHM chapel service we present a list of members' prayer requests. There are members dealing with truly daunting issues. We hold them up before the Lord, because while God doesn't promise in the Bible that our lives will be trouble or challenge-free, He promises to be there—always—for us.

What brings us at CHM joy is knowing that the work we're doing is to enable you,

our members, to affordably and biblically pay your medical bills.

Under our Guidelines—the rules of the CHM “road”—we work daily with hundreds of members whose medical providers will receive payment because other members are sharing their resources to make sure those with needs can concentrate on getting well, not on how the bills will be paid.

Now that 2016 is here, you may have trouble remembering what date to write, but you won't have any problem knowing who is standing shoulder-to-shoulder with you if you have a medical need: many thousands of people you'll never see or meet in this lifetime. But they're your CHM and Christian family, nevertheless.

It's great to be a member of God's family. Happy New Year!

**Cancer treatment (continued from page 4)**

published by these organizations. While their marketing touted high cure rates, there was no objective data upon which to base those claims. Scripture calls on us to “test the fruit” and make sure that what is claimed is real. With all of its shortcomings, at least conventional

medicine seeks to remove bias and objectively test treatment effectiveness.

3. It was sad to watch Americans go to Mexico in pursuit of alternative approaches to their illnesses, but that was their option. However, such freedom also comes with responsibility, and there are

many conflicting voices beckoning for our health care dollars.

**Meet your CHM staff (continued from page 11)**

Sherry decided to follow Jesus Christ when a song and chalk artist evangelist spoke at her childhood church. The artist illustrated the Gaither Vocal Band song “Till The Storm Passes By” as he sang each lyric. “He drew a boat with a torn sail that was in the middle of crashing ocean waves. Next, he drew God's hand reaching down from heaven holding a person in the palm of His hand. I realized then that God would always protect me.”

Sherry grieves for CHM members

navigating difficult times because she, too, experienced heartbreak when her son passed away in 2006 from an automobile accident. “The grief journey is the hardest walk I've ever traveled,” she said. “The truth of Psalm 34:18 helped me survive: ‘The Lord is close to the brokenhearted, and He saves those whose spirits have been crushed.’”

God became most real to her when, at her son's funeral, the preacher sang “Till The Storm Passes By” without Sherry's

knowledge that would be one of the songs he chose. “God comforted me and showed Himself real through my pain. I wasn't alone because He carried me. What Satan meant for destruction, God miraculously healed. I give Him the glory.”

Sherry and her husband, Bill, have a daughter (Nichole) and granddaughter (Laci) with whom Sherry spends much of her spare time. She also enjoys decorating and making floral arrangements.

## 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 would like to thank the Lord, first of all, for such a biblically-based ministry that stands behind the Word of God when it comes to sharing one another's burdens. Thank you, also, to my bothers and sisters in Christ who sent me cards, words of encouragement and who lifted me up in prayer.

It was amazing to receive cards and notes from so many people in many different states. You touched my heart during my time of need.

I began having heart trouble and didn't know what was going on. Chest pains led to an emergency room visit and a heart monitor. A cardiologist did several more tests, and I failed a stress test. He recommended a heart catheterization.

Praise the Lord there were no blockages. I truly believe it's through prayer and God's healing that I'm pain-free today. I haven't had any more trouble.

I also want to encourage members to ask for discounts. I asked my health care providers to give me the same rate they give insurance companies. I showed them my CHM card and explained how the ministry works. I also applied for financial aid. My bills totaled nearly \$38,000 before discounts and financial aid. Discounts reduced my bills to about \$8,700. That's amazing! CHM sent a check for the remaining total so I could pay my providers.

CHM means so much to me and my family. It has been a blessing to be a part of a Christian ministry of believers who truly share each other's burdens.

May God continue to use CHM in a way that always gives Him the glory.

In His hands,

Linda Forman  
Meadville, MS

### Dear Ones in Christ:

We want to say thank you for sharing our recent health care costs. We received your check and are so happy with the simplicity of how things are handled by CHM. We lost our previous health insurance plan due to Obamacare—a blessing in disguise, as it turned out—and we are still having unresolved issues with our old plan.

We are blessed to be a part of CHM. We are happy to be forgiven, under the blood of Christ and working with like-minded believers.

Thank you,

Jerry & Diana Schmidt  
Hesperus, CO

### Dear Yvonne,

From the bottom of my heart, thank you for meeting my medical bills. I praise God and pray every day for CHM and those who work there.

May you all be blessed with the love of Jesus,

John Davenport  
Sherrard, IL

### Dear CHM,

My husband and I have been with CHM for a long time and have been very pleased with the way we have been cared for. We appreciate your honesty, integrity,

compassion, timely responses and patience answering all our questions.

Sherri, our go-to person, has done an excellent job. We can't say enough about this ministry and have shared it with many of our friends.

Blessings to you and the ministry,

Larry & Phyllis Wanaselja  
Milton, DE

### Dear CHM,

Words cannot express how grateful I am for my CHM family! Thank you for your prayers and financial support. My eyes are filled with tears of joy every time I read the CHM newsletter. It's so uplifting and gives us the opportunity to pray and help others with their needs. I pray that God continues to bless all of the CHM staff and members.

In Christ,

Linda Fleenor  
Hamilton, OH

### Dear Katlyn,

Christian Healthcare Ministries is such a blessing. It's hard to even describe the gratitude, peace and freedom you provide when a horrific medical event happens. I've been able to trust God more easily, especially at a time when it's hard. But CHM has been His instrument in thought, word and deed.

Thank you,

Lani Sanders  
Victorville, CA

## 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). We invite you to send cards or words of encouragement to the people listed below.*

**Norman Ford: 108 Cypress Pond Rd., Port Orange, FL 32128** Norman underwent treatment for prostate cancer.

**Donna Sanchez: PO Box 131, New Lisbon, NJ 08064** Donna was diagnosed with breast cancer.

**Barbara Bertz: 11165 North Ave., Bellevue, MI 49021** Barbara lost her job and is struggling with arthritis.

**Richard Wood: 18124 Wedge Pkwy 2041, Reno, NV 89511** Richard has cancer.

**Wanda Fruth: 309 Warrington Ave., Findlay, OH 45840** Wanda is facing financial difficulty and also requests prayer for her grandchildren.

**Carl Russell: 5430 Albany Ridge, New Albany, OH 43054** Carl is seeking work that won’t aggravate a past back injury.

**Jessie Alred: 314 Stagecoach, Gallup, NM 87301** Jessie is undergoing cancer testing.

**Dale Pennington: 417 Schubert Dr., Pensacola, FL 32504** Dale had gallbladder surgery and now has liver problems.

**Brittany Price: 12195 Hwy 92, Ste. 114-354, Woodstock, GA 30188** Brittany’s husband passed away and she’s caring for three young children. Please pray.

**Cliff Wilson: 15664 Mountain Valley Pl., Lakeside, CA 92040** Cliff faces a heart transplant; please keep him in prayer.

**Susan Carter: 2 Wolf Den Dr., Greer, SC 29650** Susan has a tumor on her hip; her sister is battling a brain tumor.

**Corinne Iverson: PO Box 1252, Barrow, AK 99723** Corinne has breast cancer that returned after 17 years in remission.

**Susan Grabin: 6909 W Linden Dr., Palos Heights, IL 60463** Susan has a brain blockage causing fatigue and loss of feeling.

**Scott & Heather Longwell: 1834 Circle Rd., Worland, WY 82401** 11-year-old Caleb has a complex tumor.

**Nathan Brower: 11690 Highland Colony Dr., Roswell, GA 30075** 19-year-old Nathan had reconstructive heart surgery.

# Christian Healthcare

## Ministries

January 2016

In this issue:

	PAGE
Challenges—real or imagined—and the reasons to have no fear	2
CHM and your taxes	2
10 ways to get your health care ducks in a row	3
Member with brain tumor learns that hope does not disappoint	4
Cancer: alternative treatment or conventional western medicine?	4
Young musician's broken hip doesn't break his faith in the Body of Christ	5
Member joins CHM to satisfy law's requirements, finds God's timing perfect	6
Prayer Page	7
Meet your CHM staff: Robin Bennett and Sherry Noland	11
Health Q & A with Dr. Jacobson: Hernias need surgery	12
Letters to CHM	14
Prayer requests	15



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.*