



MAY  
2016

# CHM

Christian  
Healthcare  
Ministries

## CHM AND YOUR HEALTH CARE PROVIDERS: A GUIDE

*Plus: Check out our  
recommended provider directory*

*Young mother finds  
CHM “family friendly”*

**The nuts and bolts  
of CHM's programs:  
Gold • Silver • Bronze**

*Member Portal 101:  
back to the basics*

**Bad things, good  
people, and TRIALS**

*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.*

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## Bad things, good people and dealing with trials

Bad things happen to good people.

Bad things happen to Christians.

What do we make of that?

Every week in our Christian Healthcare Ministries chapel service, we pray for our members with illnesses. We pray for them to recover their health, to be eased of their pain and for them and their family members to be able to cope.

We pray for God's intercession, mercy and kindness.

We pray for you.

I wonder sometimes about the life stories, situations and circumstances that motivate people to send us prayer requests or that bring them to our newsletter's Prayer Page.

Every name we hear or read belongs to a child of God. Every person is special in our eyes. We are honored that members ask us to pray for them.

Still, the fact that we're praying for people to overcome often fearsome physical afflictions can lead to a question: why does it happen at all?

There are books, treatises and endless lists—of observations, considerations and analyses—on why these things occur, particularly to God's people.

Nevertheless, it all seems to

come down to three words: a fallen world. And we are part of this world. At the same time, as Christians, we're not.

Our weekly chapel service prayers—and our Prayer Page and prayer request portions of our ministry—illustrate an issue I have with the “health and wealth” philosophy of faith; that is, if your faith is strong enough your life will be blessed physically and materially.

What we *are* promised is God's grace, strength and peace in all situations. The Apostle Paul shared his own trial with respect to humility and what it meant in terms of his faith:

“But I refrain, so no one will think more of me than is warranted by what I do or say, or because of these surpassingly great revelations. Therefore, in order to keep me from becoming conceited, I was given a thorn in my flesh, a messenger of Satan, to torment me. Three times I pleaded with the Lord to take it away from me. But he said to me, “My grace is sufficient for you, for my power is made perfect in weakness.” Therefore I will boast all the more gladly about my weaknesses, so that Christ's power may rest on me” (2 Corinthians 12: 6-9).

Three times Paul prayed to have his “thorn” removed. It wasn't. God had a purpose for Paul, and it was that His strength be made manifest in Paul's weakness, which Paul understood

completely.

What we know is in Whom we have believed and are persuaded that He is able to keep that which we've committed unto Him against that day (2 Timothy 1:12).

“That day” may be the day of our death. Or it may be a moment of trial—the likes of which we never anticipated. Or, even having anticipated it, the pain (emotional, physical or spiritual) is more than we think we can bear.

The Apostle Paul eloquently addressed that issue as well, earlier in 2 Corinthians 1:8–11: “We do not want you to be uninformed, brothers and sisters, about the troubles we experienced in the province of Asia. We were under great pressure, far beyond our ability to endure, so that we despaired of life itself. Indeed, we felt we had received the sentence of death. But this happened that we might not rely on ourselves but on God, who raises the dead. He has delivered us from such a deadly peril, and He will deliver us again. On Him we have set our hope that He will continue to deliver us, as you help us by your prayers.”

And remember, it takes God to make everything work together for the good of those who love Him and are called according to His purpose (Romans 8:28). And He will.

# CHM and your health care providers: a guide

If you're new to CHM and wondering how to interact with your doctor or hospital—or if you're a longtime member experiencing your first major medical event since joining the ministry—educating yourself on how CHM works with health care providers will help set your mind at ease.

As CHM President and CEO Rev. Dr. Howard Russell often says, “CHM isn't difficult to understand. It's just different.”

Here are some scenarios to aid in your understanding of what to do when you

## CHM's recommended provider directory

CHM's directory of recommended health care providers and health services ([chministries.org/providerlist](http://chministries.org/providerlist)) is a great place to find quality health care providers who work with self-pay patients like CHM members. You can do a local search or view providers who serve members nationwide.

There, too, you'll find companies and clinics offering health services such as lab work, imaging tests (MRI, CT scan, etc.), prescription assistance, telemedicine, medical equipment, health reference tools and more.

If you've had a good experience with a health care provider who is not already listed in the directory or if you're a practitioner wishing to serve CHM members, please email [editor@chministries.org](mailto:editor@chministries.org) and include your name, the practice or clinic name, specialization, address, phone number and website (if applicable).



need medical treatment.

### Scenario 1: You aren't sure where to start looking for a doctor who accepts self-pay patients (such as members of health care sharing ministries).

There are a number of resources to help you in your search:

- CHM's recommended health care provider and services directory ([chministries.org/providerlist](http://chministries.org/providerlist)); see the sidebar for more information.
- The Christian Medical & Dental Associations ([cmda.org](http://cmda.org)): Click the “Doctor Search” button toward the bottom of the home page to find a Christian doctor or dentist in your area. Please note that providers don't necessarily accept self-pay patients, but many do.
- ZocDoc ([zocdoc.com](http://zocdoc.com)) enables you to search doctors by specialization, zip code, city, and by choosing “I'm paying for myself.”
- Healthgrades ([healthgrades.com](http://healthgrades.com)): Though you aren't able to search specifically for doctors who accept self-pay patients, Healthgrades is nevertheless a reputable resource for choosing quality health care providers.

### Scenario 2: The front desk receptionist asks for your health insurance card.

Every CHM member receives a membership card when they join the ministry. However, the proper use of the card is to explain that you are technically a self-pay (or private-pay) patient who is a member of a health care sharing ministry.

One CHM member suggests responding as he does before he describes the ministry: “I don't have insurance. I have something better.”

### Scenario 3: The front desk receptionist,

### billing manager or financial counselor hasn't heard of CHM and has questions about how it works.

In addition to your membership card—which has a toll-free number providers can call with questions and a link to a web page with information specifically for them—you can print out and bring with you a copy of CHM's letter to health care providers ([chministries.org/downloads/HealthCareProviderLetter2016.pdf](http://chministries.org/downloads/HealthCareProviderLetter2016.pdf)). The letter is on CHM letterhead, explains how the ministry works and contains answers to common questions health care providers have about CHM.

You can feel confident assuring your providers that 100 percent of CHM members pay their medical bills; to do so is a requirement for ministry membership. You can also tell them that the ministry has faithfully assisted its members with medical bills for 35 years and is a Better Business Bureau A+ Accredited charity.

One final (but important) piece of information is that health care providers should bill you directly.

### Scenario 4: You have difficulty getting an itemized medical bill.

CHM requires itemized medical bills in order to share medical expenses. An itemized bill contains: 1) the patient's name; 2) the date of service; 3) the place of service; 4) the procedural (CPT code); and 5) the charge for each service rendered.

If obtaining itemized bills from your providers is a challenge, CHM can instead accept a CMS-1450 or UB-04 from your hospital or a CMS-1500 (formerly HCFA-1500) from your doctor—these are standardized billing forms used by health care providers. Medicare-eligible members can submit their Medicare Explanation of

See “Your health care providers,” page 12

## Understanding BPH (part 2): treatment

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*This is the second in a series of articles on benign prostatic hyperplasia (BPH), written because BPH (especially when it causes bladder outlet obstruction, or BOO) is one of the most common diseases of aging men. In last month's article, I introduced an explanation of the prevalence, causes, symptoms and diagnosis of BPH.*

### Making the diagnosis (continued)

For men with lower urinary tract symptoms (LUTS), the American Urological Association (AUA) recommends the following in the initial patient evaluation:

- a medical history with an assessment of LUTS—including degree of lifestyle disruption caused by BPH—determined by patients' answers to the AUA Severity Index (AUA-SI; see last month's article for an example.) The index's greatest value is not in diagnosing BPH, but in assessing the severity and progression of symptoms and how well patients respond to treatment.
- a physical examination (including digital rectal examination) by a physician
- serum prostate specific antigen (PSA). PSA tends to correlate with prostate volume, but may also point to prostate cancer.
- urinalysis to help rule out other conditions. (If blood—whether visible or microscopic—is

present, the urine should also be tested for cancer cells.)



### Treatment

Interestingly, the amount of prostate swelling in BPH does *not* correlate with how much it seems to bother a patient. The level of patient complaint from BPH is not directly

related to measurable changes in the bladder or prostate. Thus, treatment is based on the degree to which symptoms bother the patient, not on what is found upon examination or through testing.

Treatment options include:

1. watchful waiting
2. lifestyle modifications
3. medication
4. surgery

For patients with mild symptoms (AUA-SI score under seven) or those without bothersome symptoms, watchful waiting and lifestyle modifications are recommended. These actions might include:

- losing weight
- exercise, which reduces the risk of developing prostate problems and may improve prostate health
- decreasing evening fluid intake
- avoiding excess alcohol, caffeine or highly seasoned food
- limiting medications known to cause lower urinary tract symptoms (such as certain antihistamines, decongestants,

etc.)

- repeating the AUA-SI each year to detect symptom progression.<sup>2</sup>

Men at higher risk for rapid BPH symptom progression include:

- patients over 61 years old
- those with a prostate larger than 30 grams estimated weight
- men with PSA greater than 1.5 nanogram/millileter (ng/ml)
- patients with urine flow rates less than 10.6 ml per second
- those with “post-void residual” of at least 40 ml. (The bladder is scanned by ultrasound immediately after the patient attempts to void completely.)

### What about “natural” alternatives to prescription medication?

The most popular “natural remedy” for LUTS is saw palmetto, a berry extract. In 2001 an estimated 2.5 million adult Americans used this product. Numerous studies on its effectiveness have been conducted and have had conflicting conclusions. Also, many of the studies were of poor quality or involved a short duration of time (three months or less).

For example, a recent trial compared saw palmetto with a placebo. Researchers found that after one year there was no difference among the two groups in AUA-SI scores, maximal urinary flow rates,

See “Understanding BPH,” page 13



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

# The nuts and bolts of CHM's programs (Gold, Silver, Bronze)

Perhaps you're considering joining Christian Healthcare Ministries and are wondering which of the three programs (Gold, Silver or Bronze) is right for you. Or you may be a new or longtime member who is evaluating making a switch.

Before taking the leap, please consider the following similarities and differences between the ministry's participation levels.



## Program similarities

The Gold, Silver and Bronze programs share the following characteristics:

- All three participation levels are for major medical costs—that is, costs exceeding your personal responsibility amount (\$500 Gold; \$1,000 Silver; \$5,000 Bronze).
- With each program, you receive credit toward your personal responsibility when you obtain a discount of any amount on your eligible medical bills. This means that your personal responsibility can be zero, no cost, if you obtain a discount of \$500 or more (Gold); \$1,000 or more (Silver); or \$5,000 or more (Bronze) on your eligible bills.
- Many expenses not eligible for sharing according to CHM Guidelines apply to all three participation levels. For example, medical bills from weight reduction programs or procedures aren't eligible for any of CHM's programs. (For a detailed

list of ineligible expenses, please see the Appendix in the CHM Guidelines at [chministries.org/guidelines](http://chministries.org/guidelines).)

- Each program has a per-illness limit of \$125,000. (See page 13 for information about Brother's Keeper, an optional program offering additional cost support (with *no* per-illness limit for Gold members).

## Program differences

- The most significant difference is that the Silver and Bronze programs are essentially for hospitalization (inpatient and outpatient services) and surgery. In contrast, the Gold program includes:
  1. hospitalization and surgery

*See "Nuts and bolts," page 13*

## Young mother finds CHM group membership family friendly

CHM recently spoke with Bethany Pederson of Cedar Creek, Mo., about the ministry's maternity program and group memberships.

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

**Bethany Pederson:** We welcomed Simon Pederson to our family on July 28, 2015. We also have two other children born before we joined CHM: Cynthia (4) and Levi (2).

**CHM:** Why did you join Christian Healthcare Ministries?

**BP:** My husband, Isaac, is employed by Village Missions ([villagemissions.org](http://villagemissions.org)), a ministry that places and supports

pastors in rural churches. With health care costs rising, Village Missions needed a health care plan that would best serve its employees; CHM's Gold program is a major component of that plan.

**CHM:** What CHM staff members were particularly helpful to you?

**BP:** CHM staff members Terry Lawrence and Joy Spriggs spoke with the Village Missions team and put together webinars to help explain CHM to us. Knowing we wanted to have another child, Isaac and I were specifically interested in how the maternity program works.

Other CHM staff members were very

helpful when I called to let them know I was expecting and when I had questions. Joy even called me shortly before Simon's birth to make sure everything was in order, which I appreciated very much.



**CHM:** Did you experience any health complications?

**BP:** Thankfully, there weren't any medical complications during my

pregnancy or birth, and for that we praise God.

**CHM:** What was the total cost of your  
*See "Pederson testimony," page 11*

## Member Portal 101: Getting back to the basics

CHM “newbies” and longtime members: When was the last time you toured the online CHM Member Portal? If it has been a while since you’ve logged in, you’re missing out. Below is an overview of Member Portal functions you’ll find useful.

**Getting started:** Locate the Member Portal link in the upper right corner of the CHM website ([chministries.org](http://chministries.org)). Click the link and enter your email address and password. Choose “Sign In” to continue. (See the box to the right for problems signing in.)

You’re in; now what? The left column links allow you to make minor membership changes, pay your monthly financial gift,

upload medical forms and bills, and more.

### Newsletter Delivery

**Preference:** Do you receive your newsletter in the mail but prefer it be sent by email? Update your desired delivery method through this feature. One click of the “Submit” button will update our records, so you can read it in the way that’s most convenient for you. *(Editor’s note: Newsletters take over a month to write, design, print and mail. Please allow up to two months for your*

### Member Portal registration

Did you receive an error message when trying to log in? If yes, it’s because you must first register your account. Click the green “Register for Online Access” button and enter your member number, access code (located on your most recent Member Gift Form billing statement), email address and password of your choice.

The Member Portal is case-sensitive, so be sure to type your password exactly how you prefer. Click “Register Now,” then read the “Getting started” section (to the left) in this newsletter article.

See “Member Portal 101,” page 11

## Meet your CHM staff: Bill Abel and Christopher Lega



**Bill Abel** recently joined the CHM Member Assistance department. He answers members’ questions about the ministry’s programs and makes membership updates

in the computer system.

He spent the previous three years as a route salesman for Krispy Kreme in Akron, Ohio. “Working at CHM is the most rewarding job I’ve ever had because we get to do it all in the name of Jesus,” he said. “My favorite part of this position is that I get to see—and be a part of helping—members’ medical needs being met.”

He wants members to know that CHM staff care for members and feel their pain when they are hurting. “Your stories affect us deeply. Every day we pray over your prayer requests,” he said.

Raised in a Christian home, Bill grew up in Doylestown, Ohio, and attended Hocking

College in Nelsonville, Ohio. Today he attends Grace Church in Norton, Ohio, and he rests in John 14:6. “This verse lays it out: the way to salvation is through Christ,” he said.

Bill is married to Jeannine, a speech therapist for Language Learning Associates (LLA) in Medina, Ohio. The couple is expecting their first child in August. Bill is an avid hunter and fisherman who enjoys being outdoors in God’s creation.



**Christopher Lega** is a new staff member in the Needs Processing department who enters medical bills into CHM’s database.

Chris spent portions of his childhood in Massillon, Ohio and Largo, Fla. He studied at Florida Gulf Coast University before taking a position as a teller for Branch Banking & Trust (BB&T) Corporation in Fort Myers,

Fla. After returning to Ohio, he worked at the Akron location of Brink’s security and logistics company and as a teller for Huntington Bank in Massillon.

He enjoys the atmosphere of fellowship at CHM. “Working with other Christians is amazing. We have the same goal in mind: fulfilling God’s plan by being there for each other. We love our work and are grateful for the opportunity to help fellow Christians.”

Chris attended church “on and off” throughout childhood and gave his life to Christ in 1999 while attending a Teen Mania “Acquire the Fire” event in St. Petersburg, Fla. Proverbs 3:5 is his favorite verse. “It reminds me that life might not always make sense, but God has a plan whether we understand it or not,” he said.

He and his wife, Nicole, reside in Green, Ohio, and have two boys: Aiden and Hunter. In his spare time, Chris enjoys playing with his kids, church activities and sports.

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

May 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. **Danny Arnold, Sr.: 487 Trestle Way, Conway, SC 29526** Condition: knee replacement and complications. Total bills: \$7,540. **Donations: \$2,933. Add-on bills: \$6,073. Remaining: \$10,680.**
2. **Teresa Arthur: 4724 Pennsylvania Ave. NE, Roanoke, VA 24019** Condition: gallbladder surgery. Total bills: \$10,866. **Donations: \$1,865. Remaining: \$9,001.**
3. **Robert Ashba: 1041 Margie St., Summertown, SC 29148** Condition: knee replacement. Total bills: \$38,983. **Donations: \$6,187. Remaining: \$32,796.**
4. **Randy Baetz: S 1539 Stenslien Ln., Westby, WI 54667** Condition: arthritis. Total bills: \$15,648.
5. **Brenda Bailey: PO Box 466, Milroy, PA 17063** Condition: ovarian cyst. Total bills: \$8,271. **Donations: \$669. Remaining: \$7,602.**
6. **Sage Bainter: 245 Deadman Canyon Rd., Big Timber, MT 59011** Condition: hip replacement. Total bills: \$25,608. **Donations: \$1,977. Remaining: \$23,631.**

7. **Kyle Barnes: 194 Elm St., Covington, GA 30014** Condition: rare heart condition. Total bills: \$61,443. **Donations: \$19,615. Add-on bills: \$2,041. Remaining: \$43,869.**
8. **Jeff Bathiany: 311 37th St. #2B, Marathon, FL 33050** Condition: Tourette syndrome/cervical spinal stenosis. Total bills: \$44,000. **Donations: \$11,871. Remaining: \$32,129.**
9. **Kathy Baxter: 292 Alcodra Dr., Orofino, ID 83544** Condition: total hip replacement. Total bills: \$18,981. **Donations: \$6,107. Remaining: \$12,874.**
10. **John Berry: 765 Deerhead, Dunlap, TN 37327** Condition: gastric ulcer. Total bills: \$12,065. **Donations: \$1,997. Remaining: \$10,068.**
11. **Kathleen Bishop: 2539-1 Shoal Creek Church Rd., Shelby, NC 28152** Condition: heart blockage. Total bills: \$20,779.
12. **Roman Borntreger: 1321 E Main St., Linn, MO 65051** Condition: knee replacement. Total bills: \$20,500.
13. **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: \$76,365. Add-on bills: \$49,458. Remaining: \$13,231.**

- Remaining: \$58,774.**
15. **Kathleen Brubaker: 110079 SE 50th Ave., Sawyer, KS 67134 (dkbru90@gmail.com)** Condition: autoimmune disease. Total bills: \$13,013. **Donations: \$9,130. Add-on bills: \$1,536. Remaining: \$5,419.**
  16. **Rebecca J. Burnett: PO Box 36, Thicket, TX 77374** Condition: back surgery. Total bills: \$5,375.
  17. **David T. Campbell: PO Box 453, Powell, WY 82435 (dave@davecampbelloutdoors.com)** Condition: spinal stenosis/laminectomy. Total bills: \$50,746. **Donations: \$26,932. Remaining: \$23,814.**
  18. **David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462** Condition: congestive heart failure and diabetes complications. Total bills: \$63,506. **Donations: \$14,053. Discounts: \$35,998. Remaining: \$13,455.**
  19. **Fausto Cebeira, c/o Miriam Miller: 767 File Rd., Milton, PA 17847 (trozkesykes@yahoo.com)** Condition: severe back pain. Total bills: \$31,158. **Donations: \$23,197. Remaining: \$7,961.**
  20. **Donald Churchill: PO Box 1061, Haines, AK 99827** Condition: heart procedures. Total bills: \$36,206. **Donations: \$5,840. Remaining: \$30,366.**
  21. **Martin Coates: 2480 Keene Summit Rd., Wysox, PA 18854 (cctransport2@gmail.com)** Condition: non-Hodgkin's lymphoma and complications. Total bills: \$9,070. **Donations: \$161,890. Discounts: \$5,392. Add-on bills: \$234,519. Remaining: \$76,307.**
  22. **David Cooper: PO Box 134, Woodland, NC 27897** Condition: heart procedure. Total bills: \$47,249. **Donations: \$14,421. Remaining: \$32,828.**
  23. **Jane Cowart: PO Box 1613, Haines, AK 99827 (wcowart@57@live.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](http://www.chministries.org)  
E-mail: [prayerpage@chministries.org](mailto:prayerpage@chministries.org)

## Prayer Page Giving

**Prayer Page total needs remaining this month: \$2,106,249**

Each need would be met **in full** if each member family contributed **\$23.04** this month or **\$7.68** for the next three months.

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

14. **Nathan Brower: 11690 Highland Colony Dr., Roswell, GA 30075** Condition: surgery for pectus excavatum (congenital condition). Total bills: \$63,779. **Donations: \$5,005.**

## 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: \$33,972. Remaining: \$20,915.**

**24. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com)**

Condition: intervertebral disc disorder. Total bills: \$61,534.

**Donations: \$48,128. Add-on bills: \$500. Remaining: \$13,906.**

**25. Lowell Devitt: 47961 258th St., Brandon, SD 57005** Condition: heart attack and procedure.

Total bills: \$46,833. **Donations: \$14,434. Remaining: \$32,399.**

**26. Vonda Douglas: 7410 Bar D Lane., Farmersville, TX 75442**

Condition: bleeding ulcer. Total bills: \$3,598. **Donations: \$3,816.**

**Add-on bills: \$5,970. Remaining: \$5,752.**

**27. Joanne Eads: 6047 SW 84th St., Ocala, FL 34476** Condition: basal cell carcinoma. Total bills: \$6,927.

**Donations: \$1,779. Remaining: \$5,148.**

**28. James Eberly: PO Box 504, Terre Hill, PA 17581** Condition: osteoarthritis/knee replacement.

Total bills: \$18,746. **Donations: \$1,761. Add-on bills: \$2,775.**

**Remaining: \$19,760.**

**29. Judith Eilers: 101 Mourning Dove Ln., Fredericksburg, TX 78624** Condition: hip replacement.

Total bills: \$12,325. **Donations: \$1,992. Remaining: \$10,333.**

**30. Laura Ellsworth: 4874 Palo Dr., Tarzana, CA 91356** Condition: knee replacement. Total bills: \$2,009.

**Donations: \$9,961. Add-on bills: \$35,748. Remaining: \$27,796.**

**31. Kalin Elston: 586 Private Rd. #1110, Stephenville, TX 76401 (Rev.1211@hotmail.com)** Condition: hernia repair and colonoscopy. Total bills: \$12,353.

**Donations: \$7,485. Remaining: \$4,868.**

**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.

**Donations: \$573. Remaining: \$6,967.**

**33. Bobbie Flowers: 113 Lawrence**

**Rd., West Columbia, SC 29170**

Condition: gallbladder surgery.

Total bills: \$17,558. **Donations: \$6,160. Remaining: \$11,398.**

**34. Kathy Foster: 551 Lynnne Pennie Ln., Midlothian, TX 76065**

Condition: gallbladder surgery.

Total bills: \$6,098. **Donations: \$489. Remaining: \$5,609.**

**35. Brenda Fox: 8601 Wakefield Dr., McKinney, TX 75070** Condition: spinal stenosis. Total bills: \$46,409.

**Donations: \$11,644. Add-on bills: \$3,003. Remaining: \$37,768.**

**36. Candace Garner: 3756 Rd. 84, Lingle, WY 82223** Condition: ureter repair. Total bills: \$34,476.

**Donations: \$15,443. Remaining: \$19,033.**

**37. Cora Garth: 27460 Pierce St., Southfield, MI 48076** Condition: hysterectomy. Total bills: \$15,034.

**Donations: \$5,025. Remaining: \$10,009.**

**38. Mark Gasster: 3656 Harkness St., Napa, CA 94558** Condition: epilepsy. Total bills: \$11,682.

**39. Jody Genn: PO Box 292, Lone Grove, OK 73443** Condition: tendonitis/ankle surgery. Total bills: \$5,673.

**Donations: \$431. Add-on bills: \$4,156. Remaining: \$9,398.**

**40. Howard Goldsmith: 522 N Denver St., El Dorado, KS 67042**

Condition: hernia repair. Total bills: \$4,086. **Donations: \$385.**

**Remaining: \$3,701.**

**41. Natalya Goncharova: PO Box 349, Maple Valley, WA 98038**

Condition: lump removal. Total bills: \$13,749.

**42. Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528 (wellmangraber@hotmail.com)**

Condition: atrial fibrillation/heart ablation. Total bills: \$76,810.

**Donations: \$40,046. Add-on bills: \$5,171. Remaining: \$41,935.**

**43. Roger Graber: 3258 E 800 N, Plainville, IN 47568** Condition: ACL/meniscus tear. Total bills: \$16,755.

**Donations: \$1,304. Remaining: \$15,451.**

**44. Jeannine Graves: 5507 Reeves Dr., Silsbee, TX 77656** Condition: cataract surgery. Total bills: \$9,200.

**Donations: \$2,435. Remaining: \$6,765.**

**45. Joseph Griffin: 1992 SW Danforth Cir., Palm City, FL 34990** Condition: GERD (acid reflux). Total bills: \$9,152.

**Donations: \$1,520. Remaining: \$7,632.**

**46. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118** Condition: heart condition.

Total bills: \$41,766. **Donations: \$24,347. Add-on bills: \$1,591.**

**Remaining: \$19,010.**

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

**Donations: \$16,618. Remaining: \$35,962.**

**48. 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.**

**49. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com)** Condition: brain tumor treatment. Total bills: \$107,497.

**Donations: \$97,009. Remaining: \$10,488.**

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

**Donations: \$2,824. Remaining: \$8,305.**

**51. Forrest Holdeman: 3386 Old Hwy 61 S, Leland, MS 38756** Condition: hernia repair. Total bills: \$25,024.

**Donations: \$4,165. Remaining: \$20,859.**

**52. Carol Huffman: 3611 Mary Circle, Ames, IA 50014** Condition: abdominal surgery. Total bills: \$28,268.

**Donations: \$2,149. Remaining: \$26,119.**

**53. Jill Isken: 651 E Cedar Ave., Cedar Grove, WI 53013 (zach7777@hotmail.com)** Condition: uterine fibroid tumors. Total bills: \$22,889.

**Donations: \$27,156. Add-on bills: \$23,054. Remaining: \$18,787.**

**54. Andrey Ivantsov: 615 C Street SW, Auburn, WA 98001** Condition: heart condition and surgery. Total bills: \$60,321.

- Donations: \$4,586. Remaining: \$55,735.*
- 55. Faith Jelle: P.O. Box 169, Kykotsmovi, AZ 86039 (twolivingbyfaith@yahoo.com)** Condition: Three spinal surgeries. Total bills: \$22,053. *Donations: \$12,999. Discounts: \$1,500. Add-on bills: \$8,593. Remaining: \$16,147.*
- 56. Jane Jones: 38420 Palomino Ln., Burns, OR 97720** Condition: arthritis/hip replacement. Total bills: \$29,591. *Donations: \$12,592. Remaining: \$16,999.*
- 57. Linda Kauffman: 141 Nina Dr., Montezuma, GA 31063 (lindakauffman2005@yahoo.com)** Condition: total knee replacement. Total bills: \$12,415. *Donations: \$8,618. Remaining: \$3,797.*
- 58. Rhonda Kessler: 70479 SE 60th Ave., Sawyer, KS 67134** Condition: osteoarthritis/knee replacement. Total bills: \$10,022. *Donations: \$6,783. Add-on bills: \$11,376. Remaining: \$14,615.*
- 59. Mervin S. King: 5803 Old Philadelphia Pike, Gap, PA 17527** Condition: torn meniscus/knee surgery. Total bills: \$4,918. *Donations: \$536. Remaining: \$4,382.*
- 60. Elizabeth Koehn: 29 E Main St., Dalton, OH 44618** Condition: chronic obstructive pulmonary disease (COPD). Total bills: \$5,065. *Donations: \$1,888. Remaining: \$3,177.*
- 61. Daniel Kranz: 3101 Old Naches Hwy., Yakima, WA 98908 (Dancrane11@Q.com)** Condition: total knee replacement. Total bills: \$23,704. *Donations: \$14,801. Remaining: \$8,903.*
- 62. Darlene Ladines: 1330 Olmstead Rd., Grandview, WA 98930** Condition: hysterectomy. Total bills: \$27,600. *Donations: \$19,216. Remaining: \$8,384.*
- 63. Walter A. Langley, Jr.: 1700 N Monroe, Ste. 11-170, Tallahassee, FL 32303** Condition: heart disease. Total bills: \$16,430. *Donations: \$4,443. Remaining: \$11,987.*
- 64. Lucinda Lauver: c/o Tim Lauver, 124 Lauver Lane, Mifflintown, PA 17059** Condition: dystonia

- (neurological disorder). Total bills: \$4,416. *Donations: \$17,710. Add-on bills: \$36,351. Remaining: \$23,057.*
- 65. Keng Fun Lee: 3328 Shepperton Blvd., Indianapolis, IN 46228** Condition: degenerative disc disease. Total bills: \$34,007. *Donations: \$14,470. Remaining: \$19,537.*
- 66. 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: \$25,155. Add-on bills: \$25,684. Remaining: \$7,001.*
- 67. Rose Lee: 517 Heather Dr., Round Rock, TX 78664 (rosemary.lee213@gmail.com)** Condition: Stage 4 (advanced) breast cancer. Total bills: \$16,778. *Donations: \$17,563. Add-on bills: \$5,651. Remaining: \$4,866.*
- 68. Jennifer Lehman: 2923**

- 71. Ray McAllister: 8936 Grove St., Berrien Springs, MI 49103** Condition: double inguinal hernia repair. Total bills: \$1,226. *Donations: \$4,640. Add-on bills: \$11,347. Remaining: \$7,933.*
- 72. Gina McDonald: 1349 Morstein Rd., West Chester, PA 19380** Condition: rotator cuff repair. Total bills: \$12,062. *Donations: \$7,105. Remaining: \$4,957.*
- 73. Suzanne McDonald: 9211 Acorn Dr., Waco, TX 76712** Condition: heart valve replacement/aorta repair. Total bills: \$18,698. *Donations: \$9,690. Add-on bills: \$3,800. Remaining: \$12,808.*
- 74. Joseph Medlock: 215 N Pine St. #3602, Charlotte, NC 28202** Condition: achalasia (rare esophagus disorder). Total bills: \$21,481. *Donations: \$5,448. Add-on bills: \$888. Remaining: \$16,921.*
- 75. Cynthia Miller: 946 W 630 S., Apt. 50, Pleasant Grove, UT 84062** Condition: gallbladder surgery. Total bills: \$13,990. *Donations: \$6,329. Remaining: \$7,661.*
- 76. Thomas Mills: 15906 Ryan Dr., Belton, MO 64012** Condition: myelodysplasia (blood condition). Total bills: \$26,849.
- 77. Rita Mitchell: 906 28th St. SW, Hickory, NC 28602** Condition: carotid artery surgery. Total bills: \$28,641. *Donations: \$9,576. Remaining: \$19,065.*
- 78. Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227 (vickieinhisgrace@yahoo.com)** Condition: surgery and other medical difficulties. Total bills: \$76,446. *Donations: \$58,739. Add-on bills: \$148. Remaining: \$17,855.*
- 79. Robert Neal: 50100 E Town Hall Rd., Frazee, MN 56544** Condition: heart condition. Total bills: \$59,451.
- 80. Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (geoegia@frontier.com)** Condition: hip replacement. Total bills: \$72,516. *Donations: \$48,067. Remaining: \$24,449.*
- 81. Alan Nortz: 164 Apollo Rd. SE,**

## 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.

- Pafko Dr., Sarasota, FL 34232 (willielehman@gmail.com)** Condition: surgery for female problems. Total bills: \$13,663. *Donations: \$8,875. Remaining: \$4,788.*
- 69. Rita Loewen: 8158 County Rd. 39, Glenn, CA 95943** Condition: hysterectomy. Total bills: \$8,181. *Donations: \$2,626. Remaining: \$5,555.*
- 70. Kimberly Luckey: 5773 West Fork Rd., Darby, MT 59829** Condition: multiple heart surgeries. Total bills: \$37,987. *Donations: \$17,917. Remaining: \$20,070.*

## 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 #83.

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).

- Carrollton, OH 44615** Condition: heart condition (arrhythmia). Total bills: \$29,126. *Donations: \$10,120. Remaining: \$19,006.*
- 82. Becky Olmstead: 1189 Walnut Hall Lane, Boyce, VA 22620** Condition: surgery for leg pain. Total bills: \$8,950. *Donations: \$4,870. Remaining: \$4,080.*
- 83. Martha Ortiz: 4633 Caverns Dr., Kissimmee, FL 34758** Condition: cancer. Total bills: \$36,061. *Donations: \$29,801. Remaining: \$6,260.*
- 84. Donna Paone: 137 N 6th St., Olean, NY 14760** Condition: thyroid condition/goiter. Total bills: \$9,086. *Donations: \$3,634. Remaining: \$5,452.*
- 85. Lisa Patterson: 9577 S 161st W Ave., Sapulpa, OK 74066** Condition: heart condition. Total bills: \$14,652. *Donations: \$4,995. Remaining: \$9,657.*
- 86. Albina Perevertaylo: 7230 22nd St., Rio Linda, CA 95673 (davidp0693@gmail.com)** Condition: hypertension. Total bills: \$22,673. *Donations: \$14,361. Remaining: \$8,312.*
- 87. Randi Pewzner: PO Box 95624, Seattle, WA 98145** Condition: uterine fibroids/hysterectomy. Total bills: \$8,328. *Donations: \$3,903. Remaining: \$4,425.*
- 88. Dana Price: 37961 Eastwood Rd., Hilliard, FL 32046** Condition: uterine cancer. Total bills: \$13,341. *Donations: \$3,948. Add-on bills: \$2,464. Remaining: \$11,857.*
- 89. Jackie Quarles: 8637 S Braden Ave., Tulsa, OK 74137** Condition: pleurisy (lung condition). Total bills: \$5,737. *Donations: \$1,692. Remaining: \$4,045.*
- 90. 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: \$8,387. Remaining: \$11,120.*
- 91. Derrick Richardson: 7108 Blue Beech Dr., Fort Wayne, IN 46815** Condition: shoulder replacement. Total bills: \$21,130.
- 92. Eric Rieck Sr.: 798 N Prairie Meadow Ln., Oronogo, MO 64855** Condition: multiple surgeries for hernia removal. Total bills: \$74,626. *Donations: \$123,483. Add-on bills: \$82,109. Remaining: \$33,252.*
- 93. Patricia Rodgers: PO Box 60, Mineola, TX 75773** Condition: knee replacement. Total bills: \$10,027.
- 94. Stephen Schmelzer: 330 North Barneburg Rd., Medford, OR 97504** Condition: heart attack/stent inserted. Total bills: \$3,215. *Donations: \$25,104. Add-on bills: \$31,522. Remaining: \$9,633.*
- 95. Joshua Scott: 473 Stage Line Pl., Middleton, ID 83644** Condition: benign growth removal. Total bills: \$4,166.
- 96. Angelica Segui-Kuhl: PO Box 190102, Atlanta, GA 31119** Condition: deviated septum. Total bills: \$19,611. *Donations: \$8,339. Remaining: \$11,272.*
- 97. Rhonda Shearer: 70 Clay Manor Ct., Springboro, OH 45066** Condition: achalasia (esophagus disease). Total bills: \$12,845.
- 98. Pavel Smid: 679 N. Hill Rd., Kalispell, MT 59901** Condition: heart attack. Total bills: \$58,529. *Donations: \$22,860. Remaining: \$35,669.*
- 99. Don Smith: 500 Anthony Dr., Centreville, MI 49032 (preechit@gmail.com)** Condition: spondylolisthesis (vertebrae condition). Total bills: \$62,133. *Donations: \$55,750. Remaining: \$6,383.*
- 100. Richard Smithers: 818 Southmoor Ln., Round Lake Beach, IL 60073** Condition: groin injury. Total bills: \$24,005. *Donations: \$10,899. Remaining: \$13,106.*
- 101. Suzanne Speight: 4316 Wedgworth Rd., Fort Worth, TX 76133** Condition: tumor/cyst removal. Total bills: \$11,120. *Donations: \$1,899. Remaining: \$9,221.*
- 102. Paul Spoelstra: 2590 Springside Dr., Lowell, MI 49331** Condition: Parkinson's disease. Total bills: \$6,251. *Donations: \$475. Remaining: \$5,776.*
- 103. David T. Stark: c/o Jason Montague, 955 River Bend Rd., Redding, CA 96003** Condition: gallbladder surgery. Total bills: \$28,768. *Donations: \$21,648. Remaining: \$7,120.*
- 104. Sean Statkus: 3165 Peg Leg Mine Rd., Jamul, CA 91935** Condition: herniated disc/back surgery. Total bills: \$58,776. *Donations: \$23,298. Remaining: \$35,478.*
- 105. W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com)** Condition: osteoarthritis/hip replacement. Total bills: \$69,534. *Donations: \$51,974. Remaining: \$17,560.*
- 106. Ben Stoltzfus: 1302 Cedar Ave., East Earl, PA 17519** Condition: bypass surgery. Total bills: \$82,198.
- 107. Pamela Strader: 105 S Cuernavaca, Austin, TX 78733** Condition: abdominal aortic aneurysm. Total bills: \$71,661.
- 108. Ruth Stroup: PO Box 344, Weippe, ID 83553** Condition: Stage 4 (advanced) breast cancer. Total bills: \$7,912. *Donations: \$10,847. Add-on bills: \$53,042. Remaining: \$50,107.*
- 109. Michael Summers, Jr.: 1387 Hidden Forest Dr., Goodview, VA 24095 (mcs\_ jr72@yahoo.com)** Condition: back surgery. Total bills: \$15,006. *Donations: \$11,109. Remaining: \$3,897.*
- 110. Keven Thomas II: 5941 New Hartford St., Apt. 2, Wolcott, NY 14590** Condition: nasal polyp removal. Total bills: \$12,399. *Donations: \$8,985. Remaining: \$3,414.*
- 111. Amber Thulin: 10585 Sundance Mtn., Littleton, CO 80127 (Jeff@hometheaterhideaways.com)** Condition: deviated septum. Total bills: \$10,775. *Donations: \$6,436. Remaining: \$4,339.*
- 112. Elizabeth Unruh: 41276 202nd St., Yale, SD 57386** Condition: blocked artery/heart procedure. Total bills: \$40,666. *Donations: \$10,765. Add-on bills: \$309. Remaining: \$30,210.*
- 113. James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021** Condition: shoulder replacement surgery. Total bills: \$17,688. *Donations: \$30,104. Add-on bills: \$30,612. Remaining: \$18,196.*
- 114. Eva Wagler: 6957 N 550 E, Montgomery, IN 47558** Condition: heart condition. Total bills: \$8,788. *Donations: \$20,306. Add-on bills: \$50,454. Remaining: \$38,936.*
- 115. Willie "Cliff" Wilson: 15664 Mountain Valley Place, Lakeside, CA 92040 (rockinw54@yahoo.com)** Condition: heart transplant. Total bills: \$4,000. *Donations: \$20,133. Add-on bills: \$45,624. Remaining: \$29,491.*
- 116. Cathy Wright: 582 Damien Cir., Gold Hill, OR 97525** Condition: achalasia (rare esophagus disorder) and botulism. Total bills: \$51,808. *Donations: \$41,410. Add-on bills: \$868. Remaining: \$11,266.*
- 117. Hannah Wright: 3279 38th Ave., Columbus, NE 68601** Condition: pelvic/abdominal pain. Total bills: \$13,595. *Donations: \$6,509. Remaining: \$7,086.*
- 118. Cheryl Wyant: 6600 W 45th St. N., Wichita, KS 67205** Condition: hip replacement. Total bills: \$13,620. *Donations: \$6,235. Add-on bills: \$2,779. Remaining: \$10,164.*

**Member Portal 101 (continued from page 6)**

*newsletter delivery method to change.)*

**Submit Checklist of Understanding**

**(COU):** CHM members must submit their COU form before any medical bills can be shared; the form only needs to be completed once. By initialing each of the boxes, you're confirming your understanding that CHM is a health cost sharing ministry (not insurance) whereby members agree to carry the medical burdens of fellow brothers and sisters in Christ. Attest that you're a Christian living by biblical principles by checking the box next to that statement and click "Submit."

Completing the COU soon after joining will help eliminate sharing delays if or when you submit medical bills to CHM.

**Make Online Payment:** Pay your monthly financial gift amount or Brother's Keeper gift or make a one-time donation to Prayer Page needs. Enter your payment type and billing information. Confirm your payment by checking the box and clicking "Submit My Financial Gift."

**View Online Payment History:** Payments made through the Member Portal are reflected in your payment history. (Non-Portal payments don't appear online.) A

record of all other payment types may be obtained by calling the CHM Member Assistance department. Your current balance can be found on your most recent Member Gift Form statement.

**Submit Medical Need Online and View Documents Submitted Online:**

Please see the CHM February 2016 newsletter ([chministries.org/newsletter](http://chministries.org/newsletter)) for a detailed description of how to submit medical bills online.

**Download Needs Processing Form:**

This link takes you to a PDF document that contains all of the forms you need to submit to CHM along with your itemized medical bills.

**Download CHM Guidelines:** If you've misplaced your copy of the CHM Guidelines, have no fear; the latest version of the Guidelines is always available on the Member Portal.

**Bring-a-Friend:** The Member Portal makes it easy for you to share info about CHM with family and friends. Even better, it makes it easier for you to receive referral credit if they decide to join the ministry. Simply enter the name and email address of your friend and click "Send Email Link."

CHM will send an introductory email to your friend on your behalf.

If you have a website or blog you'd like to use to promote CHM, you can use the link—unique to your membership—appearing below "Option 2."

Both options 1 and 2 will automatically enter your CHM member number into the sponsor field if your friend uses the link to apply for membership. After your friend submits his or her third monthly financial gift, you'll automatically receive a free month of membership.

**Change Password:** CHM values your privacy. Change your password as often as you like by entering your current and new password. Click "Submit."

**Change Email:** If your email address is no longer active or you'd simply prefer to use another account, you can change your Member Portal login email. Please note: This will not change the email address to which your newsletter or monthly billing statements are sent. For help changing that information, please call the Member Assistance department.

**Pederson testimony (continued from page 5)**

pregnancy and delivery? Did CHM meet the expenses in a timely manner?

**BP:** The prenatal, delivery and hospital stay costs came to just over \$7,500 after more than \$10,000 in discounts from my health care providers. At my first doctor appointment, I received paperwork showing the total estimated cost of prenatal care (\$3,700) and it said the balance needed to be paid before my due date.

I turned everything in to CHM, but I later discovered that the practice preferred receiving monthly payments and they seemed concerned that I hadn't made

payments yet. I called CHM for an update on my sharing status and received a check for the entire amount shortly after; I was able to pay the doctor's office in a lump sum.

**CHM:** Would you recommend CHM's maternity program to other families desiring to have children?

**BP:** I definitely recommend CHM to other couples; it's a very family-friendly ministry.



The concept of sharing health costs with other believers is much more comforting and, well, *biblical* than using health insurance. Our experience and the financial help we received were also much better with CHM than what we had with insurance companies during my other pregnancies.

*Editor's note: More information about the maternity program can be found in CHM Guideline R ([chministries.org/guidelines](http://chministries.org/guidelines)) and at [chministries.org/maternity](http://chministries.org/maternity). To learn more about group membership, call 800-791-6225, ext. 1002.*

Your health care providers (continued from page 3)

Benefits (EOB) form in lieu of itemized bills.

If your provider seems puzzled by what information, exactly, CHM needs to process your medical bills, please tell them that the standardized medical billing forms mentioned above (CMS-1450 or CMS-1500) contain the *exact* information we need.



Another tip is to talk directly with your doctor about CHM. Doctors have the final say over how their practices are run and often can speak with the office manager on

your behalf. You may want to bring an extra copy of the CHM letter mentioned

in scenario 3 above to give directly to your doctor. In a hospital scenario, it's a good idea to sit down and have a similar conversation with a financial counselor.

The more quickly you can send CHM itemized bills, the faster bills can be shared. If you still need help getting an itemized bill, contact CHM at 1-800-791-6225.

**Scenario 5: You aren't able to get a discount over 30 percent on your medical bill.**

CHM members are encouraged to get medical bill discounts whenever possible since doing so makes health care dollars go further for you and your fellow members. If you aren't able to get a discount over 30 percent on a bill exceeding \$1,000, please contact CHM.

**Scenario 6: You receive a medical bill discount (or additional discount) after submitting your bills and paperwork to CHM.**

Call CHM at 1-800-791-6225 to report the discount and our staff will make the adjustment for you.

**Scenario 7: Your health care provider requires payment within a certain time period to secure a significant discount.**

Whenever possible, please set up a monthly payment plan with your health care providers—whatever you can afford—until CHM shares your medical bills. Doing so will help keep your account in good standing. Notify CHM right away if a provider offers a significant discount (at least 40 percent) but sets a time limit for the reduced price.

*Editor's note: A step-by-step guide on interacting with your health care providers—including special information for maternity—is available at [chministries.org/providerinteraction](http://chministries.org/providerinteraction) and [chministries.org/whattodo](http://chministries.org/whattodo).*

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

### Is it safe to take Benadryl® indefinitely?

**Q:** We've been CHM members for six or seven years. I have pollen allergies and living in central Tennessee means something is always flying through the air. I took Claritin® (loratadine) for years and it stopped working for me. I tried every other over-the-counter option. One 25-milligram dose of regular Benadryl® (diphenhydramine) at night is the only thing that helps me now. I started taking it three years ago and it's the only medicine I take. Is it safe to keep this up indefinitely? Thanks for your response.

**A:** Your question is a good one. Unfortunately, it's not well-

studied (such a study would need to involve folks like yourself who take the medicine for years). However, chronic, long-term use has been identified as a concern for increased cardiovascular problems. Other routine Benadryl users have said that when they tried to stop taking it, they had some withdrawal-like symptoms.

With that said, I wonder if you might be able to identify any chronic triggers that, if addressed, might enable you to cease taking Benadryl. I've struggled with the same problem in years past, and with some of the steps I've detailed in my allergy packet,\* I essentially

eliminated my symptoms the vast majority of the time.

*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.*

*\*Editor's note: Dr. Jacobson's "allergy packet" collection of documents is available to CHM members by request; email [editor@chministries.org](mailto:editor@chministries.org) to request a PDF copy.*

**Nuts and bolts (continued from page 5)**

2. medical testing
  3. most maternity costs (see CHM Guideline R)
  4. physical therapy and home health care (up to 45 visits per illness)
  5. incident\*-related doctor's office visits
  6. incident-related prescriptions
- The Gold level's personal responsibility is \$500 per membership unit,\* per calendar year. Silver and Bronze members are responsible for the first \$1,000 and \$5,000 per medical incident, per calendar year, respectively.
  - The per-unit monthly membership cost is \$150 for Gold, \$85 for Silver and \$45 for Bronze.
  - The Gold level offers many additional advantages such as an enhanced maternity program, more cost support for pre-existing conditions and some assistance for certain medical equipment and transportation costs. The CHM Guidelines explain these—and other—advantages in more detail.
  - Gold members who also join Brother's Keeper ([chministries.org/catastrophicbills](http://chministries.org/catastrophicbills)) have **no limit** on the dollar amount of medical bills that can be shared. Silver and Bronze members with Brother's Keeper see their per-

illness limit increase by \$100,000 per year until they reach a cap of \$1 million per illness.

Please take a moment to review your CHM program and make sure it's the one that best meets your needs. If not, it's best to switch before you incur any medical bills (different membership units can participate at different levels). You can change your program by calling the CHM Member Assistance department at 1-800-791-6225; please allow 30 days for the change to take effect.

*\*Editor's note: CHM Guidelines G and O describe participation levels and personal responsibility in detail. For the definitions of "incident," "unit" and other CHM terms, visit [chministries.org/glossary](http://chministries.org/glossary) or see the glossary in the Guidelines.*



## Email replacing postcards to notify you we've received your medical bills

CHM now sends a confirmation email to members with an email address whenever their medical bills are received by the ministry. This method of communicating with you that we have received your bills and are working on them is more expedient and cost effective than our prior method of sending a postcard by U.S. mail.

Please check your email if you've recently submitted a medical bill but have not been notified we received it. You may need to add [sharingstatus@chministries.org](mailto:sharingstatus@chministries.org) to your "safe sender" list.

Our receipt of bills submitted through the online Member Portal ([chministries.org/members](http://chministries.org/members)) is immediately confirmed and available for your viewing through the "View Documents Submitted Online" link.

**Understanding BPH (continued from page 4)**

prostate size, residual volume after voiding, quality of life or PSA scores. As a result, the AUA recommends further high-quality research studies and doesn't make a recommendation for or against saw palmetto use.

**Further testing if symptoms progress**

If time, lifestyle modifications or saw palmetto fail to improve symptoms, medications or further evaluation by a urologist is in order. Specialty testing can be helpful because BPH symptoms might be caused by conditions other than bladder outlet obstruction. For example, some

men may have an "overactive bladder," and would benefit from medication to relax the bladder muscle.

Urologists have several "tools" they can use to provide clarification, including:

- an ultrasound to measure post-void residual
- urine flow rate test
- frequency-volume charting to establish the amount of urine output during the day and night

**Next month: Understanding BPH (part 3)**

1. Bent S, Kane C, Katsuto S, et al. Saw Palmetto for Benign Prostatic Hyperplasia. *N Engl J Med*, 2006; 354:557-66
2. DiPaola RS and Morton RA. Proven and Unproven Therapy for Benign Prostatic Hyperplasia. *N Engl J Med*, 2006; 354:632-34.
3. Roehrborn CG, McConnell JD, Barry MJ, et al. Guideline on the Management of Benign Prostatic Hyperplasia (BPH). *American Urological Association*, 2003.
4. Saper, RB. Clinical use of Saw Palmetto. UpToDate. *Online version 21.17*; 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,**

CHM has truly been the biggest blessing during one of the most trying times of our lives. Thank you for what you do. I recommend you to everyone I meet.

Sincerely,

Faith Abbot  
Wylie, TX

**Dear CHM,**

Thank you so much for the wonderful ministry you provide for families like ours. We recently received the check that you sent us for our pregnancy bills so far. I can't say how grateful we are for this help.

I'm a stay-at-home wife and my husband is a self-employed rancher. Money is often tight for us and it has been such a relief knowing that God has provided this ministry as a financial help to us.

Thank you again for simply being there and being willing to help.

God bless you,

Rebekah McCoy  
Burns, WY

**Dear CHM,**

Thank you so much for the beautiful book you sent after my husband passed away. It is a comfort to read. My husband suffered much, but praise God, I know where he is!

Sincerely,

Dorothy Stoltzfus  
Seaford, DE

**Dear CHM,**

I have so much to be grateful for because

of CHM! If you had not been there, I would be in debt for a long time and I wouldn't have had any peace throughout my medical ordeal. But I was able to give it all to God. Here I am blessed, healed and full of life again!

Praise God,

Ben & Maria Vander Vegt  
Emigrant, MT

**Dear CHM,**

We are so thankful for CHM's Bring-a-Friend referral program; what an unexpected blessing to receive a free month of CHM membership! We want to tithe on our blessing by giving back to members through the newsletter's Prayer Page.

Sincerely,

Becky Hughes & Family  
Baldwin, GA

**Dear CHM,**

During an emergency room visit for our 19-year-old son who seemed to have food poisoning, I discovered something very interesting.

When signing my son into the emergency room, I was asked a lot of great questions about the CHM program. The two receptionists seemed very excited to hear that CHM is so affordable and shares such a wide range of medical expenses.

One of them has a friend who is a nurse. The nurse's deductible with her health care plan is \$25,000 and her co-pay is \$35,000. Not many of us can spare \$60,000 for health care.

The receptionist was quite enthusiastic

and photocopied the back of my card for CHM's contact information. Even as hospital employees, their health care costs much more than CHM and has an incredibly high deductible.

Many thanks to CHM for such a wonderful program,

Roberta Sarver  
Barnett, MO

**Dear CHM,**

Three years ago we lost our precious daughter Evangelina (2) in a drowning accident on our farm. I'm sorry to say it has taken us this long to write and thank all of you at CHM as well as the many others who sent us cards and prayed for us. We were blessed by so many expressions of love.

There was one couple in particular, Jeff and Myra Pollard, who continued to send us cards and comfort for several months. We desire to express to them our heartfelt thanks.

With love,

Kenneth & Tina Hubik  
New Holland, PA

**Dear CHM,**

You've been a great blessing to us. Thank you for the help you have extended. Also, thank you for the prayers lifted up on our behalf. I'm doing well now. We praise God for CHM.

In Christ,

Bryan & Ruth Jacobs  
Granbury, 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.

**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.

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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.

**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.*

**Melissa Atkerson: 120 Lime Kiln Rd., Butte, MT 59701** Melissa may need a transplant; please pray for her.

**Drew Beachy: 1145 SE Hwy W, Stockton, MO 65785** Drew suffered a severe puncture wound to the chest and requests prayer.

**Ellen Eberly: 677 Wide Hollow Rd., East Earl, PA 17519** Ellen has Lyme disease.

**Dominic Gaccetta: 18191 Bogles Ranch Rd., Kingman, AZ 86401** Dominic’s wife, Deborah, recently passed away. Please pray.

**Jason Glass: 4596 SE Marie Way, Stuart, FL 34997** Jason has cancer; please pray.

**Susan Knagge: PO Box 242, St. George,**

**GA 31562** Susan has lung cancer.

**Julia Lansford: 417 Florence Ave., Fairborn, OH 45324** Julia’s husband was killed in a plane crash, leaving her to raise their twin toddlers. Please pray.

**Junita Martin: 503 High St., Jefferson, MO 65101** Junita suffered severe injuries in a car accident. Please pray for healing.

**Jerry Moore: 6900 Woodlake Cir., Young Harris, GA 30582** Jerry’s wife, Sheila, passed away. Keep Jerry in your prayers.

**Stephen Pitts: 3904 FM 363, Newton, TX 75966** Stephen has cancer; please pray.

**Kathryn Pusser: 14911 Wunderlich Dr.**

**#1208, Houston, TX 77069** Kathryn suffered many injuries in a horse accident.

**Lori Schuller: 9516 Eden Ave., Hudson, FL 34667** Lori was injured in a traffic accident; please remember her in prayer.

**Stan Zack: 13701 Lauerman St. Unit 79, Cedar Lake, IN 46303** Stan is undergoing tests for bone cancer and requests prayer.

**Julie Waid: 1575 Hogback Rd., Albany, KY 42602** Julie is mourning the loss of her husband; please keep her in prayer.

**Terry Byrd: 2090 WB Clark Rd., Creedmoor, NC 27522** Terry had open heart surgery and requests prayer for a speedy recovery.

# Christian Healthcare

## Ministries

May 2016

In this issue:

	PAGE
2 Bad things, good people and dealing with trials	2
3 CHM and your health care providers: a guide	3
4 Understanding BPH (part 2): treatment	4
5 The nuts and bolts of CHM's programs (Gold, Silver, Bronze)	5
5 Young mother finds CHM group membership family friendly	5
6 Member Portal 101: Getting back to the basics	6
6 Meet your CHM staff: Bill Abel and Christopher Lega	6
7 Prayer Page	7
12 Health Q & A with Dr. Jacobson: Is it safe to take Benadryl® indefinitely?	12
14 Letters to CHM	14
Prayer requests	



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[www.chministries.org](http://www.chministries.org)



Christian Healthcare Ministries  
 The biblical solution to healthcare costs



*The mission of Christian Healthcare Ministries is to glorify God, show Christian love, and experience God's presence as Christians share each other's medical bills.*