



**CHM**  
Christian  
Healthcare  
Ministries

FEBRUARY  
2016

“There’s no comparison  
between CHM and  
health insurance.”



Why you should  
**ASK THE PRICE**  
before scheduling surgery

A guide to CHM terms:  
“What do you  
mean when you  
say \_\_\_?”

HOW TO  
**SUBMIT MEDICAL  
BILLS ONLINE**

The biblical solution to health care 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 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, Dr. Tim Meakem, 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](http://facebook.com/christianhealthcareministries)  
[info@chministries.org](mailto:info@chministries.org)

## The CHM Guidelines: how we do what we do, for you

When we plan to take a test to receive a driver's license, we study a handbook that explains the rules of the road and what is expected of us to correctly drive a vehicle. Failure to follow the handbook's guidelines can result in a traffic ticket, or worse.

When airline pilots are preparing a plane for takeoff, before putting the plane in the air they have a checklist they must follow every time. They must even speak the checklist aloud as they go through it together to make sure that everything is as it should be for the safety of their passengers and themselves.

If a contractor is handed a set of construction documents for a building project, and decides during construction not to follow those documents, the outcome is a building that falls short of expectations and that ultimately will cause problems for the owners.

These examples explain the reason, value, and necessity of the CHM Guidelines. They are the rules of the road, the checklist and the documents that guide us in making sure we're fairly, carefully, and efficiently meeting your needs and those of all CHM members.

Occasionally CHM employees receive calls, emails, or letters from members asking if in their case the Guidelines can be ignored, overlooked, bent, or at least put temporarily on hold. Most often this is because

members at the Silver and Bronze levels have medical bills that are only eligible for sharing at the Gold level.

The reasons these folks sometimes seek to have the Guidelines not apply in their case are because they've been ministry members for a long time, they weren't expecting to have this kind of a problem, or because they didn't read the Guidelines and therefore thought the Guidelines shouldn't apply in their case.

The ministry can't ignore the Guidelines. They govern what we do for the service, protection, safety, and assurance for you and all members.

We routinely explain to prospective members the difference between CHM programs (Gold, Silver, and Bronze) and frequently encourage members to be sure they are part of the program that best suits their needs. Our Gold program is the best value for the price, which is why the majority (55 percent) of CHM members choose Gold.

Here is what the Guidelines themselves say about the

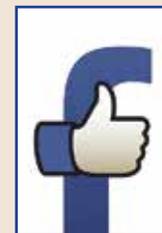
Guidelines: "The mission of Christian Healthcare Ministries is to glorify God, show Christian love, and experience God's presence as Christians share each other's medical bills. CHM's role is to make Christians aware of the needs of others and New Testament-inspired help is provided to them from fellow believers using a definable, accountable, dependable framework."

The Guidelines are the ministry's rules of the road. **If you haven't read the Guidelines, please, please do so.** They are there to serve you, to help you, and to explain to you how the ministry works for your benefit.

Thank you so much for your support, understanding, prayers, and for being part of this 21st century expression of caring for each other.

### Do you like CHM? If so, tell us on Facebook!

If you haven't "liked" CHM on Facebook, now's the time to visit our page at [facebook.com/christianhealthcareministries](http://facebook.com/christianhealthcareministries). We give away a free month of membership each time we reach another thousand "likes."



While you're on our page you can ask us a question, share a prayer request or check out our posts featuring member testimonials, Bible verses and helpful CHM info.

## There's "no comparison" between CHM and insurance, member says

Bethany Lillian Grace Allee was born April 26, 2015 to CHM members Adam and Sarah Allee of Hastings, Fla. Sarah explained the difference between her health insurance policy and CHM:

**Christian Healthcare Ministries:** What made you decide to switch from health insurance to CHM?

**Sarah Allee:** Our older daughter, Meredith, was born in 2013 using our previous health care policy. At the time I worked one day a week as a registered nurse and Adam coached soccer. Neither of us had health insurance through our jobs, so we paid for a private plan. However, the maternity coverage was very limited. We wanted to have another child, so I joined CHM's Gold program.

**CHM:** What did you do when you learned you were pregnant with Bethany?

**SA:** I emailed the CHM staff immediately and they congratulated me like I was family. They walked me through how to submit my bills and responded quickly to questions. It was a smooth process.

Before joining CHM, I was ignorant about how health insurance works. I paid a monthly amount and never questioned why or understood the price of care. CHM empowered me to take control of my health care costs. I love how CHM made each medical bill seem "black and white." With our old insurance, I didn't understand the jargon, small print or billing process. CHM sharing eligibility,



on the other hand, is clearly defined in the CHM Guidelines.

**CHM:** Are there other differences between your previous health insurance and CHM?

**SA:** We were still receiving medical bills *two years* after Meredith's birth, which was frustrating to say the least! However, Bethany's birth was an amazing experience in large part because of CHM. The sharing process took about 90 days, and the check for one bill was expedited so we could take advantage of a discount.

There's no comparison between the ministry and health insurance. We like CHM not just because the ministry is "a better deal," but also because CHM is honest, easy to understand and fits our

*See "No comparison," page 6*

## Why you should ask the price before scheduling surgery

*By Dr. Tim Meakem, Director of Business Development, Monticello Community Surgery Center*

One of the many questions to ask in advance of a surgical procedure is this: How much will it cost?

Consider this example: Jacob needed arthroscopic knee surgery for a meniscus injured during a soccer game. He tried to get the cost of the surgery from representatives of the local hospital, but they refused to give him a price.

Does this scenario sound familiar? Prices for surgical procedures have historically been very difficult to obtain, but that's



starting to change.

Though the same type of surgery can take longer for some people than others, the *real* reason for the lack of pricing transparency is financial, not clinical. A medical facility's "chargemaster" (a closely guarded list of prices) typically lists heavily inflated prices—at least four to 10 times more than the cost of care—and most facilities claim their list is confidential.

There are actually many prices for the same care. There is the full chargemaster "charge"

price (the facility's maximum price) and the "insurance discounted" prices, which vary based on the discount amount each health insurance company negotiated. There are also Medicare and Medicaid prices.

In Jacob's situation a typical charge price for arthroscopy would be about \$20,000. Let's assume that if he has health insurance, his insurance company would discount the charge price to about \$12,000. The actual cost of care (which is never discussed with an insured patient) is probably about \$5,000.

So how much will Jacob have to pay? In  
*See "Ask the price before surgery," page 12*

# Why CHM members don't share in alternative treatment costs—my perspective

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*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).*

## The controversy

With increasing frequency I receive communications from people encouraging me to challenge CHM members to forsake modern medicine for “natural” or complementary alternatives that are supposedly far more effective and a fraction of the cost.

Western medicine, so I am told, is driven by greed, government, pharmaceutical, and big business interests. Cures for cancer (and other common diseases) are purported to be readily available, yet intentionally suppressed and withheld from consumers by those whose motive is profit.

I am a physician (and thus, I suppose, could be considered part of this suspect culture), and I empathize with many of these concerns. As a Christian, I recognize the fallibility of man, his propensity toward greed, and, as the Apostle Paul wrote, “the love of money is a root of all kinds of evil” (1 Timothy 6:10a).

More personally, my parents have for decades taken a deep interest in a healthy diet, supplements,

natural remedies and alternative medicine. As a result, I made nutrition and alternative medicine a focus of study since my youth, culminating in two books, *The Word On Health* (originally ©2000 Moody Press) and *The Biblical Guide to Alternative Medicine* (originally ©2003 by Regal Books,

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*“...alternative approaches tend to be long on claims and short on evidence....my experience is that, for the most part, those diagnostic and treatment approaches that are truly best (i.e. accurate and cost-effective) will eventually become established as the standard of care.”*

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and written with Dr. Neil T. Anderson).\*

## The research

When I came to CHM over 21 years ago, one of my ambitions was to assist in investigating alternatives to conventional treatment. My goal has always been to do whatever I can to help members *prevent* disease. If they get sick, my goal is to help members get well with minimal expense and risk of harm.

Over the years, CHM has invested considerably toward these goals. First, my columns and articles are primarily to inform members of research

that points to “new” approaches that are effective, yet hopefully less invasive and less expensive than the standard approach.

Second, CHM sponsored a clinical trial involving member volunteers with heart disease. We tested the standard American Heart Association diet against an aggressive, biblically-based lifestyle program to see which had better outcomes. In 1997, I traveled to Mexico, where I toured nine different alternative cancer treatment centers, interviewed their directors and looked at each of their approaches.

In the wake of that journey, CHM initiated a trial period in which members diagnosed with cancer had the option of choosing either a conventional or alternative treatment approach to their disease.

Yet, with all of our openness, our efforts were met with very limited success, if not failure.

- We were unable to show that an alternative approach to treating heart disease was a significant improvement over conventional medical treatment.
- Members diagnosed with cancer who chose the alternative route fared more poorly than those who chose standard treatment. During the same time, one of my best friends was diagnosed with

See “Alternative treatment,” page 13



**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)

# CHM for newbies: “What do you mean when you say \_\_\_\_\_?”

## A guide to CHM terms and lingo

At CHM we provide information in many ways to make sure members and prospective members understand how the ministry works. Our terminology is new to most people, so sometimes they hear what CHM employees say, but interpret what they hear in insurance terms. (CHM, a health cost sharing ministry, isn't insurance.)

Here's an example of the type of phone call that sometimes takes place between CHM employees and members:

**CHM representative:** “Please submit your needs for this medical incident. CHM will share your eligible needs after your personal responsibility has been met. You have a \$125,000 limit for this illness.”

**Member:** “I'm sorry, come again?”

Reading the CHM Guidelines will answer

many—and perhaps all—questions. However, the following definitions are offered to aid in your understanding of how the ministry works and to enhance your CHM experience.

**Illness vs. incident:** An illness is a medical diagnosis such as cancer or heart disease. An illness can involve one or more incidents. For example, a member who suffers a heart attack in 2015 and another heart attack in 2016 has an *illness* of heart disease comprised of two *incidents* (two separate heart attacks). The CHM regular program sharing limit of \$125,000 is per illness. (This limit increases if you are also part of the optional Brother's Keeper program; to learn more, visit [chministries.org/catastrophicbills](http://chministries.org/catastrophicbills).)

An incident is medical treatment or testing that lasts until one of the following occurs:

- Your doctor declares you cured and this is

- reflected in your official medical records.
- You are placed on a maintenance treatment program.
- You go 90 days without any further medical treatment for that condition

An incident has definite beginning and ending dates, whereas an illness can last a lifetime.

**Need:** A single medical bill is defined as a “need”; therefore, multiple “needs” can be associated with an illness or incident. In the example conversation above when the CHM representative says, “Submit your needs,” what he's saying is, “Submit your bills.” *Please note that CHM Guidelines require members to submit itemized medical bills;* a simple receipt for payment doesn't contain all of the information necessary to share your bills.

See “CHM for newbies,” page 11

## How to submit medical bills online

Submitting medical bills to CHM online will save you money on postage, enable you to avoid waiting on the mail, and eliminate wondering if a fax was sent successfully.

The online Member Portal, found at [chministries.org/members](http://chministries.org/members), enables speedy uploading of medical bills and forms and immediate confirmation that your documents are received by the ministry. You can also view an online history of documents you've already submitted.



**Member Portal at [chministries.org](http://chministries.org)** Here's how to do it:

- 1. Log into your Member Portal account.** If you haven't already set up your account, complete the one-time registration process by clicking the “Register for Online Access” button. You'll be prompted to enter your CHM member number, portal access code, valid email address and a password of your choice. (Your member number and portal access code appear on your monthly Member Gift Form billing statement.)
- 2. After logging in, click “Submit Medical**

**Need Online”** under the “Medical Needs” menu on the left side of the page.

- 3. Before uploading anything to CHM, download all the appropriate forms.** These are listed under “Step 1: Download Forms.” All are required to process your medical bills (except the Prayer Page Form, which is required only if you have a pre-existing medical condition). Don't resubmit any forms you've already sent for the same medical incident; however, new forms are required if you're submitting bills for a *new* incident.
- 4. Immediately after downloading and before completing the forms, save them to your computer hard drive** for future uploading and for your reference. For

See “Submit medical bills online,” page 13

## Meet your staff: Loire Fox and LaDawn Henneman



**Loire Fox** joined the CHM Member Reimbursement team in May 2015. She prepares funds for sharing and reimbursement of members' medical bills. She also sends to Prayer Page participants monthly checks reflecting donations CHM members have designated for Prayer Page needs.

An Ohio native, Loire attended Mount Union College in Alliance, Ohio, before taking a position as the Assistant Director of Admissions at Brown Mackie College in Akron, Ohio. She then worked as a banker at First Merit Bank in Akron before a four-year stint as a stay-at-home mom.

Loire is excited to be part of the CHM family. "We want at all times to do the best for our members and work as unto the Lord," she said. "Hard work and dedication to CHM's members is evident from the top down. It's our privilege to pray for our members."

Loire became a Christian at age five. "My passion for Jesus grew throughout junior high and I felt Him calling me to ministry," she said. Today, Loire and her family attend Cuyahoga Valley Church in Broadview

Heights, Ohio.

She met her husband, Steve, while attending college. Though he was a student at a Bible college in Missouri, his hometown was Wadsworth, Ohio. Loire compares the way they met to the movie *You've Got Mail*. The Foxes have three children: Payton, Josiah and Kendall. Loire enjoys singing, shopping, cleaning, reading, coffee and spending time with her kids.

Romans 8:28 is Loire's favorite Bible verse. "God has a plan and purpose for everything that happens," she said. "We may not see it in the moment, but God knows the big picture. When we surrender to His will, we can know that we're giving Him the most glory."



Needs Processing team member **LaDawn Henneman** processes medical bills for members whose providers offer large discounts or require early payment for procedures.

LaDawn attended Ohio Christian University (Circleville) and Ohio University (Athens) before becoming a full-time CHM staff member. She worked

part-time at CHM as she attended school and for a short time while also working as a registered nurse at University Hospitals Seidman Cancer Center in Cleveland.

"A list of my favorite things about CHM would go on and on," she said. "I enjoy the atmosphere, the fact that I'm working with fellow believers, our chapel service on Thursdays where we pray for members, and more."

The staff loves serving ministry members, she said. "CHM staff cares, prays and works hard day-in and day-out to support them during what's often the most difficult times of their lives."

LaDawn became a Christian at age eight and now attends Grace Church in Akron. Philippians 4:13 is her favorite Bible verse. "When we were kids, my mom had a plaque with that verse hanging beside a door in our house. I read it every day. I have since relied on it to get me through some tough situations in life."

She resides in Norton, Ohio, and has a brother (Lane), sister-in-law (Whitney), sister (Lanae) and brother-in-law (Michael). She enjoys singing, reading and spending time with her family.

### No comparison (continued from page 3)

belief system. God has called His people to bear each other's burdens, lift one another in prayer and live lives of honesty and integrity.

**CHM:** Were birth complications a concern for you?

**SA:** I was fearful and anxious that Bethany's birth would be difficult because I had many complications when Meredith was born. God was faithful, though, and

graciously gave me a smooth delivery and healthy baby!

CHM is the best health care option because it's comprehensive and more affordable than insurance. Prayer warriors share your emotional and financial burdens. My monthly financial gift goes to believers who need it. God's mighty hand was upon my family and over my delivery. My CHM family's prayers were powerful. You are, to me, an extension of my family.

I never want to leave CHM.

Thank you, CHM staff, for your many hours working behind the scenes and for allowing us to invest in other Christians' lives just as they did for us during Bethany's birth.

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

February 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.

*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: \$36,623. Remaining: \$4,779.**
2. **Danny Arnold, Sr.: 487 Trestle Way, Conway, SC 29526** Condition: knee replacement and complications. Total bills: \$7,540.
3. **Kyle Barnes: 194 Elm St., Covington, GA 30014** Condition: rare heart condition. Total bills: \$61,443. **Donations: \$3,912. Add-on bills: \$36. Remaining: \$57,567.**
4. **Jeff Bathiany: 311 37th St. #2B, Marathon, FL 33050** Condition: Tourette syndrome/cervical spinal stenosis. Total bills: \$44,000.
5. **Kathy Baxter: 292 Alcodra Dr., Orofino, ID 83544** Condition: total hip replacement. Total bills: \$18,981. **Donations: \$1,242. Remaining: \$17,739.**
6. **Thomas Bordonaro: 5157 Wabash River St., Dublin, OH 43016 (bordonarot@sbcglobal.net)** Condition: hip replacement surgery. Total bills: \$29,732. **Donations: \$29,966. Add-on bills: \$4,178. Remaining: \$3,944.**
7. **Paula Bowersox: 5930 Mountain Rd., McAlisterville, PA 17049** Condition: bone cancer. Total bills: \$4,599. **Donations: \$3,686. Add-on bills: \$3,312. Remaining: \$4,225.**
8. **Charlotte Branham: 2778 Spokane Creek Rd., East Helena, MT 59635** Condition: Charlotte's husband, Alan, passed away after a battle with throat cancer. Total bills: \$40,138. **Donations:**

**\$67,462. Add-on bills: \$49,458. Remaining: \$22,134.**

9. **Kathleen Brubaker: 110079 SE 50th Ave., Sawyer, KS 67134 (dkbru90@gmail.com)** Condition: autoimmune disease. Total bills: \$13,013. **Donations: \$4,223. Add-on bills: \$1,536. Remaining: \$10,326.**
10. **Daniel Brueckner: 13311 Brice Ln., Burton, TX 77835** Condition: heart surgery. Total bills: \$5,475. **Donations: \$344. Remaining: \$5,131.**
11. **David T. Campbell: PO Box 453, Powell, WY 82435 (dave@davecampbelloutdoors.com)** Condition: spinal stenosis/laminectomy. Total bills: \$50,746. **Donations: \$15,397. Remaining: \$35,349.**
12. **Sharon Cannedy: 7910 U.S. Hwy 82 E, Blossom, TX 75416** Condition: allergies/adenoidectomy. Total bills: \$4,837. **Donations: \$1,703. Remaining: \$3,134.**
13. **Catherine Cantrell: 902 St. Rt. 61, Lot 50, Marengo, OH 43334** Condition: surgery for herniated disc. Total bills: \$81,385. **Donations: \$13,460. Remaining: \$67,925.**
14. **Marissa Carlson: 12735 Regal Pine Ln., Houston, TX 77070** Condition: torn ACL ligament. Total bills: \$16,720. **Donations: \$13,628. Remaining: \$3,092.**
15. **David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462** Condition: congestive heart failure and diabetes complications.

Total bills: \$13,309. **Donations: \$8,768. Add-on bills: \$19,199. Remaining: \$23,740.**

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: \$18,821. Remaining: \$12,337.**
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: \$136,240. Discounts: \$5,392. Add-on bills: \$194,699. Remaining: \$62,137.**
18. **David Cooper: PO Box 134, Woodland, NC 27897** Condition: heart procedure. Total bills: \$47,249. **Donations: \$3,041. Remaining: \$44,208.**
19. **Jane Cowart: PO Box 1613, Haines, AK 99827 (wcowart@57@live.com)** Condition: fibroid tumors/hysterectomy. Total bills: \$54,887. **Donations: \$22,342. Remaining: \$32,545.**
20. **Robert Daily: 2825 East B St., Torrington, WY 82240 (judy@wagonswestrealty.com)** Condition: tachycardia (racing heart). Total

*Continued on page 8*

## Prayer Page Giving

**Prayer Page total needs remaining this month: \$2,026,205**

Each need would be met **in full** if each member family contributed **\$27.33** this month or **\$9.11** 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: 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)

## 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*

- bills: \$49,216. **Donations: \$43,616. Remaining: \$5,600.**
- 21. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com)** Condition: intervertebral disc disorder. Total bills: \$61,534. **Donations: \$43,110. Add-on bills: \$500. Remaining: \$18,924.**
- 22. Lowell Devitt: 47961 258th St., Brandon, SD 57005** Condition: heart attack and procedure. Total bills: \$46,833. **Donations: \$2,990. Remaining: \$43,843.**
- 23. Vonda Douglas: 7410 Bar D Lane., Farmersville, TX 75442** Condition: bleeding ulcer. Total bills: \$3,598. **Donations: \$609. Add-on bills: \$5,970. Remaining: \$8,959.**
- 24. Joanne Eads: 6047 SW 84th St., Ocala, FL 34476** Condition: basal cell carcinoma. Total bills: \$6,927.
- 25. Laura Ellsworth: 4874 Palo Dr., Tarzana, CA 91356** Condition: knee replacement. Total bills: \$2,009. **Donations: \$1,387. Add-on bills: \$32,194. Remaining: \$32,816.**
- 26. Kalin Elston: 586 Private Rd. #1110, Stephenville, TX 76401 (Rev.1211@hotmail.com)** Condition: hernia repair and colonoscopy. Total bills: \$12,353. **Donations: \$5,467. Remaining: \$6,886.**
- 27. Bobbie Flowers: 113 Lawrence Rd., West Columbia, SC 29170** Condition: gallbladder surgery. Total bills: \$17,558. **Donations: \$1,127. Remaining: \$16,431.**
- 28. Reed Foust: 3151 Stillhouse Creek Dr #18119, Atlanta, GA 30339** Condition: inguinal hernia. Total bills: \$3,859. **Donations: \$262. Remaining: \$3,597.**
- 29. Brenda Fox: 8601 Wakefield Dr., McKinney, TX 75070** Condition: spinal stenosis. Total bills: \$46,409.
- 30. Anthony Games: PO Box 1004, Salida, CO 81201** Condition: hernia surgery. Total bills: \$4,204.
- 31. Candace Garner: 3756 Rd. 84, Lingle, WY 82223** Condition: ureter repair. Total bills: \$34,476. **Donations: \$5,934. Remaining: \$28,542.**
- 32. Cora Garth: 27460 Pierce St., Southfield, MI 48076** Condition: hysterectomy. Total bills: \$15,034. **Donations: \$944. Remaining: \$14,090.**
- 33. Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528 (wellmangraber@hotmail.com)** Condition: atrial fibrillation/heart ablation. Total bills: \$76,810. **Donations: \$20,991. Add-on bills: \$2,646. Remaining: \$58,465.**
- 34. Jeannine Graves: 5507 Reeves Dr., Silsbee, TX 77656** Condition: cataract surgery. Total bills: \$9,200.
- 35. Carol Gray: 815 Blackbird Forest Rd., Townsend, DE 19734** Condition: back surgery. Total bills: \$7,500. **Donations: \$4,314. Remaining: \$3,186.**
- 36. 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.**
- 37. Leigh Harrison: 7513 442nd PI SE, Snoqualmie, WA 98065** Condition: lung condition. Total bills: \$3,567.
- 38. David & Christy Havird: 720 Cannon Bottom, Belton, SC 29627** Condition: The Havirds' young son, Grady, suffered a perforated eardrum. Total bills: \$52,580. **Donations: \$3,607. Remaining: \$48,973.**
- 39. Jeffrey Hegstrom: 11802 Summerhaven Circle, Gulfport, MS 39503** Condition: surgery for shattered elbow. Total bills: \$19,238. **Donations: \$1,229. Remaining: \$18,009.**
- 40. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com)** Condition: brain tumor treatment. Total bills: \$107,497. **Donations: \$89,881. Remaining: \$17,616.**
- 41. Roy Heine: 2007 Road R., Waco, NE 68460** Condition: total knee replacement. Total bills: \$11,129. **Donations: \$799. Remaining: \$10,330.**
- 42. Mary Helmuth: 267 Church Lake Rd., Statesville, NC 28625 (hishandmaid@outlook.com)** Condition: gallbladder surgery. Total bills: \$16,128. **Donations: \$10,489. Remaining: \$5,639.**
- 43. Eugene Hochstetler: 60992 SR 13, Goshen, IN 46528** Condition: varicose veins surgery. Total bills: \$8,879. **Donations: \$4,229. Remaining: \$4,650.**
- 44. Jill Isken: 651 E Cedar Ave., Cedar Grove, WI 53013 (zach7777@hotmail.com)** Condition: uterine fibroid tumors. Total bills: \$22,889. **Donations: \$16,999. Add-on bills: \$23,054. Remaining: \$28,944.**
- 45. Faith Jelle: P.O. Box 169, Kykotsmovi, AZ 86039 (twolivingbyfaith@yahoo.com)** Condition: Three spinal surgeries. Total bills: \$22,053. **Donations: \$6,066. Discounts: \$1,500. Remaining: \$14,487.**
- 46. Jane Jones: 38420 Palomino Ln., Burns, OR 97720** Condition: arthritis/hip replacement. Total bills: \$29,591. **Donations: \$5,009. Remaining: \$24,582.**
- 47. Linda Kauffman: 141 Nina Dr., Montezuma, GA 31063 (lindakuffman2005@yahoo.com)** Condition: total knee replacement. Total bills: \$12,415. **Donations: \$6,156. Remaining: \$6,259.**
- 48. Jana Kendrick: 8276 W Farm Rd. 168, Republic, MO 65738** Condition: blood clot/vein surgery. Total bills: \$5,560. **Donations: \$1,862. Add-on bills: \$173. Remaining: \$3,871.**
- 49. Rhonda Kessler: 70479 SE 60th Ave., Sawyer, KS 67134** Condition: osteoarthritis/knee replacement. Total bills: \$10,022. **Donations: \$346. Add-on bills: \$11,376. Remaining: \$21,052.**
- 50. Elizabeth Koehn: 29 E Main St., Dalton, OH 44618** Condition: chronic obstructive pulmonary disease (COPD). Total bills: \$5,065. **Donations: \$368.**

- Remaining: \$4,697.*
- 51. Daniel Kranz: 3101 Old Naches Hwy., Yakima, WA 98908 (Dancrane11@Q.com)**  
Condition: total knee replacement. Total bills: \$23,704. *Donations: \$10,419. Remaining: \$13,285.*
- 52. Darlene Ladines: 1330 Olmstead Rd., Grandview, WA 98930**  
Condition: hysterectomy. Total bills: \$27,600. *Donations: \$14,314. Remaining: \$13,286.*
- 53. Walter A. Langley, Jr.: 1700 N Monroe, Ste. 11-170, Tallahassee, FL 32303**  
Condition: heart disease. Total bills: \$16,430.
- 54. Lucinda Lauver: c/o Tim Lauver, 124 Lauver Lane, Mifflintown, PA 17059**  
Condition: dystonia (neurological disorder). Total bills: \$4,416. *Donations: \$7,223. Add-on bills: \$36,351. Remaining: \$33,544.*
- 55. Christopher Lee: 195 Chicken Pike, Smyrna, TN 37167**  
Condition: benign bone tumor/leg surgery. Total bills: \$8,188. *Donations: \$2,546. Remaining: \$5,642.*
- 56. Keng Fun Lee: 3328 Shepperton Blvd., Indianapolis, IN 46228**  
Condition: degenerative disc disease. Total bills: \$34,007. *Donations: \$5,612. Remaining: \$28,395.*
- 57. 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: \$21,046. Add-on bills: \$25,684. Remaining: \$11,110.*
- 58. Rose Lee: 517 Heather Dr., Round Rock, TX 78664 (rosemary.lee213@gmail.com)**  
Condition: Stage 4 (advanced) breast cancer. Total bills: \$16,778. *Donations: \$12,339. Add-on bills: \$5,651. Remaining: \$10,090.*
- 59. Jennifer Lehman: 2923 Pafko Dr., Sarasota, FL 34232 (willielehman@gmail.com)**  
Condition: surgery for female problems. Total bills: \$13,663.

- Donations: \$6,690. Remaining: \$6,973.*
- 60. Rita Loewen: 8158 County Rd. 39, Glenn, CA 95943**  
Condition: hysterectomy. Total bills: \$8,181.
- 61. Kimberly Luckey: 5773 West Fork Rd., Darby, MT 59829**  
Condition: multiple heart surgeries. Total bills: \$37,987. *Donations: \$6,398. Remaining: \$31,589.*
- 62. Deborah Makarius: 27701 Jackson Rd., Circleville, OH 43113 (cmakarius@yahoo.com)**  
Condition: multiple auto-immune diseases. Total bills: \$5,216. *Donations: \$2,278. Add-on bills: \$661. Remaining: \$3,599.*
- 63. Chris Marcum: 461 Yale Ave., Rexburg, ID 83440 (jmarcum1127@gmail.com)**  
Condition: back surgery. Total bills: \$17,943. *Donations: \$10,937. Discounts: \$1,707. Remaining: \$5,299.*
- 64. Ray McAllister: 8936 Grove St., Berrien Springs, MI 49103**  
Condition: double inguinal hernia repair. Total bills: \$1,226. *Donations: \$1,678. Add-on bills: \$11,347. Remaining: \$10,895.*
- 65. Gina McDonald: 1349 Morstein Rd., West Chester, PA 19380**  
Condition: rotator cuff repair. Total bills: \$12,062. *Donations: \$4,256. Remaining: \$7,806.*
- 66. Suzanne McDonald: 9211 Acorn Dr., Waco, TX 76712**  
Condition: heart valve replacement/aorta repair. Total bills: \$18,698. *Donations: \$3,618. Add-on bills: \$3,800. Remaining: \$18,880.*
- 67. Derryck McLuhan: 161 Walnut Hall Cir., Woodstock, GA 30189**  
Condition: prostate surgery. Total bills: \$4,852.
- 68. Joseph Medlock: 215 N Pine St. #3602, Charlotte, NC 28202**  
Condition: achalasia (rare esophagus disorder). Total bills: \$21,481.
- 69. Cynthia Miller: 946 W 630 S., Apt. 50, Pleasant Grove, UT 84062**  
Condition: gallbladder

- surgery. Total bills: \$13,990. *Donations: \$2,643. Remaining: \$11,347.*
- 70. Rita Mitchell: 906 28th St. SW, Hickory, NC 28602**  
Condition: carotid artery surgery. Total bills: \$28,641. *Donations: \$1,848. Remaining: \$26,793.*
- 71. Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227 (vickieinhisgrace@yahoo.com)**  
Condition: surgery and other medical difficulties. Total bills: \$76,446. *Donations: \$50,591. Add-on bills: \$148. Remaining: \$26,003.*
- 72. 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: \$3,818. Remaining: \$3,036.*
- 73. Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (geoegia@frontier.com)**  
Condition: hip replacement. Total bills: \$72,516. *Donations: \$37,880. Remaining: \$34,636.*
- 74. Alan Nortz: 164 Apollo Rd. SE, Carrollton, OH 44615**  
Condition: heart condition (arrhythmia). Total bills: \$29,126. *Donations: \$2,028. Remaining: \$27,098.*
- 75. Becky Olmstead: 1189 Walnut Hall Lane, Boyce, VA 22620**  
Condition: surgery for leg pain. Total bills: \$8,950. *Donations: \$3,280. Remaining: \$5,670.*
- 76. Martha Ortiz: 4633 Caverns Dr., Kissimmee, FL 34758**  
Condition: cancer. Total bills: \$29,041. *Donations: \$26,110. Remaining: \$2,931.*
- 77. Donna Paone: 137 N 6th St., Olean, NY 14760**  
Condition: thyroid condition/goiter. Total bills: \$9,086. *Donations: \$1,480. Remaining: \$7,606.*
- 78. Lisa Patterson: 9577 S 161st W Ave., Sapulpa, OK 74066**  
Condition: heart condition. Total bills: \$14,652. *Donations: \$940. Remaining: \$13,712.*
- 79. Albina Perevertaylo: 7230 22nd**

## How do I use the Giving Guide?

In the Giving Guide on pages 10-11, 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 #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)

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).

- St., Rio Linda, CA 95673 (davidp0693@gmail.com) Condition: hypertension. Total bills: \$22,673. **Donations: \$11,203. Remaining: \$11,470.**
- 80. Leslie Peters: 1155 County Road 2116, Detroit, TX 75436** Condition: cyst removal. Total bills: \$3,630.
- 81. Randi Pewzner: PO Box 95624, Seattle, WA 98145** Condition: uterine fibroids/hysterectomy. Total bills: \$8,328. **Donations: \$1,656. Remaining: \$6,672.**
- 82. Sid Pfaff: 3027 E Packard Dr., Gilbert, AZ 85298 (sid@taginsuranceservices.com)** Condition: hip pain/arthroplasty. Total bills: \$15,526. **Donations: \$9,391. Remaining: \$6,135.**
- 83. Dana Price: 37961 Eastwood Rd., Hilliard, FL 32046** Condition: uterine cancer. Total bills: \$13,341.
- 84. Jackie Quarles: 8637 S Braden Ave., Tulsa, OK 74137** Condition: pleurisy (lung condition). Total bills: \$5,737.
- 85. 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. **Donations: \$1,289. Remaining: \$18,218.**
- 86. Eric Rieck Sr.: 798 N Prairie Meadow Ln., Oronogo, MO 64855** Condition: multiple surgeries for hernia removal. Total bills: \$74,626. **Donations: \$111,726. Add-on bills: \$82,109. Remaining: \$45,009.**
- 87. Sean Sanborn: 11A County Road 4625, Blanco, NM 87412** Condition: skin cancer surgery. Total bills: \$4,987.
- 88. Stephen Schmelzer: 330 North Barneburg Rd., Medford, OR 97504** Condition: heart attack/stent inserted. Total bills: \$3,215. **Donations: \$20,126. Add-on bills: \$31,522. Remaining: \$14,611.**
- 89. Angelica Segui-Kuhl: PO Box 190102, Atlanta, GA 31119** Condition: deviated septum. Total bills: \$19,611. **Donations: \$3,258. Remaining: \$16,353.**
- 90. Christalyn Simpson: 4200 Shoshoni Ave., Anchorage, AK 99516** Condition: Bone deformity/hammertoe. Total bills: \$3,786. **Donations: \$263. Remaining: \$3,523.**
- 91. Pavel Smid: 679 N. Hill Rd., Kalispell, MT 59901** Condition: heart attack. Total bills: \$58,529. **Donations: \$9,508. Remaining: \$49,021.**
- 92. Don Smith: 500 Anthony Dr., Centreville, MI 49032 (preechit@gmail.com)** Condition: spondylolisthesis (vertebrae condition). Total bills: \$62,133. **Donations: \$52,115. Remaining: \$10,018.**
- 93. Richard Smithers: 818 Southmoor Ln., Round Lake Beach, IL 60073** Condition: groin injury. Total bills: \$24,005. **Donations: \$4,233. Remaining: \$19,772.**
- 94. David T. Stark: c/o Jason Montague, 955 River Bend Rd., Redding, CA 96003** Condition: gallbladder surgery. Total bills: \$28,768. **Donations: \$18,567. Remaining: \$10,201.**
- 95. Sean Statkus: 3165 Peg Leg Mine Rd., Jamul, CA 91935** Condition: herniated disc/back surgery. Total bills: \$58,776. **Donations: \$10,139. Remaining: \$48,637.**
- 96. W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com)** Condition: osteoarthritis/hip replacement. Total bills: \$69,534. **Donations: \$42,885. Remaining: \$26,649.**
- 97. Michael Stringer: 9603 Wildwood Dr., Chardon, OH 44024** Condition: Achilles tendon surgery. Total bills: \$20,240. **Donations: \$15,566. Remaining: \$4,674.**
- 98. Ruth Stroup: PO Box 344, Weippe, ID 83553** Condition: Stage 4 (advanced) breast cancer. Total bills: \$7,912.
- 99. Michael Summers, Jr.: 1387 Hidden Forest Dr., Goodview, VA 24095 (mcs\_jr72@yahoo.com)** Condition: back surgery. Total bills: \$15,006. **Donations: \$9,578. Remaining: \$5,428.**
- 100. William Taylor: 9958 Banbury Ct., Powell, OH 43065 (william@tayloredtutoring.us)** Condition: prostate cancer. Total bills: \$33,976. **UPDATE: Donations: \$24,358. Remaining: \$9,618.**
- 101. Keven Thomas II: 5941 New Hartford St., Apt. 2, Wolcott, NY 14590** Condition: nasal polyp removal. Total bills: \$12,399. **Donations: \$6,864. Remaining: \$5,535.**
- 102. Amber Thulin: 10585 Sundance Mtn., Littleton, CO 80127 (Jeff@hometheaterhideaways.com)** Condition: deviated septum. Total bills: \$10,775. **Donations: \$4,531. Remaining: \$6,244.**
- 103. Paul Turek: 806 9th Ave SW, Sidney, MT 59270 (jpturek@midrivers.com)** Condition: total hip replacement. Total bills: \$6,738. **Donations: \$2,175. Remaining: \$4,563.**
- 104. Elizabeth Unruh: 41276 202nd St., Yale, SD 57386** Condition: blocked artery/heart procedure. Total bills: \$40,666.
- 105. James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021** Condition: shoulder replacement surgery. Total bills: \$17,688. **Donations: \$24,217. Add-on bills: \$30,612. Remaining: \$24,083.**
- 106. Eva Wagler: 6957 N 550 E, Montgomery, IN 47558** Condition: heart condition. Total bills: \$8,788. **Donations: \$4,992. Add-on bills: \$50,454. Remaining: \$54,250.**
- 107. Abigail Walker: 1401 Boardwalk Dr., Windsor, CO 80550** Condition: Crohn's disease. Total bills: \$62,275. **Donations: \$40,127. Add-on bills: \$2,823. Remaining: \$24,971.**
- 108. Willie "Cliff" Wilson: 15664 Mountain Valley Place, Lakeside, CA 92040 (rockinw54@yahoo.com)** Condition: heart ablation. Total bills: \$4,000. **Donations: \$5,434. Add-on bills: \$65,545. Remaining: \$64,111.**
- 109. Cathy Wright: 582 Damien Cir., Gold Hill, OR 97525** Condition: achalasia (rare esophagus disorder) and botulism. Total bills: \$51,808. **Donations: \$36,342. Add-on bills: \$868. Remaining: \$16,334.**
- 110. Hannah Wright: 3279 38th Ave., Columbus, NE 68601** Condition: pelvic/abdominal pain. Total bills: \$13,595. **Donations: \$2,268. Remaining: \$11,327.**
- 111. Cheryl Wyant: 6600 W 45th St. N., Wichita, KS 67205** Condition: hip replacement. Total bills: \$13,620. **Donations: \$2,635. Add-on bills: \$2,779. Remaining: \$13,764.**

## Prayer Page Giving Guide

Membership #	Need #
100025-101633	76
101651-103705	72
103727-105123	14
105127-106551	12
106572-107746	35
107747-108636	90
108639-109368	37
109374-110016	28
110018-110617	62
110621-111154	80

Continued on page 11

### Prayer Page Giving Guide

Membership #	Need #	Membership #	Need #
111157-111708	48	165767-166606	32
111709-112248	06	166608-167426	45
112250-112836	30	167430-168171	88
112837-113472	07	168172-169028	109
113474-114034	103	169029-169852	89
114039-114610	43	169853-170715	53
114612-115058	97	170717-171608	27
115059-115887	50	171609-172518	40
115891-117275	01	172519-173496	05
117289-118832	67	173497-174454	39
118834-120657	87	174456-175515	85
120658-122897	10	175516-176502	66
122910-124712	63	176504-177542	21
124719-126697	99	177545-178587	93
126704-128323	101	178588-179701	49
128328-130628	20	179702-180871	68
130637-132684	42	180874-182123	08
132696-135190	55	182124-183582	15
135212-137545	75	183583-185029	105
137565-141368	84	185031-186373	46
141380-143290	82	186375-187844	107
143292-143865	102	187846-189340	36
143866-144441	47	189346-190734	71
144444-145043	81	190735-192143	96
145044-145659	26	192144-193511	70
145662-146243	24	193514-194855	74
146244-146779	59	194856-196172	56
146781-147394	02	196173-197521	31
147395-148450	77	197523-198824	44
148453-149283	65	198825-200223	61
149286-150044	98	200224-201661	19
150047-150822	60	201662-203104	25
150823-151615	23	203105-204622	54
151617-152324	34	204624-206183	73
152325-153072	100	206184-207779	11
153073-153875	92	207780-209668	104
153878-154643	58	209669-211634	22
154644-155438	94	211636-213774	04
155441-156221	09	213775-215786	18
156222-156990	41	215787-217852	86
156991-157763	64	217858-219946	29
157764-158506	57	219947-222301	95
158509-159297	110	222302-224511	38
159298-160029	69	224512-226602	91
160031-160765	79	226604-228946	106
160767-161580	16	228947-231333	03
161589-162457	51	231334-233631	33
162459-163318	52	233632-236001	17
163319-164121	83	236002-238401	108
164122-164967	78	238402-240812	13
164971-165765	111		

### CHM for newbies (continued from page 5)

**Personal responsibility:** Personal responsibility is the dollar amount of your medical bills for which you're responsible and depends on the CHM program you've chosen. Gold level members are responsible for \$500 per membership unit, per year. Silver and Bronze members pay \$1,000 and \$5,000 per medical incident, respectively. ("Incident" is defined above.)

Personal responsibility doesn't accumulate like an insurance deductible. Another difference between personal responsibility and a deductible is that you can receive credit up to the amount of your personal responsibility if you obtain discounts on your medical bills. For example, a Gold level member who obtains \$500 in discounts on their eligible medical bills has no personal responsibility and therefore will have no out-of-pocket costs for that particular incident.

**Share:** Sharing medical bills is similar to paying them, with one important caveat: Christian Healthcare Ministries doesn't pay medical providers directly. Instead, eligible

bills are shared (paid or reimbursed) to you, the patient, and you're responsible to pay your health care providers.

Also, since CHM is a voluntary cost sharing ministry rather than an insurance plan, there is no contractual guarantee between the ministry and members. Rather, Christians are voluntarily sharing each other's medical bills to "Carry each other's burdens and so fulfill the law of Christ" (Galatians 6:2). CHM members have faithfully shared 100 percent of each other's eligible medical bills for 35 years. The dollar amount shared is over \$1 billion—that's \$1,000,000,000.

CHM's purpose is to glorify God and serve His people. Knowing these definitions will be beneficial to you as we work to make sure you have the best possible CHM experience.

*Editor's note: A complete glossary of CHM terms can be found at [chministries.org/glossary](http://chministries.org/glossary) or in the glossary section of the CHM Guidelines at [chministries.org/guidelines](http://chministries.org/guidelines).*



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

### Melatonin for sleep

**Q:** I'm taking a melatonin supplement with permission from my doctor (three milligrams [mg]). You mentioned in one of your newsletter articles that some hormone supplements are not safe. Does melatonin fall into that category?

**A:** Melatonin 3 mg is generally considered safe. However, remember that melatonin is produced by your body. Therefore, taking an external source of it will affect your body's function in some way. Any health

risks associated with Melatonin 3 mg are unknown to the medical community.

Ideally, your body should produce an adequate amount of melatonin on its own. To make sure it does, you need to sleep in complete darkness.

(Even in small



amounts, light striking your retinas can send signals to the brain's pineal gland that prevent it from releasing melatonin.) If, after following good sleep "hygiene," you still can't fall asleep, taking melatonin for insomnia appears to be a safe option.

*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.*

### Ask the price before surgery (continued from page 3)

most cases, if he doesn't have insurance he will pay \$20,000. If he indicates that he'll pay cash and is able to negotiate, some facilities may discount the price, perhaps to about \$15,000. The odds of Jacob paying the actual cost are almost zero.

Fortunately, that's not the end of the story. There's an encouraging trend that could end the lack of transparency in health care services pricing.

Some physicians are now using *transparent pricing*, which is a complete price that bundles together the surgeon, anesthesia and facility fees. These prices are also published, typically on the facility's website. Transparent pricing allows patients to shop in advance for their non-emergency care.

Do transparent prices mean decreased quality? Actually, the opposite is more likely to be true because many facilities that charge significantly above their cost do so because they have a higher-than-average number of adverse surgery outcomes—for which they're not paid—so they raise the price to cover the increased expense. (The other stated reason for higher charges is due to a higher-than-average percent of

patients who don't pay. This also means the health care provider charges higher prices to offset the added expense.)

In addition, facilities with transparent prices know they're in a competitive market, so they must work hard to achieve top results in order for patients to continue to choose their facility. So, lower prices are typically correlated with *better* care.

If every provider published their prices, medical care and results would all be part of an open discussion and patients could select the best value for their dollars. When cost information is unavailable, there is no way patients can make this comparison.

Monticello Community Surgery Center in Charlottesville, Va., is a CHM-friendly facility offering transparent pricing. Our physicians perform a wide variety of outpatient surgeries. Our prices are based on actual procedure costs and are published on our website at [monticellosurgery.com](http://monticellosurgery.com).

Dr. William Grant, an orthopedic surgeon at Monticello, recently attended a meeting of the Free Market Medical Association ([marketmedicine.org](http://marketmedicine.org)), a group leading

the effort to popularize transparent pricing. Dr. Grant reported, "The number of attendees was double the size of last year's meeting and the reports of those using transparent pricing showed great results at a substantially lower cost...a win for all involved!" Dr. Grant added that he's already seen an increase in the number of patients who fly or drive a significant distance for care at Monticello—and he expects the growth to continue.

Today it still takes some work to locate a nearby facility with transparent prices, but it's worth the effort. Jacob theoretically could have paid \$5,000 for his care, saving up to \$15,000. The more patients *choose* to receive care at facilities with transparent prices, the more the transparent pricing trend will grow and the easier it will be to find this type of facility close to home.

*Editor's note: CHM's list of recommended health care providers ([chministries.org/providerlist](http://chministries.org/providerlist)) features a local search option. Though not all facilities or practices offer transparent pricing, it's a place to start. Other resources that might be helpful are [healthcarebluebook.com](http://healthcarebluebook.com), [medibid.com](http://medibid.com) and [pricinghealthcare.com](http://pricinghealthcare.com).*

### Submit medical bills online (continued from page 5)

- example, if your name is Tom Smith, you may wish to save your Needs Processing Form with the name “CHM\_NeedsProcessingForm\_TSmith2016.pdf.”
5. **You have the option of completing the forms digitally by typing in the fields or printing them out and completing them by hand.** However, please note that the Needs Processing Form and the HIPAA (Medical Release) form must be printed, signed with a pen, and scanned back into digital format before they can be submitted to CHM. These actions are necessary to comply with HIPAA law.
6. **Scan your medical bills and the forms requiring a signature into digital format.** You’ll need a scanning device to

complete this step.

7. When the forms are complete—or if you’ve skipped this step because you previously sent all of your forms to CHM—you can **move on to “Step 2: Upload Forms & Itemized Bills.”** Simply upload your completed forms and itemized medical bills one at a time by clicking the “Choose File” buttons. Please note there is a box to check if you’re submitting bills as “add-ons,” meaning that you’ve previously submitted bills and forms for the same medical incident, and now have new bills to send for the same incident. Also, check the box for “This is a maternity need” if you’re submitting pregnancy-related bills.

8. When finished, **click the “Upload All Files”** button. A confirmation message will appear at the bottom of your screen if the files were successfully uploaded.
9. You can view a list of submitted items by clicking “View Documents Submitted Online” under the main menu to the left.

*Editor’s note: The CHM Member Portal also enables you to make payments online, view your giving history, invite friends to join CHM, and more. For other options to submit medical bills to the ministry, visit our step-by-step guide to submitting bills at [chministries.org/stepbystep](http://chministries.org/stepbystep).*

### Alternative treatment (continued from page 4)

- kidney cancer. Instead of surgery, which would have removed his diseased kidney yet probably spared his life, he opted for alternative medicine. He spent tens of thousands of dollars on unproven remedies, which all failed him. He died an unnecessarily premature death, leaving his family deep in debt.
- My own mom attempted to treat her uncontrolled high blood pressure and heart and clotting problems with a (no-kidding) six-week water-only fast. She became a strict vegetarian because she was told that it would protect her from common western degenerative diseases. It didn’t. Ironically, she had her first stroke while pushing carrots through a juice machine and sadly passed away after suffering more than a dozen strokes.

I’m not saying I’ve concluded that there is no value in natural or alternative medical approaches. At times, there is. That is why I continue to search for and report on methods that are more effective, less invasive and less costly.

However, alternative approaches tend to be long on claims and short on evidence. With

all of its shortcomings, at least western medicine strives to base what it does on scientific merit.

The Apostle John wrote, “Do not believe every spirit, but test the spirits to see whether they are from God, because many false prophets have gone out into the world” (1 John 4:1). The same is true in health care: we need to test the claims by objectively looking at the fruit. In practicing medicine now for more than 30 years, my experience is that, for the most part, those diagnostic and treatment approaches that are truly best (i.e. accurate and cost-effective) will eventually become established as the standard of care.

#### The big picture

CHM was birthed as a relatively low-cost means by which believers could tangibly love one another by sharing to pay for each other’s catastrophic medical expenses. It was never intended to include every conceivable contingency. Instead, costs are kept low, in part, so that members are free to use personal funds to explore alternatives without burdening the membership with

every financial responsibility.

This strikes the balance between affording members the freedom to make their own choices, while at the same time having access to a network of brothers and sisters who have consistently stood by to care for one another if and when catastrophe strikes.

When I find something that seems promising and is accompanied by strong evidence, I will pass that information on to our members and readers for their consideration. But, until such alternatives are embraced and become mainstream medicine, CHM Guidelines state that such expenses will not be shared within the CHM network and thus will remain the member’s responsibility.

*\*Editor’s note: Dr. Jacobson’s books are available for \$15 each (including shipping) and can be ordered by calling 1-800-791-6225, ext. 5993, or by sending a check to Christian Healthcare Ministries, Attn: Member Assistance.*

## 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'm so excited to write you a letter of appreciation for all you have done for me. I began my journey with CHM when my bishop shared with me about your wonderful ministry—a ministry that would change my life.

I'm self-employed and take care of the elderly. As I was working one day, I began to experience signs of exhaustion. I couldn't swallow food or keep much down. When I saw a doctor, I was told I needed surgery on my esophagus. I was also assigned to see a cardiologist who performed surgery on me as well, removing one rib and fixing a collapsed lung.

Though my stomach pains haven't been resolved, I praise the Lord that I'm on the road to recovery.

My daughter organized all the medical bills and made many calls to CHM for advice and guidance. Everyone was so kind and polite. CHM came through just like I was told in the beginning.

I thank God for CHM because, without all of you, I would be in over my head in medical debt. So, thank you, as you have been amazing. I pray God will bless all of you for honesty and wonderful service.

Love and prayers,

Mary Jo Sowd  
Canton, OH

### Dear CHM:

May God bless all of you workers at CHM. I love your ministry.

Doris Sherer

Spearfish, SD

### 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,

I was balancing my checkbook when I realized that my monthly withdrawal from CHM had not occurred. I thought this was strange since it was mid-December, so I looked through my emails and realized that on the last statement, you mentioned that I didn't owe for this month because I received a Bring-a-Friend referral credit.

I was stunned. I still don't remember who I referred to join the ministry. This was really a blessing—a gift from God today, an example of His grace in my life. It has mightily humbled and encouraged me.

Thank you for this wonderful program. I pray the Lord will continue to bless and establish the work of your hands as a ministry and as individuals who work for CHM.

God bless,

Dawn Spinks  
Greensboro, NC

### Dear CHM Members,

Thank you for working with us to help bear one another's burdens. It brings us so much joy to write a check each month

that will help support other Christians. It thrills us to know that our money is going to help pay others' health care bills instead of lining the pocket of a CEO or a publicly traded insurance company.

And then, when our daughter, Mya, needed tubes in her ears, you assisted us.

Thank you,

The Hunsaker Family  
Clear Lake, IA

### Dear CHM,

I'm so blessed to be part of this ministry. Since I joined, I have always sent greeting cards to folks requesting prayer. Little did I know, those small seeds I planted were going to come back to me in a huge and unexpected way.

When I recently experienced a medical issue, I was surprised when I received an anonymous get-well card that was full of encouraging words and Scripture. I didn't know who sent it, nor did I know anyone from Indiana. The following day, another arrived and the sender mentioned CHM. I felt incredible joy when I realized the first card was also from a CHM member.

After two months, get-well cards and prayers are still pouring into my mailbox.

Thank you to my fellow members who have taken the time to send cards, expressing encouragement through prayer and words. What a tangible way I've been overwhelmed by God's incredible care.

Your grateful sister in Christ,

Tammy Ross  
Houston, TX

## 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.

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**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.

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**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.*

**Lisa Berger: 557 Otter Ave. NE, East Canton, OH 44730** Lisa has been fighting cancer for a long time.

**Chester Byler: 66849 Solar Rd., Montrose, CO 81403** Chester fell from a roof and suffered broken bones.

**Reuben Chin: PO Box 9683, Newport Beach, CA 92658** Reuben suffered a heart attack and requests prayer for healing.

**Jean Currey: 6505 Spring Valley Rd., Timnath, CO 80547** Jean has been diagnosed with aggressive breast cancer.

**Josh & Carla Hollinger: 1649 Dry Tavern Rd., Denver, PA 17517** The Hollingers’ young son, Craig, had open heart surgery.

**Ronald & Evelyn Moyer: 15361 McMillan Dr., Lindale, TX 75771** The McMillans have both been diagnosed with cancer; they have five children.

**Carla Newman: 4608 E St. Rte. 28, Martinsville, OH 45146** Carla, the mother of nine children, has advanced bone cancer.

**Patty Slatten: PO Box 442, Lexington, OK 73051** Please pray; Patty has sepsis.

**Amber Wahlberg: 331 Duncan Loop W., Apt. 15-105, Dunedin, FL 34698** Amber is pregnant with twins and her husband recently lost his job.

**William & Donetta Schell: 86 Mulberry Dr., New Burnside, IL 62967** The Schells’

five-year-old grandson was killed in a car accident that also seriously injured their son, granddaughter and daughter-in-law.

**Rebecca West: PO Box 742, Clements, CA 95227** Rebecca suffered head trauma when a pole fell and struck her.

**Melissa Wilkes: 120 Paddy Ln., Youngsville, NC 27596** Melissa, the mother of five children, has advanced colon cancer.

**Garnett Wilson: 6583 Pinehurst, Spring Hill, FL 34606** Garnett suffered a second heart attack and requests prayer.

**Michael Morris: 7450 Haw Branch Dr., Baily, NC 27807** Michael had a shoulder replacement and is facing financial hardship.

# Christian Healthcare

## Ministries

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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.*