



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

**APRIL**  
**2016**

**CHM income**  
**statements: 2011-2016**

**KEEP YOUR FRIENDS**  
**CLOSE AND YOUR**  
**BROTHERS CLOSER**  
*Understanding Brother's Keeper*

*CHM can't be "sold"*  
*(or combined with insurance)*

**Medical challenges**  
**validate members'**  
**decision to join CHM**

**CHM: "an example**  
**of the church**  
**being the church"**

**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:** Kathlyn Smith, Cara Drury

**Web Editor:** Cara Drury

**Contributing writers:** Rev. Howard Russell, Dr. Michael Jacobson, George Korda, Lauren Gajdek, Kathlyn Smith

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

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

## CHM membership can't be "sold" or combined with insurance products

At Christian Healthcare Ministries, we greatly appreciate everyone who promotes CHM to the people they know.

This includes insurance agents who tell their clients about the ministry. We sincerely thank them for doing that.

However, CHM is not insurance. No one should "buy" CHM from an insurance agent, which means insurance agents shouldn't be trying to "sell" CHM to anyone. Nevertheless, we are seeing instances in which ministry members are indeed having CHM membership "sold" to them by an insurance agent.



There are insurance agents who are also CHM members. We're glad to have them as part of the CHM family. They are welcome, as is any member, to share information about CHM with their Christian friends and family and to receive Bring-a-Friend referral credit (see [chministries.org/bringafriend](http://chministries.org/bringafriend)) for bringing people into the ministry; their job just happens to be that they're an insurance agent.

What they can't do, however, is "sell" CHM membership or bundle membership with any insurance products. If that has happened to you please contact us at [editor@chministries.org](mailto:editor@chministries.org).

CHM does not and never will have agents. We are not part of,

aligned with, connected with, associated with, or engaged with any insurance company or companies.

CHM has no contracts or assignment of risk. This is a ministry through which Christians voluntarily share in paying each other's medical bills to fulfill Galatians 6:2: "Carry each other's burdens and so fulfill the law of Christ."

Our ministry is modeled on the example in the book of Acts when early Christians shared what they had to make sure that the needs of all were met. CHM is the same concept applied to modern-day health care. Ministry membership is an exercise of religious freedom.

We don't receive many reports  
*See "CHM can't be 'sold,'" page 12*

## Keep your friends close and your brothers—and sisters—closer *Understanding Brother's Keeper*

There's an old saying, "Keep your friends close and your enemies closer." As Christians, however, we have a higher calling found in Galatians 6:10: "Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers."

One practical way to care for our brothers and sisters in Christ—while resting assured

that we, too, have provision for costly medical bills—is found through participation in CHM's Brother's Keeper program.

Brother's Keeper is a low-cost program that enables Christians to share each other's catastrophic health care costs (those exceeding \$125,000 per illness).

Cancer, heart disease and organ transplants are common examples of expensive illnesses

for which medical bills are shared through Brother's Keeper.

CHM's regular monthly programs (Gold, Silver and Bronze) are for medical bills up to \$125,000 per illness. With Brother's Keeper, members at the Silver and Bronze levels have an additional \$100,000 per year in available assistance, up to \$1 million per illness. At the Gold level, Brother's Keeper provides

*See "Brother's Keeper," page 12*

## Members find CHM “an example of the church being the church”

*Matt Brannon of Montgomery, Texas, and Melody Huttar of Rushville, N.Y., answered a few questions regarding their respective families' experience with CHM's maternity program. Here's what they had to say.*

**Christian Healthcare Ministries:** What is the name and birthdate of your child born under CHM's maternity program?

**Matt Brannon:** My wife, Ginny, and I welcomed our daughter, Vivienne Darling Brannon, on Nov. 14, 2014.



*Vivienne Brannon*

**Melody Huttar:** My husband, Trevor, and I were overjoyed with the arrival of Isaiah Hilbert Huttar on Aug. 8, 2015.

**CHM:** What made you decide to join CHM's Gold program?

**MB:** The maternity program. Ginny and I wanted to have children, but we couldn't find individual insurance plans in our state that covered maternity costs. Christian Healthcare Ministries seemed too good to be true. The ministry is a solution to our health care problems and it's a community of believers meeting each other's health care needs.

**MH:** Wherever we looked, my

husband and I could only find health coverage that far exceeded our budget. Then some friends told Trevor and me about CHM and the way its members help each other spiritually and financially. We joined after making it a matter of prayer.

**CHM:** What did you do after you learned you were expecting a child?

**MB:** We called CHM and a very kind and informative staff member clearly explained how the program works and outlined the steps we needed to take. Every staff member we've spoken with performs their work with joy and purpose. It's evident they know Who they are working for.

*See “The church being the church,” page 11*

## Multiple medical challenges validate members' decision to join CHM, Brother's Keeper *By Melanie Lippert, Lawton, Okla.*

My husband, Andrew, and I heard of Christian Healthcare Ministries in November 2013 and joined Jan. 1, 2014. CHM plus the Brother's Keeper\* program for catastrophic bills seemed to us the perfect solution to stay true to our Christian beliefs while still complying with the U.S. health care law.

How, we wondered, could a ministry like CHM offer such a vital service at such a low cost? We quickly learned the answer to our question.

In March 2014, Andrew called me from work saying he was experiencing pain and loss of vision in his left eye. Our family doctor quickly referred him to an eye specialist, who in turn referred him to a neuro-ophthalmologist in Oklahoma City—about 100 miles away.

After more exams, tests and procedures, the neuro-ophthalmologist's diagnosis was a rare, infected growth in the retina and optic nerve. It blocked blood supply and only allowed Andrew to have peripheral vision. He was scheduled to undergo an MRI and more blood work during subsequent visits to Oklahoma City.

The next week, he had painful symptoms in his neck and shoulder.

The pain increased so rapidly and was so intense that he was admitted to the hospital. Andrew had a severe staph infection that spread in and around his neck bones and nerves. As if that wasn't enough to handle, testing also showed a blood infection and varicose veins along his esophagus, which would cause severe

bleeding if any of them burst.

Andrew underwent emergency EGD (upper GI endoscopy) surgery to clamp off the largest six veins, while another 20 would be corrected four to six at a time in the weeks and months ahead. He spent 10 days in the hospital and was sent home with orders to remain on total bed rest and to take strong medication for several weeks.



When I arrived home after the surgery, I called CHM in tears. I was blessed by staff member Ken Lefever, who prayed with me and reassured me that ministry members would help us. Since we had also joined Brother's Keeper, CHM's optional program

*See “Lippert testimony,” page 6*

## Understanding BPH

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This is the first in a series of articles on benign prostatic hyperplasia (BPH), written because BPH is one of the most common diseases of aging men. BPH can affect quality of life by interfering with normal daily activities and sleep patterns. It becomes increasingly common as men age.

- a weak urinary stream<sup>3</sup>

To understand what BPH is, think about the three words that comprise the diagnosis: *benign*, *prostate* and *hyperplasia*.

**Prostate:** Found only in men, the walnut-sized prostate gland is located immediately underneath the bladder and in

urinary stream and making it more difficult to void. This excess “back pressure” on the bladder outlet tends to cause the bladder to close too quickly, resulting in incomplete emptying. The result is increased frequency, urgency, hesitancy and nocturia.

**Benign:** These “extra cells” are benign in nature—they aren’t

cancerous and don’t spread. Though prostate cancer is the most common form of malignancy in men, the scientific community has not found a link between BPH and prostate cancer; it doesn’t cause nor is it

associated with prostate cancer.

No one really knows for sure why BPH develops. As is the case with many chronic diseases, including cancer and heart disease, the medical community’s focus is on the possibility of chronic inflammation underlying its development. The increased pressure on the bladder from BPH may cause it to distend, the wall to thicken, and the contractor (detrusor) muscle to weaken and become unstable.

See “Understanding BPH,” 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)

AUA-SI (SYMPTOM INDEX) FOR BPH	
circle a number for the frequency of each symptom this month, then add up your total at the bottom	
> had the feeling of not completely emptying your bladder after you finish urinating?	0 1 2 3 4 5
> had to urinate again less than 2 hours after you finished voiding?	0 1 2 3 4 5
> found that you stopped and started again several times when you urinated?	0 1 2 3 4 5
> found it hard to hold your urine?	0 1 2 3 4 5
> had a weak urine stream?	0 1 2 3 4 5
> had to push or strain to begin urination?	0 1 2 3 4 5
> had to get up to urinate during the night? Give a score to the number of times.	0 1 2 3 4 5
<b>Total each column</b>	
<b>Total 0-7 mild, 8-19 moderate, 20-35 severe</b>	

*The American Urological Association’s Symptom Index (AUA-SI). A score of greater than seven suggests BPH.*

Over half of men have BPH to some degree by age 60, and the number increases to as much as 90 percent of those who live to age 85.<sup>1,2</sup> Though studies are conflicting, BPH appears to be less common in Asian men. BPH can be associated with bothersome lower urinary tract symptoms (LUTS) that include

- increased urinary frequency
- nocturia (the need to interrupt sleep to urinate at night)
- hesitancy (a delay in the ability to void, despite the sense of need and desire to do so)
- urgency

front of the rectum. The urethra (the tube that carries urine from the bladder to outside the body) travels directly through the middle of the prostate. The prostate’s purpose is to produce a protective fluid that is secreted into the urethra during sexual intercourse.

**Hyperplasia** indicates that cells of the prostate gland proliferate, forming more cells than are found in normal, healthy younger males. As the prostate gland expands due to these extra cells, pressure is exerted on the urethra, thus narrowing the

# Fall breaks wrist, but outcome strengthens member's faith

By Benjamin Gastellum, Sahuarita, Ariz.

One autumn day, I fell off the ladder outside my home and hit the cement patio below. It was clear that the landing had shattered my right wrist; I could feel the bone fragments penetrating my skin. I pushed everything back together with my left hand as best as I could and went to find my wife.

"Let's get you to the emergency room," she said. *We don't have insurance, so wrap it with a bandage instead*, I told her. "You need treatment." *We can't afford it*. "We'll show them your CHM card."

She insisted we go. Afraid of losing the use of my hand, I conceded.

At the hospital's front desk, someone asked,

"May I see your proof of insurance?" *Actually, I'm a member of Christian Healthcare Ministries*. "Okay, great. We've treated other CHM members. I'll process your bills as a self-pay patient, and we'll begin treatment immediately."

A great deal of stress lifted from my shoulders; I was comforted to know I would receive quality treatment.

I called CHM to explain what happened and was amazed at the degree of compassion and concern over my injury.

*"I had developed a negative attitude about life and the world.... CHM changed my perspective because it is a genuine, legitimate ministry founded on one simple belief: Christians are capable of and faithful to help complete strangers by coming together."*

We discussed how to submit the Needs Processing forms and itemized bills from the hospital, and I managed to negotiate discounts if I paid the bills within a certain time period.

CHM shared my bills before the hospital's deadline. We received up to 40 percent

discounts from all my other health care providers (surgeon, anesthesiologist, nurse practitioner, etc.). As a CHM member I wasn't required to pay upfront; I could instead set up a payment plan until I

See "Gastellum testimony" page 12

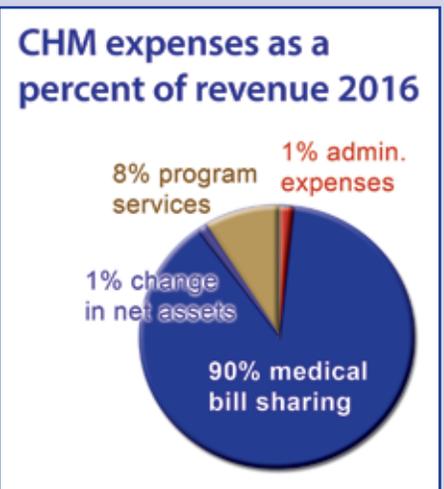
## CHM income statements 2011-2016\* (in thousands of dollars)

	2011	2012	2013
<b>Total revenue</b>	\$23,259	\$30,039	\$42,300
<b>Medical bills shared</b>	\$15,947 69%	\$23,493 78%	\$38,826 92%
<b>Program services</b>	\$3,980 17%	\$4,644 15%	\$5,836 14%
<b>Administrative expenses</b>	\$701 3%	\$692 2%	\$690 2%
<b>Change in net assets</b>	\$2,631 11%	\$1,210 4%	\$(3,052) -7%

Editor's note: To request more information about CHM finances, contact Director of Finance Charity Beall at [cbeall@chministries.org](mailto:cbeall@chministries.org).

\*Percentages may not add up to 100 percent due to rounding.

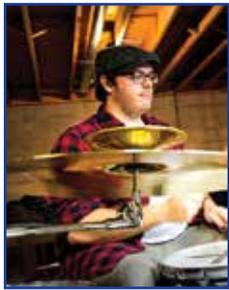
	2014	2015	2016 (budget)
<b>Total revenue</b>	\$85,109	\$145,738	\$227,400
<b>Medical bills shared</b>	\$64,655 76%	\$115,284 79%	\$204,660 90%
<b>Program services</b>	\$8,489 10%	\$12,256 8%	\$18,192 8%
<b>Administrative expenses</b>	\$796 1%	\$1,361 1%	\$2,274 1%
<b>Change in net assets</b>	\$11,169 13%	\$16,855 12%	\$1,284 1%



*"Christian Healthcare Ministries' increased membership over the past five years, along with keeping our administrative costs very low, has resulted in a financially strong ministry."*

-Roger Kittelson  
CHM Vice President & Chief Financial Officer

## Meet your staff: Isaac Lilly and Rachel Hubbard



**Isaac Lilly** is a new CHM Needs Processing department employee. He enters members' medical bills into the ministry's database system.

Isaac was raised in Wadsworth, Ohio, and received a bachelor's degree in youth ministry from Ohio Christian University (Circleville). He worked at Travel Centers of America until God called him to CHM.

"At CHM we get to—and are encouraged to—pray for members," Isaac said. "Knowing that my job is necessary in helping Christian brothers and sisters across the globe with their medical expenses is incredibly rewarding."

He wants members to know one thing above all else: "Prayer is a constant here. Whether we're in our weekly Chapel service or working on your medical bills at our desks, you are being covered in prayer."

Isaac attends Northside Christian Church in Wadsworth. "I was born into a Christian family and found that what I read in Scripture made sense." Christ has done amazing things in his life, he said, that have contributed to his "ever-growing faith."

"I'm a musician with a definite passion for worship music," Isaac said. His favorite Bible passage is Ephesians 2:8-9 but he said he's also "captivated by every Scripture speaking of the victory believers have in Christ."

Isaac enjoys many outdoor activities including disc golf, camping, kayaking and

"hammocking."



**Rachel Hubbard** also works in CHM's Needs Processing department, entering members' medical bills into the ministry's database.

Rachel was born and raised in Akron, Ohio. Prior to joining the CHM staff, she worked for Summa Health System as an emergency room technician and an ICU receptionist.

"My favorite thing about working for this amazing ministry is the enthusiastic, energetic, devoted, friendly—and *praying*—people with whom I work," she

*See "Meet your staff," page 11*

### Lippert testimony (continued from page 3)

for catastrophic bills, I felt comforted knowing that even bills surpassing the regular program limit of \$125,000 would be shared. I was able to sleep that night sustained by the thought that Andrew could receive the treatment he needed.

The medical bills started rolling in and I was nervous about explaining CHM to our health care providers. I carefully read the Guidelines and pertinent information in the ministry's newsletter more than once and prayed before I made my phone calls. However, most providers were receptive and agreed to discount their fees. We also applied for the hospital's charity care discount and received 80 percent off its fees.

A few weeks later, Andrew was hospitalized a second time. His infection was still present and he had anemia and pneumonia. This time, the hospital wrote off his bills 100 percent.

Nevertheless, charges were still accumulating and I found myself with more than 15 bills and just as many monthly payments to manage. Since Andrew was off work for a while, we learned a lot about prayerfully depending on God's provision in times of suffering and hardship. I prayed earnestly for God to show me a timely way to keep our financial commitments. That week, I was offered a job cleaning at our church, which paid the exact amount we needed. Praise God!

When all was said and done, we received 66 percent in discounts on medical bills for Andrew's eye condition and 55 percent off his EGD surgery and related bills. What a blessing it was to receive checks from CHM to pay each of them in full one by one! We're so grateful for the expertise of the ministry's Member Advocate department to help us obtain discounts and for Yvonne Woolridge, our CHM Needs Processing representative, who

patiently and kindly answered my many questions.

Andrew spent a year recovering his health, which included four more EGD surgeries and many return trips to Oklahoma City for eye appointments, shots and retina surgery. Thankfully, though he still wears a patch, his left eye has finally stabilized and peripheral vision remains, though his central vision never returned.

We love being a part of CHM and we gladly send our monthly financial gifts, knowing they'll be shared to help other Christians. We heartily recommend the ministry to family and friends.

*\*Editor's note: To learn more about Brother's Keeper, please see the article on page 2 of this newsletter.*

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

April 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: \$37,674. Remaining: \$3,728.**
2. **Danny Arnold, Sr.: 487 Trestle Way, Conway, SC 29526** Condition: knee replacement and complications. Total bills: \$7,540. **Donations: \$1,886. Add-on bills: \$6,073. Remaining: \$11,727.**
3. **Teresa Arthur: 4724 Pennsylvania Ave. NE, Roanoke, VA 24019** Condition: gallbladder surgery. Total bills: \$10,866. **Donations: \$984. Remaining: \$9,882.**
4. **Robert Ashba: 1041 Margie St., Summerton, SC 29148** Condition: knee replacement. Total bills: \$38,983. **Donations: \$3,423. Remaining: \$35,560.**
5. **Brenda Bailey: PO Box 466, Milroy, PA 17063** Condition: ovarian cyst. Total bills: \$8,271.
6. **Sage Bainter: 245 Deadman Canyon Rd., Big Timber, MT 59011** Condition: hip replacement. Total bills: \$25,608.

7. **Kyle Barnes: 194 Elm St., Covington, GA 30014** Condition: rare heart condition. Total bills: \$61,443. **Donations: \$14,824. Add-on bills: \$2,041. Remaining: \$48,660.**
8. **Jeff Bathiany: 311 37th St. #2B, Marathon, FL 33050** Condition: Tourette syndrome/cervical spinal stenosis. Total bills: \$44,000. **Donations: \$7,436. Remaining: \$36,564.**
9. **Kathy Baxter: 292 Alcodra Dr., Orofino, ID 83544** Condition: total hip replacement. Total bills: \$18,981. **Donations: \$4,604. Remaining: \$14,377.**
10. **John Berry: 765 Deerhead, Dunlap, TN 37327** Condition: gastric ulcer. Total bills: \$12,065. **Donations: \$1,114. Remaining: \$10,951.**
11. **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: \$74,155. Add-on bills: \$49,458. Remaining: \$15,441.**
12. **Abigail Brelig: 3100 Anchor Way #1, Ft. Collins, CO 80525** Condition: Crohn's disease. Total bills: \$62,275. **Donations: \$47,616. Add-on bills: \$2,823. Remaining: \$17,482.**
13. **Nathan Brower: 11690 Highland Colony Dr., Roswell, GA 30075** Condition: surgery for pectus excavatum (congenital condition). Total bills: \$63,430. **14. Kathleen Brubaker: 110079 SE 50th Ave., Sawyer, KS 67134** Condition: autoimmune disease. Total bills: \$13,013. **Donations: \$8,200. Add-on bills: \$1,536. Remaining: \$6,349.**
15. **David T. Campbell: PO Box 453, Powell, WY 82435 (dave@davecampbelloutdoors.com)** Condition: spinal stenosis/laminectomy. Total bills: \$50,746. **Donations: \$23,184. Remaining: \$27,562.**
16. **Catherine Cantrell: 902 St. Rt. 61, Lot 50, Marengo, OH 43334** Condition: surgery for herniated disc. Total bills: \$81,385. **Donations: \$29,590. Remaining: \$51,795.**
17. **David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462** Condition: congestive heart failure and diabetes complications. Total bills: \$63,506. **Donations: \$12,120. Discounts: \$35,998. Remaining: \$15,388.**
18. **Fausto Cebeira, c/o Miriam Miller: 767 File Rd., Milton, PA 17847 (trotzkesykes@yahoo.com)** Condition: severe back pain. Total bills: \$31,158. **Donations: \$21,838. Remaining: \$9,320.**
19. **Donald Churchill: PO Box 1061, Haines, AK 99827** Condition: heart procedures. Total bills: \$36,206. **Donations: \$3,179. Remaining: \$33,027.**
20. **Martin Coates: 2480 Keene Summit Rd., Wysox, PA 18854 (cctransport2@gmail.com)** Condition: non-Hodgkin's lymphoma and complications. Total bills: \$9,070. **Donations: \$154,225. Discounts: \$5,392. Add-on bills: \$234,519. Remaining: \$83,972.**
21. **David Cooper: PO Box 134, Woodland, NC 27897** Condition: heart procedure. Total bills: \$47,249. **Donations: \$11,123. Remaining: \$36,126.**
22. **Jane Cowart: PO Box 1613, Haines, AK 99827 (floridaak59@hotmail.com)** Condition: fibroid tumors/hysterectomy. Total bills:

Continued on page 8

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

## Prayer Page Giving

**Prayer Page total needs remaining this month: \$2,092,744**

Each need would be met **in full** if each member family contributed **\$23.59** this month or **\$7.87** for the next three months.

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

## 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*

- \$54,887. **Donations: \$30,947. Remaining: \$23,940.**
- 23. Robert Daily: 2825 East B St., Torrington, WY 82240 (judy@wagonswestrealty.com)** Condition: tachycardia (racing heart). Total bills: \$49,216. **Donations: \$45,159. Remaining: \$4,057.**
- 24. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com)** Condition: intervertebral disc disorder. Total bills: \$61,534. **Donations: \$47,354. Add-on bills: \$500. Remaining: \$14,680.**
- 25. Lowell Devitt: 47961 258th St., Brandon, SD 57005** Condition: heart attack and procedure. Total bills: \$46,833. **Donations: \$11,273. Remaining: \$35,560.**
- 26. Vonda Douglas: 7410 Bar D Lane., Farmersville, TX 75442** Condition: bleeding ulcer. Total bills: \$3,598. **Donations: \$3,110. Add-on bills: \$5,970. Remaining: \$6,458.**
- 27. Joanne Eads: 6047 SW 84th St., Ocala, FL 34476** Condition: basal cell carcinoma. Total bills: \$6,927. **Donations: \$1,171. Remaining: \$5,756.**
- 28. James Eberly: PO Box 504, Terre Hill, PA 17581** Condition: osteoarthritis/knee replacement. Total bills: \$18,746.
- 29. Judith Eilers: 101 Mourning Dove Ln., Fredericksburg, TX 78624** Condition: hip replacement. Total bills: \$12,325. **Donations: \$1,082. Remaining: \$11,243.**
- 30. Laura Ellsworth: 4874 Palo Dr., Tarzana, CA 91356** Condition: knee replacement. Total bills: \$2,009. **Donations: \$7,559. Add-on bills: \$32,194. Remaining: \$26,644.**
- 31. Kalin Elston: 586 Private Rd. #1110, Stephenville, TX 76401 (Rev.1211@hotmail.com)** Condition: hernia repair and colonoscopy. Total bills: \$12,353. **Donations: \$6,971. Remaining: \$5,382.**
- 32. David & Kimberly Erb: 343 Tanglewood Ln., Coppell, TX 75019** Condition: The Erbs' young daughter, Zenee, incurred medical bills for treatment of an umbilical hernia. Total bills: \$7,540.
- 33. Bobbie Flowers: 113 Lawrence Rd., West Columbia, SC 29170** Condition: gallbladder surgery. Total bills: \$17,558. **Donations: \$4,330. Remaining: \$13,228.**
- 34. Kathy Foster: 551 Lynnne Pennie Ln., Midlothian, TX 76065** Condition: gallbladder surgery. Total bills: \$6,098.
- 35. Brenda Fox: 8601 Wakefield Dr., McKinney, TX 75070** Condition: spinal stenosis. Total bills: \$46,409. **Donations: \$7,998. Add-on bills: \$3,003. Remaining: \$41,414.**
- 36. Candace Garner: 3756 Rd. 84, Lingle, WY 82223** Condition: ureter repair. Total bills: \$34,476. **Donations: \$12,623. Remaining: \$21,853.**
- 37. Cora Garth: 27460 Pierce St., Southfield, MI 48076** Condition: hysterectomy. Total bills: \$15,034. **Donations: \$3,858. Remaining: \$11,176.**
- 38. Jody Genn: PO Box 292, Lone Grove, OK 73443** Condition: tendonitis/ankle surgery. Total bills: \$5,673.
- 39. Michaela Glafke: 1311 Richards St., Apt. B, Lafayette, IN 47904** Condition: endometriosis. Total bills: \$87,101. **Donations: \$7,749. Discounts: \$19,945. Remaining: \$59,407.**
- 40. Howard Goldsmith: 522 N Denver St., El Dorado, KS 67042** Condition: hernia repair. Total bills: \$4,086.
- 41. Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528 (wellmangraber@hotmail.com)** Condition: atrial fibrillation/heart ablation. Total bills: \$76,810. **Donations: \$35,631. Add-on bills: \$2,646. Remaining: \$43,825.**
- 42. Roger Graber: 3258 E 800 N, Plainville, IN 47568** Condition: ACL/meniscus tear. Total bills: \$16,755.
- 43. Jeannine Graves: 5507 Reeves Dr., Silsbee, TX 77656** Condition: cataract surgery. Total bills: \$9,200. **Donations: \$1,575. Remaining: \$7,625.**
- 44. Joseph Griffin: 1992 SW Danforth Cir., Palm City, FL 34990** Condition: GERD (acid reflux). Total bills: \$9,152. **Donations: \$854. Remaining: \$8,298.**
- 45. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118** Condition: heart condition. Total bills: \$41,766. **Donations: \$22,128. Add-on bills: \$1,591. Remaining: \$21,229.**
- 46. David & Christy Havird: 720 Cannon Bottom, Belton, SC 29627** Condition: The Havirds' young son, Grady, suffered a perforated eardrum. Total bills: \$52,580. **Donations: \$12,592. Remaining: \$39,988.**
- 47. Jeffrey Hegstrom: 11802 Summerhaven Circle, Gulfport, MS 39503** Condition: surgery for shattered elbow. Total bills: \$19,238. **Donations: \$5,304. Add-on bills: \$1,482. Remaining: \$15,416.**
- 48. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com)** Condition: brain tumor treatment. Total bills: \$107,497. **Donations: \$95,369. Remaining: \$12,128.**
- 49. Roy Heine: 2007 Road R., Waco, NE 68460** Condition: total knee replacement. Total bills: \$11,129. **Donations: \$2,824. Remaining: \$8,305.**
- 50. Eugene Hochstetler: 60992 SR 13, Goshen, IN 46528** Condition: varicose veins surgery. Total bills: \$8,879. **Donations: \$5,266. Remaining: \$3,613.**
- 51. Forrest Holdeman: 3386 Old Hwy 61 S, Leland, MS 38756** Condition: hernia repair. Total bills: \$25,024. **Donations: \$2,217. Remaining: \$22,807.**
- 52. Carol Huffman: 3611 Mary Circle, Ames, IA 50014** Condition: abdominal surgery. Total bills: \$28,268.
- 53. Jill Isken: 651 E Cedar Ave., Cedar Grove, WI 53013 (zach7777@hotmail.com)** Condition: uterine fibroid tumors. Total bills: \$22,889. **Donations: \$24,591. Add-on bills: \$23,054. Remaining: \$21,352.**
- 54. Andrey Ivantsov: 615 C Street SW, Auburn, WA 98001** Condition: heart condition and

- surgery. Total bills: \$60,321.
- 55. Faith Jelle: P.O. Box 169, Kykotsmovi, AZ 86039 (twolivingbyfaith@yahoo.com)** Condition: Three spinal surgeries. Total bills: \$22,053. **Donations: \$10,977. Discounts: \$1,500. Add-on bills: \$8,593. Remaining: \$18,169.**
- 56. Jane Jones: 38420 Palomino Ln., Burns, OR 97720** Condition: arthritis/hip replacement. Total bills: \$29,591. **Donations: \$10,389. Remaining: \$19,202.**
- 57. Linda Kauffman: 141 Nina Dr., Montezuma, GA 31063 (lindakauffman2005@yahoo.com)** Condition: total knee replacement. Total bills: \$12,415. **Donations: \$7,632. Remaining: \$4,783.**
- 58. Rhonda Kessler: 70479 SE 60th Ave., Sawyer, KS 67134** Condition: osteoarthritis/knee replacement. Total bills: \$10,022. **Donations: \$4,194. Add-on bills: \$11,376. Remaining: \$17,204.**
- 59. Mervin S. King: 5803 Old Philadelphia Pike, Gap, PA 17527** Condition: torn meniscus/knee surgery. Total bills: \$4,918.
- 60. Elizabeth Koehn: 29 E Main St., Dalton, OH 44618** Condition: chronic obstructive pulmonary disease (COPD). Total bills: \$5,065. **Donations: \$1,479. Remaining: \$3,586.**
- 61. Daniel Kranz: 3101 Old Naches Hwy., Yakima, WA 98908 (Dancrane11@Q.com)** Condition: total knee replacement. Total bills: \$23,704. **Donations: \$13,621. Remaining: \$10,083.**
- 62. Darlene Ladines: 1330 Olmstead Rd., Grandview, WA 98930** Condition: hysterectomy. Total bills: \$27,600. **Donations: \$17,875. Remaining: \$9,725.**
- 63. Walter A. Langley, Jr.: 1700 N Monroe, Ste. 11-170, Tallahassee, FL 32303** Condition: heart disease. Total bills: \$16,430. **Donations: \$2,959. Remaining: \$13,471.**
- 64. Lucinda Lauver: c/o Tim Lauver, 124 Lauver Lane, Mifflintown, PA 17059** Condition: dystonia (neurological disorder). Total bills:

- \$4,416. **Donations: \$14,420. Add-on bills: \$36,351. Remaining: \$26,347.**
- 65. Christopher Lee: 195 Chicken Pike, Smyrna, TN 37167** Condition: benign bone tumor/leg surgery. Total bills: \$8,188. **Donations: \$3,961. Remaining: \$4,227.**
- 66. Keng Fun Lee: 3328 Shepperton Blvd., Indianapolis, IN 46228** Condition: degenerative disc disease. Total bills: \$34,007. **Donations: \$12,046. Remaining: \$21,961.**
- 67. 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: \$23,941. Add-on bills: \$25,684. Remaining: \$8,215.**
- 68. Rose Lee: 517 Heather Dr., Round Rock, TX 78664 (rosemary.lee213@gmail.com)**

**What happened to the Giving Guide?**

In an effort to conserve newsletter space, the Giving Guide—which proportionately matches member families with Prayer Page medical bills—is now only available online at [chministries.org/givingguide](http://chministries.org/givingguide). We thank you for your faithfulness in giving to Prayer Page needs and apologize for any inconvenience.

- Condition: Stage 4 (advanced) breast cancer. Total bills: \$16,778. **Donations: \$16,701. Add-on bills: \$5,651. Remaining: \$5,728.**
- 69. Jennifer Lehman: 2923 Pafko Dr., Sarasota, FL 34232 (willielehman@gmail.com)** Condition: surgery for female problems. Total bills: \$13,663. **Donations: \$8,313. Remaining: \$5,350.**
- 70. Rita Loewen: 8158 County Rd. 39, Glenn, CA 95943** Condition: hysterectomy. Total bills: \$8,181. **Donations: \$1,612. Remaining: \$6,569.**

- 71. Kimberly Luckey: 5773 West Fork Rd., Darby, MT 59829** Condition: multiple heart surgeries. Total bills: \$37,987. **Donations: \$14,986. Remaining: \$23,001.**
- 72. Chris Marcum: 461 Yale Ave., Rexburg, ID 83440 (jmarcum1127@gmail.com)** Condition: back surgery. Total bills: \$17,943. **Donations: \$12,455. Discounts: \$1,707. Remaining: \$3,781.**
- 73. John & Rosa Martin: 635 Farmersville Rd., New Holland, PA 17557** Condition: The Martins' young son, Daymon, underwent surgery. Total bills: \$12,128. **Donations: \$1,122. Remaining: \$11,006.**
- 74. Ray McAllister: 8936 Grove St., Berrien Springs, MI 49103** Condition: double inguinal hernia repair. Total bills: \$1,226. **Donations: \$3,680. Add-on bills: \$11,347. Remaining: \$8,893.**
- 75. Gina McDonald: 1349 Morstein Rd., West Chester, PA 19380** Condition: rotator cuff repair. Total bills: \$12,062. **Donations: \$6,163. Remaining: \$5,899.**
- 76. Suzanne McDonald: 9211 Acorn Dr., Waco, TX 76712** Condition: heart valve replacement/aorta repair. Total bills: \$18,698. **Donations: \$8,037. Add-on bills: \$3,800. Remaining: \$14,461.**
- 77. Joseph Medlock: 215 N Pine St. #3602, Charlotte, NC 28202** Condition: achalasia (rare esophagus disorder). Total bills: \$21,481. **Donations: \$3,805. Add-on bills: \$888. Remaining: \$18,564.**
- 78. Cynthia Miller: 946 W 630 S., Apt. 50, Pleasant Grove, UT 84062** Condition: gallbladder surgery. Total bills: \$13,990. **Donations: \$5,307. Remaining: \$8,683.**
- 79. Rita Mitchell: 906 28th St. SW, Hickory, NC 28602** Condition: carotid artery surgery. Total bills: \$28,641. **Donations: \$6,971. Remaining: \$21,670.**
- 80. Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227 (vickieinhisgrace@yahoo.com)**

## How do I use the Giving Guide?

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

For example, if your number is 140000, you can send to need #75.

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

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

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

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

If you wish to donate to Prayer Page needs using your credit card or bank account, please call the CHM Member Assistance department at 1-800-791-6225, ext. 5993. Donations can be made online via the CHM Member Portal at [chministries.org/members](http://chministries.org/members).

- Condition: surgery and other medical difficulties. Total bills: \$76,446. **Donations: \$56,728. Add-on bills: \$148. Remaining: \$19,866.**
81. **Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (geoegia@frontier.com)** Condition: hip replacement. Total bills: \$72,516. **Donations: \$45,540. Remaining: \$26,976.**
82. **Alan Nortz: 164 Apollo Rd. SE, Carrollton, OH 44615** Condition: heart condition (arrhythmia). Total bills: \$29,126. **Donations: \$7,641. Remaining: \$21,485.**
83. **Becky Olmstead: 1189 Walnut Hall Lane, Boyce, VA 22620** Condition: surgery for leg pain. Total bills: \$8,950. **Donations: \$4,469. Remaining: \$4,481.**
84. **Martha Ortiz: 4633 Caverns Dr., Kissimmee, FL 34758** Condition: cancer. Total bills: \$7,021.
85. **Donna Paone: 137 N 6th St., Olean, NY 14760** Condition: thyroid condition/goiter. Total bills: \$9,086. **Donations: \$2,948. Remaining: \$6,138.**
86. **Lisa Patterson: 9577 S 161st W Ave., Sapulpa, OK 74066** Condition: heart condition. Total bills: \$14,652. **Donations: \$4,030. Remaining: \$10,622.**
87. **Albina Perevertaylo: 7230 22nd St., Rio Linda, CA 95673 (davidp0693@gmail.com)** Condition: hypertension. Total bills: \$22,673. **Donations: \$13,459. Remaining: \$9,214.**
88. **Randi Pewzner: PO Box 95624, Seattle, WA 98145** Condition: uterine fibroids/hysterectomy. Total bills: \$8,328. **Donations: \$3,395. Remaining: \$4,933.**
89. **Sid Pfaff: 3027 E Packard Dr., Gilbert, AZ 85298 (sid@taginsuranceservices.com)** Condition: hip pain/arthroplasty. Total bills: \$15,526. **Donations: \$11,879. Remaining: \$3,647.**
90. **Dana Price: 37961 Eastwood Rd., Hilliard, FL 32046** Condition: uterine cancer. Total bills: \$13,341. **Donations: \$2,516. Add-on bills: \$2,355. Remaining: \$13,180.**
91. **Jackie Quarles: 8637 S Braden Ave., Tulsa, OK 74137** Condition: pleurisy (lung condition). Total bills: \$5,737. **Donations: \$969. Remaining: \$4,768.**
92. **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: \$6,031. Remaining: \$13,476.**
93. **Eric Rieck Sr.: 798 N Prairie Meadow Ln., Oronogo, MO 64855** Condition: multiple surgeries for hernia removal. Total bills: \$74,626. **Donations: \$120,374. Add-on bills: \$82,109. Remaining: \$36,361.**
94. **Sean Sanborn: 11A County Road 4625, Blanco, NM 87412** Condition: skin cancer surgery. Total bills: \$4,987. **Donations: \$872. Remaining: \$4,115.**
95. **Stephen Schmelzer: 330 North Barneburg Rd., Medford, OR 97504** Condition: heart attack/stent inserted. Total bills: \$3,215. **Donations: \$23,904. Add-on bills: \$31,522. Remaining: \$10,833.**
96. **Angelica Segui-Kuhl: PO Box 190102, Atlanta, GA 31119** Condition: deviated septum. Total bills: \$19,611. **Donations: \$6,782. Remaining: \$12,829.**
97. **Pavel Smid: 679 N. Hill Rd., Kalispell, MT 59901** Condition: heart attack. Total bills: \$58,529. **Donations: \$19,167. Remaining: \$39,362.**
98. **Don Smith: 500 Anthony Dr., Centreville, MI 49032 (preechit@gmail.com)** Condition: spondylolisthesis (vertebrae condition). Total bills: \$62,133. **Donations: \$54,565. Remaining: \$7,568.**
99. **Richard Smithers: 818 Southmoor Ln., Round Lake Beach, IL 60073** Condition: groin injury. Total bills: \$24,005. **Donations: \$8,842. Remaining: \$15,163.**
100. **Suzanne Speight: 4316 Wedgworth Rd., Fort Worth, TX 76133** Condition: tumor/cyst removal. Total bills: \$11,120. **Donations: \$1,073. Remaining: \$10,047.**
101. **Paul Spoelstra: 2590 Springside Dr., Lowell, MI 49331** Condition: Parkinson's disease. Total bills: \$6,251.
102. **David T. Stark: c/o Jason Montague, 955 River Bend Rd., Redding, CA 96003** Condition: gallbladder surgery. Total bills: \$28,768. **Donations: \$20,849. Remaining: \$7,919.**
103. **Sean Statkus: 3165 Peg Leg Mine Rd., Jamul, CA 91935** Condition: herniated disc/back surgery. Total bills: \$58,776. **Donations: \$19,567. Remaining: \$39,209.**
104. **W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com)** Condition: osteoarthritis/hip replacement. Total bills: \$69,534. **Donations: \$49,912. Remaining: \$19,622.**
105. **Ruth Stroup: PO Box 344, Weippe, ID 83553** Condition: Stage 4 (advanced) breast cancer. Total bills: \$7,912. **Donations: \$6,399. Add-on bills: \$53,042. Remaining: \$54,555.**
106. **Michael Summers, Jr.: 1387 Hidden Forest Dr., Goodview, VA 24095 (mcs\_jr72@yahoo.com)** Condition: back surgery. Total bills: \$15,006. **Donations: \$10,700. Remaining: \$4,306.**
107. **William Taylor: 9958 Banbury Ct., Powell, OH 43065 (william@tayloredtutoring.us)** Condition: prostate cancer. Total bills: \$33,976. **UPDATE: Donations: \$26,987. Remaining: \$6,989.**
108. **Keven Thomas II: 5941 New Hartford St., Apt. 2, Wolcott, NY 14590** Condition: nasal polyp removal. Total bills: \$12,399. **Donations: \$8,538. Remaining: \$3,861.**
109. **Amber Thulin: 10585 Sundance Mtn., Littleton, CO 80127 (Jeff@hometheaterhideaways.com)** Condition: deviated septum. Total bills: \$10,775. **Donations: \$5,711. Remaining: \$5,064.**
110. **Paul Turek: 806 9th Ave SW, Sidney, MT 59270 (jpturek@midrivers.com)** Condition: total hip replacement. Total bills: \$6,738. **Donations: \$3,172. Remaining: \$3,566.**
111. **Elizabeth Unruh: 41276 202nd St., Yale, SD 57386** Condition: blocked artery/heart procedure. Total bills: \$40,666. **Donations: \$7,184. Add-on bills: \$309. Remaining: \$33,791.**
112. **James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021** Condition: shoulder replacement surgery. Total bills: \$17,688. **Donations: \$28,465. Add-on bills: \$30,612. Remaining: \$19,835.**
113. **Eva Wagler: 6957 N 550 E, Montgomery, IN 47558** Condition: heart condition. Total bills: \$8,788. **Donations: \$16,436. Add-on bills: \$50,454. Remaining: \$42,806.**
114. **Linda Wenger: 15301 Mount Eaton St., Navarre, OH 44662** Condition: hernia surgery. Total bills: \$4,072. **Donations: \$408. Remaining: \$3,664.**
115. **Willie "Cliff" Wilson: 15664 Mountain Valley Place, Lakeside, CA 92040 (rockinw54@yahoo.com)** Condition: heart ablation. Total bills: \$4,000. **Donations: \$15,911. Add-on bills: \$45,624. Remaining: \$33,713.**
116. **Cathy Wright: 582 Damien Cir., Gold Hill, OR 97525** Condition: achalasia (rare esophagus disorder) and botulism. Total bills: \$51,808. **Donations: \$40,062. Add-on bills: \$868. Remaining: \$12,614.**
117. **Hannah Wright: 3279 38th Ave., Columbus, NE 68601** Condition: pelvic/abdominal pain. Total bills: \$13,595. **Donations: \$5,623. Remaining: \$7,972.**
118. **Cheryl Wyant: 6600 W 45th St. N., Wichita, KS 67205** Condition: hip replacement. Total bills: \$13,620. **Donations: \$5,413. Add-on bills: \$2,779. Remaining: \$10,986.**

**The church being the church (continued from page 3)**

**MH:** We decided to expand our family in summer 2014. After I learned the happy news of my pregnancy that November, I read the CHM Guidelines and began completing the Needs Processing forms.\* I scheduled my first prenatal appointment and then called CHM to verify that I had everything I needed before submitting my paperwork to the ministry.

**CHM:** Did you experience pregnancy complications?

**MB:** During one ultrasound visit, we learned that my wife had a large ovarian cyst. Her symptoms grew worse with time and finally the doctor recommended removing the cyst. Cost estimates from various health care providers totaled more than \$26,000—more than the anticipated cost of labor and delivery!

Though we were “freaking out,” the CHM staff did not. On the contrary, they helped calm us down and worked to send us funds quickly. We were blown away when we received the check in our mailbox. It was an emotional experience, not just because our financial needs were met, but because it was such a clear example of the church being the church.

I could feel the presence of our loving heavenly Father at that moment. He takes care of His children.

**MH:** I was blessed with an uneventful and healthy pregnancy. My medical bills were approximately \$9,000 and discounts reduced the total to about \$5,000. CHM staff members were polite and understanding and worked with me so I could pay my bills on time to obtain

discounts.

**CHM:** Matt, how much was shared for Ginny’s maternity bills and surgery?

**MB:** The maternity bills were about \$10,000. The surgery was just over \$19,000 after we received discounts exceeding \$31,000.

I remember the day we received the check for our baby’s delivery charges because my wife texted me a picture of the check while I was at work. It was well before our delivery date because we submitted our hospital prepayment agreement very early. With health insurance, I often received a string of bills after each medical incident and still didn’t know exactly what I was paying for. To have our labor and delivery paid before the birth was incredible. We had no financial anxiety whatsoever and could just focus on the unforgettable experience of bringing our daughter into the world.

CHM does exactly what it claims it will do, and the Guidelines—the rules about what expenses are eligible for sharing—are available upfront so there are no surprises. I absolutely recommend the ministry. My advice to other members is to ask questions until you understand and are comfortable with the program, always be diligent to obtain and submit medical bills in a timely manner and, last but not least, trust the ministry to do its work. It pays off.

**CHM:** Is there anything else you’d like to mention?

**MB:** After Vivienne was born, I received a voicemail from a CHM staff member

calling to check on us. What struck me was the sincerity and joy in the man’s voice. He was glad to help us. In fact, he wanted to know if there was anything



*Huttar family*

more he could do. I saved his message for months because it meant so much. He cared—not because he knows me, but because he knows Jesus.

Lastly, it’s incredibly satisfying to know that my monthly financial gift amount helps other families. With all my heart, thank you for being a tangible representation of God’s love and thank you for caring for families like us.

**MH:** I would like to give a special thank you to Lara Bennett, a CHM staff member who was very kind and gave us prompt attention and service. CHM is a blessing to our family and I have recommended the ministry to many friends and family members. We want to pass the blessing along to others.

*\*Editor’s note: The CHM Guidelines are available at [chministries.org/guidelines](http://chministries.org/guidelines). For step-by-step guides on what to do if you’re pregnant and how to submit medical bills, visit [chministries.org/whattodo](http://chministries.org/whattodo) and [chministries.org/stepbystep](http://chministries.org/stepbystep).*

**Meet your staff (continued from page 6)**

said. “It’s an honor and privilege to serve our members. We care about you and pray over your bills and for your daily health.” Rachel accepted Christ as her savior at a young age and was baptized in her teen

years at Jerusalem Missionary Baptist Church in Akron, where she is still involved today. She leans on Philippians 4:13 because God gives her inner strength.

Rachel has two sons, a daughter and two grandchildren. She loves to shop and spend time with family.

## CHM can't be "sold" (continued from page 2)

that members are coming to CHM as a result of "buying" it from an insurance agent. But it sometimes happens. When it does, it's clear that these folks are trying to treat CHM as an insurance product, which it is not. This is not a good idea.

Insurance regulators don't allow CHM to be sold with any insurance product. This includes life insurance, property insurance, prescription discount cards,

PPO networks...nothing. There's a very compelling reason for this: CHM isn't insurance.

The ministry is experiencing healthy growth, for which we're grateful. We also understand that when someone sees an opportunity to add to their income, these things can happen. However, it's wrong.

The overwhelming majority of our new

members come through our Bring-a-Friend program. That's a source of great joy to us because it means that members are enthusiastic about the ministry and confident in recommending it to others. Please spread the word that all someone needs to do to join CHM is visit our website at [chministries.org](http://chministries.org) and apply online. No insurance agents are necessary.

## Brother's Keeper (continued from page 2)

**unlimited** cost support per illness. (Pre-existing conditions are an exception.)

Brother's Keeper financial gift amounts are variable and are directly tied to how many bills exceeding \$125,000 are submitted for sharing per quarter. The average quarterly financial gift per membership unit in 2015 was \$21.75; the first quarter financial gift in 2016 was only \$17 per unit.

Brother's Keeper membership in 2015 saw a tremendous increase. Nearly 30,000 people joined this important program. Meanwhile, in 2015 over \$5.3 million in medical bills was shared through Brother's Keeper.

Here's what some of our members say about Brother's Keeper:

*When I arrived home after [my husband's] surgery, I called CHM in tears....Since we had also joined Brother's Keeper, CHM's optional program for catastrophic bills, I felt comforted knowing that even bills surpassing the regular program limit of \$125,000 would be shared. I was able to sleep that night sustained by the thought that Andrew could receive the treatment he needed. – Melanie Lippert, Lawton, Okla. (Editor's note: See her testimony on page 3 of this newsletter.)*

*I'm amazed at how little Brother's Keeper costs. What a testament to the power of*

*numbers (of people) and to the fabulous job that CHM does in keeping it all organized and flowing. I hope we never have to use Brother's Keeper, but it's a blessing to know it's there just in case. – Nancy Collins, Oak Harbor, Wash.*

If you're a CHM member who isn't a part of Brother's Keeper, please consider joining today. If you're not sure if you're a Brother's Keeper member, check your CHM membership card to see if you're already signed up. You can learn more at [chministries.org/catastrophicbills](http://chministries.org/catastrophicbills) or start your Brother's Keeper participation by contacting the CHM Member Assistance department at 800-791-6225, ext. 5993.

## Gastellum testimony (continued from page 5)

received additional funds from CHM.

Today my bones are healing. Due to atrophy, I have a lot of physical therapy ahead of me. My doctor expects that I'll regain 80 percent of full use, but I'm hopeful that my recovery will be even better.

One highlight of my experience was how quickly and thoroughly my hospital and other providers took care of my needs. And having worked with CHM patients, they processed my paperwork immediately.

Due to various life circumstances, I had developed a negative attitude about life and the world.

Earlier in 2015 I lost my managerial position and health care coverage when my employer's company closed. I couldn't afford the exorbitant premiums and deductibles offered through any Obamacare plans. Likewise, my wife was also forced into early retirement a few years ago because of a



near-fatal auto accident. I therefore didn't have faith that we would be taken care of if a medical situation arose.

CHM changed my perspective because it is a genuine, legitimate ministry founded on one simple belief: Christians are capable of and faithful to help complete strangers by coming together.

I don't know what the future holds for our world in regards to health care, but I do know that CHM is there for its members and is a ministry we can count on.

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

### When to get a tetanus shot

**Q:** I always appreciate reading your articles in the CHM newsletter, and I was thinking that you may have some words of wisdom to share with me on the topic of tetanus boosters. Tetanus is the one immunization that I feel is important for me to keep up-to-date, but I've received conflicting information.

I've heard that a tetanus booster will protect me for 10 years regardless of the number of injuries. I've also heard that a tetanus shot protects people only until their next injury, so I should get a tetanus booster following any injury. Unfortunately, I experienced a very bloody fall recently and I don't know what to do.

**A:** Your understanding is very close to current recommendations. Tetanus immunization is considered protective for 10 years, though recent evidence indicates it's probably effective for considerably longer. With that said, it's common for physicians to recommend another booster if you sustain a deep, "dirty" (or both) wound at high risk for tetanus and it has been at least five years since your last tetanus shot.

Also, because of the recent rise in

pertussis (whooping cough) cases, the Centers for Disease Control (CDC) now recommends that adults who have not been vaccinated with the acellular pertussis vaccine replace their next tetanus booster (usually *Td*, which stands for tetanus and diphtheria) with *Tdap* (one that also includes the vaccination for pertussis).

Since it seems that your wound might be quite deep or contaminated, I recommend getting the booster sooner rather than later.

*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.*



### Understanding BPH (continued from page 4)

#### Making the diagnosis

The BPH diagnosis is made mostly on the basis of history, as noted above. A rectal examination can also be useful and is performed to feel the size of the prostate. In BPH, the prostate is symmetrically enlarged. (In contrast, with prostate cancer, the prostate is often larger on one side than the other and a hard nodule might be detected).



Laboratory tests such as urinalysis and prostate specific antigen (PSA) may also be ordered, but they're generally non-specific—in other words, they don't really help confirm or reject the diagnosis of

BPH.

The American Urological Association has published a Symptom Index (AUA-SI; see the chart on page 4). A score of greater than seven suggests BPH. Finally, a urological test to determine the peak urinary flow rate can also be done. Though it's usually not necessary, a peak flow rate of less than 15 mL/second also suggests BPH.

#### Next month: Understanding BPH (part 2)

1. *Edwards JL. Diagnosis and Management of Benign Prostatic Hyperplasia. Am Fam Physician, 2008; 77:1403-10.*

2. *Roehrborn CG, McConnell JD, Barry MJ, et al. Guideline on the Management*

of Benign Prostatic Hyperplasia (BPH). *American Urological Association, 2003.*

3. *Cunningham GR and Kadmon D. Clinical manifestations and diagnosis of benign prostatic hyperplasia. UpToDate. Online version 21.16; 1 January 2013.*

## 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 Staff,

Thank you for all that you've done for us. When my husband changed jobs nearly two years ago, his new company didn't offer health coverage. I was apprehensive. But his new employer agreed to pay a certain amount toward our medical care—no matter what health care program we chose.

After much research and several discussions with friends, we chose CHM. We never imagined that we would soon face a major medical situation. And now, we've been on the cancer journey for more than 10 months, including chemotherapy, radiation and stem cell transplants.

CHM has been there for us and has helped us meet our medical obligations. Though at first it was difficult to ask for discounts, our medical providers have been generous.

Thank you for all you are doing for us and for others with financial needs.

God bless you,

Nelson & Erma Martin  
East Earl, PA

### Dear Yvonne,

I want to thank CHM for sharing my recent medical bills. The ministry is truly a Godsend and blessing. I can't praise our God enough for CHM and the kind hearts of those who work and minister there as well as for the brothers and sisters who faithfully sent their financial gifts and encouraged me.

I appreciate very, very much the prayers and cards sent to me from all over the United States. They brought me joy and it warmed my heart to know that I am being

prayed for. Please pass my thank you along to everyone at CHM.

May you each be blessed by our God and Lord Jesus forever,

John Davenport  
Grand Prairie, TX

### Dear Ken,

I just received a check and a beautiful card from CHM. I appreciate all that the ministry has done to help me. Please let my CHM family know that I greatly appreciate their love and care.

Sincerely,

Patricia McCormack  
Tipton, IN

### Dear CHM,

I just want to thank everyone at CHM for making the sharing of medical needs possible! You have done exactly what the CHM Guidelines state you would do.

Thank you, Father God!

Louis Leone  
Long Valley, NJ

### To all who make CHM what it is,

Thank you for all you have done to help me through my illness. When I lost my insurance as a missionary, I was glad my mom told me about CHM. You have helped me through some very dark times.

Because of my illness and some other factors in my life, I became very depressed. However, God taught me the beauty of grace as He held on to me even when I was letting go, and now I am back on my feet. Though my world fell apart, I was still in

the hands of God. He continues to teach me to trust Him each day.

I continue to write thank you notes to those who have helped me through prayer and encouragement. It's a long list, and I pray God will bless each of you richly!

Naomi Troyer  
Huron, SD

### Dear CHM Staff,

We are so grateful and feel so blessed to be a part of CHM. Thank you for all you do. The newsletter is awesome. We love the Prayer Page and are happy to help others in this way. As new members, we thank you for this great opportunity.

Richard & Leslie Goddard  
Grass Valley, CA

### Dear Lauren & Katlyn,

Last year I had shoulder surgery and then slipped and fell. Please let me bring it to your attention that Yvonne, who was my Needs Processing representative, did an excellent job. She was there for me every step of the way. I appreciate all she has done.

Thank you for Christian Healthcare Ministries—a wonderful company. I was referred by a longtime friend who has been a member for many years.

When I lost my insurance, I decided to give CHM a try. I'm so thankful I did. And now I, too, have referred three others to CHM.

Mega blessings,

Pam Hancock  
Lake Orion, MI

## CHM legal notices

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

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

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

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

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

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

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

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

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

**Ronald Cameron: 8413 Emmet St., Omaha, NE 68134** Ronald suffers from Stage 4 (advanced) cancer.

**Brigit Greenberger: PO Box 4125, Truckee, CA 96160** Brigit, a mother to young triplets, suffers from vertigo.

**Katherine Abel: PO Box 4403, Santa Rosa, CA 95402** Katherine has been diagnosed with cancer; please pray.

**Daniel Treat: 130 Twin Oaks, South Burlington, VT 05403** Daniel’s mother suffers from intense facial pain. Please pray.

**Winifred Thomson: 265 Crouse Rd., Littletown, PA 17340** Winifred’s husband recently passed away. Please pray.

**Brenda Cameron: 147 County Rd. 971, Flat Rock, AL 35966** Please pray for Brenda; her husband passed away suddenly.

**Francis & Aimee Cantadore: 5630 Fetzer Ave NW, Concord, NC 28027** Baby Macie has a heart condition. Please pray.

**Henry & Anna Knecht: 760 Brent Dr., Moscow, ID 83843** The Knechts’ youngest child was stillborn. Please pray for them.

**Richard Barker: 1812 Krystle Dr., Lancaster, PA 17602** Richard had a heart attack and requests prayer.

**Melissa Wilkes: 120 Paddy Ln., Youngsville, NC 27596** Melissa is a young mom and has been diagnosed with cancer.

**Carol See: 204 Narrows Dr., Waleska, GA 30183** Please pray; Carol has cancer.

**Jonathon Dellinger: 5811 NE 14th Rd., Apt. 3, Ft. Lauderdale, FL 33334** Jonathon was recently injured in a traffic accident.

**Larry & Amanda Parris: 1451 Rainbow Lake Rd., Inman, SC 29349** The Parris’ daughter, Carley, has a heart problem.

**Billy & Deja Robins: 360 Maberry Loop, Lynden, WA 98264** The Robins’ daughter, Katherine, was seriously injured by a drunk driver. Please keep the family in prayer.

**Donna Henry: 2801 Franklin Ave., Cleveland, TN 37312** Donna is undergoing testing and surgery for cancer. Please pray.

# Christian Healthcare Ministries

## April 2016

In this issue:

	PAGE
CHM membership can't be "sold" or combined with insurance products	2
Keep your friends close and your brothers—and sisters—closer:	2
Understanding Brother's Keeper	3
Members find CHM "an example of the church being the church"	3
Multiple medical challenges validate members' decision to join CHM,	3
Brother's Keeper	4
Understanding BPH	4
Fall breaks wrist, but outcome strengthens member's faith	5
CHM income statements 2011-2016	5
Meet your CHM staff: Isaac Lilly and Rachel Hubbard	6
Prayer Page	7
Health Q & A with Dr. Jacobson:	13
When to get a tetanus shot	14
Letters to CHM	14
Prayer requests	15

*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.*



**Christian Healthcare Ministries**  
The biblical solution to healthcare costs

