



**CHM**

**Christian  
Healthcare  
Ministries**

**JUNE  
2016**

**Christian Healthcare Minist**

## **The CHM Guidelines... bite-sized**

Member learns the  
**power of prayer**  
during medical scare

*“What’s the best  
diet for diverticulitis?”*

*Summer safety tips*

What to **say** when  
asked for your  
insurance card

Member finds that  
**CHM really works**  
after cat bite incident



**The biblical solution to health care costs**  
[chministries.org](http://chministries.org)

## A Look Inside My Heart by Rev. Dr. Howard S. Russell



**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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## What to say when the receptionist asks for your insurance card

You're a CHM member. You're approaching the reception desk at a doctor's office or hospital. The receptionist looks up at you. You look at him or her.

The next few moments are often the most challenging for CHM members, particularly new ones, of which we have many. It's to new members particularly that this column is directed.\*

The receptionist says, "Please sign in and I need to see your insurance card."

You don't have an insurance card. In your wallet or purse is a CHM membership card. But CHM isn't insurance; technically, CHM members are self-pay patients who have many thousands of ministry members sharing to pay their medical bills.

If you hand the receptionist your CHM membership card, there's a good chance it will confuse him or her because it won't do what insurance cards do when they try to enter it into their system.

So, you look at the receptionist and consider what to say next, which could include these responses, and others:

- "I don't have an insurance card."
- "I don't have insurance."
- "I'm not sure what to do."

The struggle for us at that moment is we can feel as if we're

being looked at as someone who is second-class, unable to afford insurance like everyone else (which, if you think about it, isn't true because health insurance is unaffordable for many people these days). We wonder if the doctor's office or hospital will think of us as deadbeats, as potentially "bad debt" that institutions fear so much, and that perhaps we'll even be turned away.

The Bible tells us some 365 times to "fear not" or "have no fear." That's the same position to adopt when interacting with a health care provider.

When I explain CHM and how it works to non-members, I nearly always get this or a similar response: "That sounds too good to be true." It isn't, of course. It's just God's people serving and loving each other as we follow the example of early Christians sharing to meet each other's needs (Acts 2 and 4).

A ministry member, having experienced CHM's service for himself and his family, decided on a response to the request for an insurance card. It isn't a prideful proclamation; rather, it's a statement of fact he likes to share:

"I don't have insurance," he says. "I have something better."

He will then add that he's a member of a health cost sharing ministry, and he's technically a self-pay patient.

At a doctor's office, if he hasn't already worked out a discount plan, he discusses it with the doctor, whose decisions on how to code the visit determine the charges for the visit. If the physician asks him to talk to the business office, he happily does so, with this message:

"I'm a member of a health cost sharing ministry, and it works wonderfully for me and my family. But your concern is getting paid, and you will be paid. What I'm asking for is a discount similar to that which you negotiate with insurance companies. I simply don't want to be penalized for the fact that I'm paying the bill."

His system works very well. Other members have described handling it in other ways. Whatever the situation, it's natural to be positive about being a CHM member.

Thank you for being a part of CHM, a 21st century example of New Testament Christian care and compassion.

*\*Editor's note: The CHM website has resources to help you interact with your health care providers. The May 2016 CHM newsletter offers a detailed guide (see [chministries.org/newsletter](http://chministries.org/newsletter)) and information also appears at [chministries.org/providerinteraction](http://chministries.org/providerinteraction).*

# The CHM Guidelines...bite-sized (part I)

## Joining the ministry and membership requirements

*Editor's note: Information in this article is taken from CHM Guidelines A through G, available at [chministries.org/guidelines](http://chministries.org/guidelines). Please note that the Guidelines are the authority on how CHM operates and on how medical bills are authorized for sharing. Detailed information appears in each Guideline referenced below.*

Understanding the CHM Guidelines is key to you getting the most out of your ministry membership. We've written the Guidelines to be as palatable as possible, given the subject matter, and the following morsels are a bite-sized—and informationally flavorful—look at how CHM works.

### The Affordable Care Act (Obamacare) and CHM [Guideline A]

Christian Healthcare Ministries is an eligible option for individuals under the U.S. Affordable Care Act. Members are exempt from penalty under the law. See [chministries.org/affordablecareact](http://chministries.org/affordablecareact) for more information, including the exact wording of the law.

### Membership requirements [Guidelines B and C]

Any Christian who embraces and follows the teaching of the New Testament in its entirety can be a CHM member. Additionally, you must:

- abstain from the use of tobacco and the illegal use of drugs
- follow biblical principles regarding the use of alcohol
- attend group worship regularly as health permits
- have either a U.S. mailing address or reliable, secure Internet service capable of receiving documents

Adult children must meet the following

additional qualifications to be included in their parents' membership (otherwise, they must begin their own membership):

- 25 years old or younger
- be a Christian living by biblical principles
- single
- reported as a legal dependent on your parents' income tax forms

### Who membership includes [Guideline C]

CHM membership includes you, your spouse and your dependent children. Different membership units can participate in different CHM programs. The maximum is three units (father, mother, children), which means monthly costs are capped at three units per family.

- **Single-parent households:** If you are legally and financially responsible for a child or children, your membership will be two units (the parent is the first unit and all children are the second unit).
- **Households with one participating spouse:** If one spouse chooses not to be a member, the participating spouse is one CHM unit and all dependent children are an additional unit (a total of two units).
- **Adopted children:** When a CHM member adopts a child or otherwise has obtained legal custody and responsibility for a child's medical care, that child can be included in your CHM membership. If any other source is responsible, willing or available to pay the child's medical bills, these resources must be exhausted before CHM members can share bills. CHM cannot share bills for adoption expenses or for any medical expenses incurred before you become legally and financially responsible for the child.

### Group memberships [Guideline D]

CHM serves hundreds of groups (churches, businesses, schools, etc.) and can help your group create a plan that satisfies ACA requirements. However, **the**

**most important thing to know about CHM and groups is that your health plan must be set up properly or you can be heavily fined.**

Therefore, all groups should

seek guidance from attorneys and CPAs knowledgeable about the law's requirements.

CHM can provide referrals to reliable, independent professionals. The first step is to contact us at 1-800-791-6225, ext. 1002, or email [groups@chministries.org](mailto:groups@chministries.org).

### How to join CHM [Guidelines E and F]

- 1) Read and understand the CHM Guidelines, noting that CHM is not insurance. Rather, it is a voluntary medical cost sharing ministry with a 35-year history of faithfully sharing members' medical bills.
- 2) If you still have questions, view our website's Frequently Asked Questions page ([chministries.org/faqs](http://chministries.org/faqs)), contact CHM via email ([chministries.org/askaquestion](mailto:chministries.org/askaquestion)) or call us at 1-800-791-6225, option 1.
- 3) Apply for membership online ([chministries.org/application](http://chministries.org/application)) or by completing and submitting the paper application enclosed in the CHM Info Pack ([chministries.org/getmoreinfo](http://chministries.org/getmoreinfo)). CHM has no waiting period; however,



## Understanding BPH (part 3): treatment (continued)

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

*This concludes a series of articles on benign prostatic hyperplasia (BPH), written because BPH (especially when it causes bladder outlet obstruction, or BOO) is a common disease of aging men. In last month's article, I described treatment, prescription alternatives and further testing.*

### Medication

Assuming that BPH causes both lower urinary tract symptoms (LUTS) and bladder outlet obstruction (BOO), one of two types of medications may be prescribed:

**1. Alpha-1 adrenergic receptor blockers** are actually blood pressure medications that relax the smooth muscle around arteries. In the urinary tract (prostate, prostate capsule or bladder neck) they can help open things up and make it easier to void.

- These blockers include (average cost per month for generic [if available] and for brand name options):
  - doxazosin \$18 (Cardura® \$52),
  - terazosin \$14 (Hytrin®)
- "Selective" blockers act more specifically on the bladder and prostate, not on blood pressure:
  - alfuzosin n/a (Uroxatral® \$129)
  - silodosin n/a (Rapaflo® \$125)
  - tamsulosin \$121 (Flomax® \$142)
- The blockers seem to be more effective for *short-term*

symptom treatment but don't appear to reduce long-term complications such as urinary retention or surgical intervention.

- The most important side effects include:
  - dizziness and sleepiness
  - orthostatic hypotension (lightheadedness due to blood pressure drop when standing up; this is especially true for the non-selective blockers)
- These medications may be ideal for people with high blood pressure, since a single medication may address both the blood pressure and BPH.
- A recent study showed that men who took tamsulosin every other day received the same benefit as those who took it daily, with fewer side effects.

### 2. 5-alpha-reductase inhibitors

block prostate growth, probably making them more effective in the long run.

- These inhibitors include:
  - dutasteride n/a (Avodart® \$124)
  - finasteride \$70 (Proscar® \$113)
- The inhibitors block the enzyme that converts testosterone to dihydrotestosterone (the primary hormone responsible for prostate growth). This

blockage reduces prostate volume and also may reduce prostate impingement on the urethra, which in turn reduces the long-term risks of urinary retention and surgical intervention.

- 5-alpha-reductase inhibitors are thus usually recommended for men with very large prostate glands.
- Problems:
  - Their effect is very slow; it takes six months to two years for patients to receive the full benefit.
  - Erectile dysfunction can be a side effect in some men.
  - Cancer: While inhibitors may reduce prostate cancer risk, a recent study revealed that if cancer develops, it

may be more aggressive in patients taking finasteride.

*Note: Acetylcholinergic drugs may also be helpful in select cases.*

*While they supposedly don't do anything for prostate health, per se, about half of men with BPH also have overactive bladders, which only aggravate symptoms when BPH and BOO are present. If you think this situation might apply to you, urological consultation and testing will likely be necessary to understand whether these drugs will be helpful.*



## Member learns the power of prayer during medical scare *By Tabitha Alloway, Edna, Kan.*

I joined CHM in late 2013. In summer 2015 I experienced symptoms which my nurse practitioner thought could be due to uterine fibroids. She ordered an ultrasound scan.

I went home from the hospital after the scan. That afternoon my nurse practitioner called to tell me that I apparently had an ectopic (tubal) pregnancy, which is when a baby starts to grow outside the womb. This type of pregnancy is almost always fatal for the child.

It was a Friday afternoon when my nurse practitioner called from out of town. Since her office was located two hours away from my house, she didn't know of any OB/GYN doctors in my area. She instructed me to immediately go to the hospital

emergency room.

I was shocked and frightened. As I lay on the hospital bed awaiting the results of the pregnancy test, I went through a gamut of questions and emotions:

*Was I pregnant? Were we going to lose a baby? Was I facing surgery?*

One comfort my husband, Cliff, and I had in the midst of the turmoil was knowing that we had our CHM family to stand behind us, no matter what happened. I also knew that God was with me and would sovereignly rule in this situation.

To our great relief, my pregnancy test came back negative. However, I had a dangerously large cyst in my fallopian



tube. I followed up with my nurse practitioner and she gave me a prescription to help eliminate the cyst while she monitored the situation closely. She warned me to be very careful because if it burst

I would end up in the emergency room again—this time I'd need surgery for sure.

Family and friends prayed, and during several check-ups we could see the cyst gradually shrinking. A month or so later

*See "Alloway testimony," page 11*

## Member finds that CHM really works after cat bite incident *By Lisa Morrow, Veneta, Ore.*

My husband and I own a small business, and in 2014 our medical insurance became too expensive. After hearing about health cost sharing ministries, I found several options online.

My husband, Bill, and I were drawn to CHM because its programs are very affordable and fit our business' budget. We were surprised, too, when we learned that all dependent children are just one membership unit—a great savings for families with multiple children.



In spring 2015 my Siamese cat attacked my elderly, outdoor cat. I intervened and suffered a bite on the back of my right hand. Infection spread quickly up

my arm. My local urgent care facility prescribed an antibiotic; however, that night I experienced an adverse reaction and went to the emergency room. The staff prescribed two different antibiotics.

My primary doctor wasn't satisfied with the emergency room's treatment; my hand was still badly infected and she was concerned the bite had ruptured a tendon or caused a bone infection. She sent me back to the ER for lancing of the wound and additional testing.

Swelling persisted, so the doctor changed my antibiotic and prescribed an ointment. These helped tremendously but did not fully heal my hand. After six weeks of

antibiotics, the doctor wanted me to undergo an ultrasound and bone scan. I was horrified at the tests' costs—I'd already racked up nearly \$6,000 for what first appeared to be such a simple issue—and declined them because I wasn't willing to undergo the radiation treatment required for the bone scan.

I decided I would rather do self-treatment: aspirin to address the inflammation and a hand cream containing arnica plant extract.

I had questions about obtaining the itemized medical bills necessary for CHM sharing. Staff member Vicki Benek was very kind to answer all my questions and provide me with helpful information.

One health care provider gave us a 20  
*See "Morrow testimony," page 12*

## Meet your CHM staff: Rich Bochart and Mike Steiner

**Rich Bochart:** I grew up on a family farm in Rockville, Neb., a small town with a population of about 100—including cats and dogs. After high school, I earned a degree in vocational agriculture education and for two years was a teacher in Fort Collins, Co.

I realized that teaching teenagers was not one of my strengths, so I pursued my fascination with the printing industry and manufacturing processes. The pursuit led to a 25-year career working in those industries and honing my project management skills.



I grew up attending church regularly, was active in the youth group and felt drawn to the Lord,

but I never understood what it really meant to have a relationship with Him until 10 years ago. At a Promise Keepers men's event in Cleveland, I recommitted my life to God and two years later publicly proclaimed my faith by being baptized. My family now attends Faith Family Church in North Canton, Ohio.

Becoming a Christian gave me a new perspective on life. I quickly learned that everything I go through is part of God's plan and is preparation for what's coming next. Jeremiah 29:11 speaks of this truth, and my life is evidence of it.

CHM hired me in 2015 as project manager to evaluate and streamline the medical bill sharing process. I'm thrilled to apply the skills from my manufacturing experience to help reduce sharing time, increase staff productivity and improve

training procedures. Everything I do is to help alleviate CHM members' financial concerns and give them the best possible experience during some of the most difficult times of their lives.

It's an honor and it's refreshing to be a part of CHM, a ministry with sincere compassion for its members. CHM leadership is trustworthy and their priority is that each staff member glorifies God in all we do.

My greatest joy is spending time with my family. I've been married to Mara for 22 years and we have three sons: Ronan, Braden and McLain. Together, my wife and I have spread God's word in a unique and beautiful way: through Mara's Christian art gallery ([shineliving.org](http://shineliving.org)) in Copley, Ohio. In my spare time I've also enjoyed remodeling the homes in which we've lived.

**Mike Steiner:** I spent my childhood years in Dalton, Ohio. I graduated in 2005 with an associate's degree in theology from Calvary Chapel Bible College (CCBC) in Lima, Peru. CCBC is where I met my beautiful Peruvian wife, Alinn, who also was studying there.



I'm now pursuing degrees in business

management and biblical studies at Walsh University in Canton, Ohio.

As part of the CHM Member Reimbursement department, I conduct a final "audit" on members' medical bills, verifying that each bill meets CHM Guidelines requirements in order to be

shared.

None of my past employers have shown the same standard of integrity and love for God as CHM's leadership team. Their respect for members and desire to honor God has strengthened my appreciation for this ministry.

In my experience, it's sometimes difficult

### Must-read info about submitting medical bills to the ministry

**Your membership number:** Please be sure to include your six-digit CHM membership number on *all* correspondence sent to the ministry offices, especially medical bills, forms and miscellaneous communications regarding medical needs. Doing so reduces the risk of errors, helps our staff work more efficiently and significantly shortens sharing time for you and fellow members. You can find your number on your membership card, on the Member Portal ([chministries.org/members](http://chministries.org/members)) and on each Member Gift Form (monthly billing statement).

**Medicare-eligible members:** CHM now can only accept your Medicare Explanation of Benefits (EOB) along with your CHM Needs Processing Forms. Please note **this is a change from our previous policy** of accepting itemized medical bills from members on Medicare. To repeat, *Medicare-eligible members must submit their EOB along with the Needs Processing Forms.* The Needs Processing forms are available at [chministries.org](http://chministries.org) by clicking "How it works" > "Medical care and bills" > and "Needs Processing Forms."

*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*

June 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.*

- Danny Arnold, Sr.: 487 Trestle Way, Conway, SC 29526** Condition: knee replacement and complications. Total bills: \$7,540. **Donations: \$4,360. Add-on bills: \$6,073. Remaining: \$9,253.**
- Teresa Arthur: 4724 Pennsylvania Ave. NE, Roanoke, VA 24019** Condition: gallbladder surgery. Total bills: \$10,866. **Donations: \$3,049. Remaining: \$7,817.**
- Robert Ashba: 1041 Margie St., Summertown, SC 29148** Condition: knee replacement. Total bills: \$38,983. **Donations: \$9,741. Remaining: \$29,242.**
- Randy Baetz: S 1539 Stenslien Ln., Westby, WI 54667** Condition: arthritis. Total bills: \$15,648. **Donations: \$1,553. Remaining: \$14,095.**
- Brenda Bailey: PO Box 466, Milroy, PA 17063** Condition: ovarian cyst. Total bills: \$8,271. **Donations: \$1,620. Remaining: \$6,651.**
- Sage Bainter: 245 Deadman Canyon Rd., Big Timber, MT 59011** Condition: hip replacement.

- Total bills: \$25,608. **Donations: \$4,420. Remaining: \$21,188.**
- Kyle Barnes: 194 Elm St., Covington, GA 30014** Condition: rare heart condition. Total bills: \$61,443. **Donations: \$25,051. Add-on bills: \$2,041. Remaining: \$38,433.**
  - Jeff Bathiany: 311 37th St. #2B, Marathon, FL 33050** Condition: Tourette syndrome/cervical spinal stenosis. Total bills: \$44,000. **Donations: \$15,431. Remaining: \$28,569.**
  - Kathy Baxter: 292 Alcodia Dr., Orofino, ID 83544** Condition: total hip replacement. Total bills: \$18,981. **Donations: \$8,005. Remaining: \$10,976.**
  - John Berry: 765 Deerhead, Dunlap, TN 37327** Condition: gastric ulcer. Total bills: \$12,065. **Donations: \$3,234. Remaining: \$8,831.**
  - Kathleen Bishop: 2539-1 Shoal Creek Church Rd., Shelby, NC 28152** Condition: heart blockage. Total bills: \$20,779. **Donations: \$1,942. Remaining: \$18,837.**
  - Roman Borntreger: 1321 E Main St., Linn, MO 65051** Condition: knee replacement. Total bills: \$20,500. **Donations: \$2,047. Remaining: \$18,453.**
  - 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: \$78,772. Add-on bills: \$51,510. Remaining: \$12,876.**
  - Nathan Brower: 11690 Highland Colony Dr., Roswell, GA 30075** Condition: surgery for pectus excavatum (congenital condition). Total bills: \$63,779. **Donations: \$10,884. Remaining: \$52,895.**
  - Kathleen Brubaker: 110079 SE 50th Ave., Sawyer, KS 67134 (dkbru90@gmail.com)** Condition: autoimmune disease. Total bills: \$13,013. **Donations: \$10,295. Add-on bills: \$15,349. Remaining: \$18,067.**
  - Rebecca J. Burnett: PO Box 36, Thicket, TX 77374** Condition: back surgery. Total bills: \$5,375. **Donations: \$526. Remaining: \$4,849.**
  - David T. Campbell: PO Box 453, Powell, WY 82435 (dave@davecampbelloutdoors.com)** Condition: spinal stenosis/laminectomy. Total bills: \$50,746. **Donations: \$29,829. Remaining: \$20,917.**
  - Marissa Carlson: 12735 Regal Pine Ln., Houston, TX 77070** Condition: torn ACL ligament. Total bills: \$15,948.
  - David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462** Condition: congestive heart failure and diabetes complications. Total bills: \$63,506. **Donations: \$15,858. Discounts: \$35,998. Remaining: \$11,650.**
  - Fausto Cebeira, c/o Miriam Miller: 767 File Rd., Milton, PA 17847 (trozkesykes@yahoo.com)** Condition: severe back pain. Total bills: \$31,158. **Donations: \$24,279. Remaining: \$6,879.**
  - Donald Churchill: PO Box 1061, Haines, AK 99827** Condition: heart procedures. Total bills: \$36,206. **Donations: \$9,176. Remaining: \$27,030.**
  - Martin Coates: 2480 Keene Summit Rd., Wysox, PA 18854 (cctransport2@gmail.com)** Condition: non-Hodgkin's lymphoma and complications. Total bills: \$9,070. **Donations: \$171,633. Discounts: \$5,392. Add-on bills: \$234,607. Remaining: \$66,652.**

*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: \$2,219,932**

Each need would be met **in full** if each member family contributed **\$23.52** this month or **\$7.84** 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*

- 23. David Cooper: PO Box 134, Woodland, NC 27897** Condition: heart procedure. Total bills: \$47,249. **Donations: \$18,478. Remaining: \$28,771.**
- 24. Jane Cowart: PO Box 1613, Haines, AK 99827 (wcowart@57@live.com)** Condition: fibroid tumors/hysterectomy. Total bills: \$54,887. **Donations: \$36,826. Remaining: \$18,061.**
- 25. Sherman Davis: 1230 Waterberry Rd., Woodlawn, VA 24381** Condition: back surgery. Total bills: \$6,756.
- 26. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com)** Condition: intervertebral disc disorder. Total bills: \$61,534. **Donations: \$49,976. Add-on bills: \$500. Remaining: \$12,058.**
- 27. Lowell Devitt: 47961 258th St., Brandon, SD 57005** Condition: heart attack and procedure. Total bills: \$46,833. **Donations: \$18,041. Remaining: \$28,792.**
- 28. Vonda Douglas: 7410 Bar D Lane., Farmersville, TX 75442** Condition: bleeding ulcer. Total bills: \$3,598. **Donations: \$4,635. Add-on bills: \$5,970. Remaining: \$4,933.**
- 29. Michelle Drake: 20845 Highway 74, Huntsville, AR 72740** Condition: breast and bone cancer. Total bills: \$5,888.
- 30. Joanne Eads: 6047 SW 84th St., Ocala, FL 34476** Condition: basal cell carcinoma. Total bills: \$6,927. **Donations: \$2,503. Remaining: \$4,424.**
- 31. James Eberly: PO Box 504, Terre Hill, PA 17581** Condition: osteoarthritis/knee replacement. Total bills: \$18,746. **Donations: \$3,816. Add-on bills: \$2,775. Remaining: \$17,705.**
- 32. Laura Ellsworth: 4874 Palo Dr., Tarzana, CA 91356** Condition: knee replacement. Total bills: \$2,009. **Donations: \$13,398. Add-on bills: \$35,748. Remaining: \$24,359.**
- 33. Kalin Elston: 586 Private Rd. #1110, Stephenville, TX 76401 (Rev.1211@hotmail.com)** Condition: hernia repair and colonoscopy. Total bills: \$12,353. **Donations: \$8,126. Remaining: \$4,227.**
- 34. 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: \$1,527. Remaining: \$6,013.**
- 35. Sandra Erlenbach: PO Box 577, Millersport, OH 43046** Condition: arthritis/knee replacement. Total bills: \$63,554.
- 36. Bobbie Flowers: 113 Lawrence Rd., West Columbia, SC 29170** Condition: gallbladder surgery. Total bills: \$17,558. **Donations: \$8,290. Remaining: \$9,268.**
- 37. Kathy Foster: 551 Linnie Pennie Ln., Midlothian, TX 76065** Condition: gallbladder surgery. Total bills: \$6,098. **Donations: \$1,083. Remaining: \$5,015.**
- 38. Brenda Fox: 8601 Wakefield Dr., McKinney, TX 75070** Condition: spinal stenosis. Total bills: \$46,409. **Donations: \$16,057. Add-on bills: \$9,044. Remaining: \$39,396.**
- 39. Candace Garner: 3756 Rd. 84, Lingle, WY 82223** Condition: ureter repair. Total bills: \$34,476. **Donations: \$17,723. Remaining: \$16,753.**
- 40. Cora Garth: 27460 Pierce St., Southfield, MI 48076** Condition: hysterectomy. Total bills: \$15,034. **Donations: \$6,367. Remaining: \$8,667.**
- 41. Mark Gasster: 3656 Harkness St., Napa, CA 94558** Condition: epilepsy. Total bills: \$11,682. **Donations: \$1,241. Add-on bills: \$900. Remaining: \$11,341.**
- 42. Jody Genn: PO Box 292, Lone Grove, OK 73443** Condition: tendonitis/ankle surgery. Total bills: \$5,673. **Donations: \$1,453. Add-on bills: \$4,156. Remaining: \$8,376.**
- 43. Natalya Goncharova: PO Box 349, Maple Valley, WA 98038** Condition: lump removal. Total bills: \$13,749. **Donations: \$1,319. Add-on bills: \$1,052. Remaining: \$13,482.**
- 44. Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528 (wellmangraber@hotmail.com)** Condition: atrial fibrillation/heart ablation. Total bills: \$76,810. **Donations: \$44,412. Add-on bills: \$5,171. Remaining: \$37,569.**
- 45. Roger Graber: 3258 E 800 N, Plainville, IN 47568** Condition: ACL/meniscus tear. Total bills: \$16,755. **Donations: \$2,801. Add-on bills: \$881. Remaining: \$14,835.**
- 46. Jeannine Graves: 5507 Reeves Dr., Silsbee, TX 77656** Condition: cataract surgery. Total bills: \$9,200. **Donations: \$3,264. Remaining: \$5,936.**
- 47. Joseph Griffin: 1992 SW Danforth Cir., Palm City, FL 34990** Condition: GERD (acid reflux). Total bills: \$9,152. **Donations: \$2,287. Remaining: \$6,865.**
- 48. Timothy Grubb: 3520 6th Ave., Beaver Falls, PA 15010** Condition: elbow/arm surgery. Total bills: \$34,118.
- 49. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118** Condition: heart condition. Total bills: \$41,766. **Donations: \$26,579. Add-on bills: \$1,591. Remaining: \$16,778.**
- 50. David & Christy Havird: 720 Cannon Bottom, Belton, SC 29627** Condition: The Havirds' young son, Grady, suffered a perforated eardrum. Total bills: \$52,580. **Donations: \$20,998. Remaining: \$31,582.**
- 51. Jeffrey Hegstrom: 11802 Summerhaven Circle, Gulfport, MS 39503** Condition: surgery for shattered elbow. Total bills: \$19,238. **Donations: \$9,170. Add-on bills: \$1,482. Remaining: \$11,550.**
- 52. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com)** Condition: brain tumor treatment. Total bills: \$107,497. **Donations: \$99,608. Remaining: \$7,889.**
- 53. Roy Heine: 2007 Road R., Waco, NE 68460** Condition: total knee replacement. Total bills: \$11,129. **Donations: \$4,861. Remaining: \$6,268.**
- 54. Forrest Holdeman: 3386 Old Hwy 61 S, Leland, MS 38756**

- Condition: hernia repair. Total bills: \$25,024. **Donations: \$6,742. Remaining: \$18,282.**
- 55. Carol Huffman: 3611 Mary Circle, Ames, IA 50014** Condition: abdominal surgery. Total bills: \$28,268. **Donations: \$4,756. Remaining: \$23,512.**
- 56. Jill Isken: 651 E Cedar Ave., Cedar Grove, WI 53013 (zach7777@hotmail.com)** Condition: uterine fibroid tumors. Total bills: \$22,889. **Donations: \$29,952. Add-on bills: \$23,054. Remaining: \$15,991.**
- 57. Andrey Ivantsov: 615 C Street SW, Auburn, WA 98001** Condition: heart condition and surgery. Total bills: \$60,321. **Donations: \$10,068. Remaining: \$50,253.**
- 58. Carol James: 18224 Justice Rd., Camp Douglas, WI 54618** Condition: diverticulitis. Total bills: \$39,130.
- 59. Faith Jelle: P.O. Box 169, Kykotsmovi, AZ 86039 (twolivingbyfaith@yahoo.com)** Condition: Three spinal surgeries. Total bills: \$22,053. **Donations: \$14,814. Discounts: \$1,500. Add-on bills: \$31,093. Remaining: \$36,832.**
- 60. Jane Jones: 38420 Palomino Ln., Burns, OR 97720** Condition: arthritis/hip replacement. Total bills: \$29,591. **Donations: \$14,854. Remaining: \$14,737.**
- 61. Aleksandr Karpenko: 14507 42nd Dr SE, Snohomish, WA 98208** Condition: chest pain. Total bills: \$4,069.
- 62. Gilbert Kassing: 3907 Farmingdale Dr., Arlington, TX 76001** Condition: heart attack/triple bypass surgery. Total bills: \$77,722.
- 63. Rhonda Kessler: 70479 SE 60th Ave., Sawyer, KS 67134** Condition: osteoarthritis/knee replacement. Total bills: \$10,022. **Donations: \$8,419. Add-on bills: \$11,376. Remaining: \$12,979.**
- 64. Lee Anna Kester: 15650 James Ct., Garfield, AR 72732** Condition: diabetic ketoacidosis. Total bills: \$8,802.
- 65. Victor Koehn: 445 Union B Rd.,**

- Monterey, TN 38574** Condition: hip replacement. Total bills: \$16,578.
- 66. Daniel Kranz: 3101 Old Naches Hwy., Yakima, WA 98908 (Dancrane11@Q.com)** Condition: total knee replacement. Total bills: \$23,704. **Donations: \$15,961. Remaining: \$7,743.**
- 67. Darlene Ladines: 1330 Olmstead Rd., Grandview, WA 98930** Condition: hysterectomy. Total bills: \$27,600. **Donations: \$20,140. Remaining: \$7,460.**
- 68. Walter A. Langley, Jr.: 1700 N Monroe, Ste. 11-170, Tallahassee, FL 32303** Condition: heart disease. Total bills: \$16,430. **Donations: \$5,741. Remaining: \$10,689.**
- 69. Lucinda Lauver: c/o Tim Lauver, 124 Lauver Lane, Mifflintown, PA 17059** Condition: dystonia (neurological disorder). Total bills: \$4,416. **Donations: \$20,506. Add-on bills: \$36,351. Remaining: \$20,261.**

- (rosemary.lee213@gmail.com)** Condition: Stage 4 (advanced) breast cancer. Total bills: \$16,778. **Donations: \$18,264. Add-on bills: \$23,271. Remaining: \$21,785.**
- 73. Jennifer Lehman: 2923 Pafko Dr., Sarasota, FL 34232 (willielehman@gmail.com)** Condition: surgery for female problems. Total bills: \$13,663. **Donations: \$9,499. Add-on bills: \$2,155. Remaining: \$6,319.**
- 74. Rita Loewen: 8158 County Rd. 39, Glenn, CA 95943** Condition: hysterectomy. Total bills: \$8,181. **Donations: \$3,494. Remaining: \$4,687.**
- 75. Kimberly Luckey: 5773 West Fork Rd., Darby, MT 59829** Condition: multiple heart surgeries. Total bills: \$37,987. **Donations: \$20,911. Remaining: \$17,076.**
- 76. John & Rosa Martin: 252 S Kinzer Rd., Paradise, PA 17562** Condition: The Martins' young son, Daymon, underwent surgery. Total bills: \$12,128. **Donations: \$1,959. Remaining: \$10,169.**
- 77. Ray McAllister: 8936 Grove St., Berrien Springs, MI 49103** Condition: double inguinal hernia repair. Total bills: \$1,226. **Donations: \$5,646. Add-on bills: \$11,347. Remaining: \$6,927.**
- 78. Suzanne McDonald: 9211 Acorn Dr., Waco, TX 76712** Condition: heart valve replacement/aorta repair. Total bills: \$18,698. **Donations: \$11,517. Add-on bills: \$3,800. Remaining: \$10,981.**
- 79. Joseph Medlock: 215 N Pine St. #3602, Charlotte, NC 28202** Condition: achalasia (rare esophagus disorder). Total bills: \$21,481. **Donations: \$7,457. Add-on bills: \$888. Remaining: \$14,912.**
- 80. Cynthia Miller: 946 W 630 S., Apt. 50, Pleasant Grove, UT 84062** Condition: gallbladder surgery. Total bills: \$13,990. **Donations: \$7,311. Remaining: \$6,679.**
- 81. Kimberly Miller: 1654 Mennonite School Rd., Montezuma, GA 31063** Condition: colon cancer. Total bills: \$3,802.

**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.

- 70. Keng Fun Lee: 3328 Shepperton Blvd., Indianapolis, IN 46228** Condition: degenerative disc disease. Total bills: \$34,007. **Donations: \$16,850. Remaining: \$17,157.**
- 71. 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: \$26,242. Add-on bills: \$25,684. Remaining: \$5,914.**
- 72. Rose Lee: 517 Heather Dr., Round Rock, TX 78664**

## 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 #80.

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).

82. **Thomas Mills: 15906 Ryan Dr., Belton, MO 64012** Condition: myelodysplasia (blood condition). Total bills: \$26,849. *Donations: \$2,577. Remaining: \$24,272.*
83. **Rita Mitchell: 906 28th St. SW, Hickory, NC 28602** Condition: carotid artery surgery. Total bills: \$28,641. *Donations: \$12,016. Remaining: \$16,625.*
84. **Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227 (vickieinhisgrace@yahoo.com)** Condition: surgery and other medical difficulties. Total bills: \$76,446. *Donations: \$60,703. Add-on bills: \$148. Remaining: \$15,891.*
85. **Robert Neal: 50100 E Town Hall Rd., Frazee, MN 56544** Condition: heart condition. Total bills: \$59,451. *Donations: \$5,705. Discounts: \$6,509. Remaining: \$47,237.*
86. **Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (geoegia@frontier.com)** Condition: hip replacement. Total bills: \$72,516. *Donations: \$51,485. Remaining: \$21,031.*
87. **Alan Nortz: 164 Apollo Rd. SE, Carrollton, OH 44615** Condition: heart condition (arrhythmia). Total bills: \$29,126. *Donations: \$12,403. Remaining: \$16,723.*
88. **Martha Ortiz: 4633 Caverns Dr., Kissimmee, FL 34758** Condition: cancer. Total bills: \$36,061. *Donations: \$30,437. Remaining: \$5,624.*
89. **Donna Paone: 137 N 6th St., Olean, NY 14760** Condition: thyroid condition/goiter. Total bills: \$9,086. *Donations: \$4,292. Remaining: \$4,794.*
90. **Lisa Patterson: 9577 S 161st W Ave., Sapulpa, OK 74066** Condition: heart condition. Total bills: \$14,652. *Donations: \$6,243. Remaining: \$8,409.*
91. **Albina Perevertaylo: 7230 22nd St., Rio Linda, CA 95673 (davidp0693@gmail.com)** Condition: hypertension. Total bills: \$22,673. *Donations: \$15,485. Remaining: \$7,188.*
92. **Dana Price: 37961 Eastwood Rd., Hilliard, FL 32046** Condition: uterine cancer. Total bills: \$13,341. *Donations: \$5,512. Add-on bills: \$2,464. Remaining: \$10,293.*
93. **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: \$10,439. Remaining: \$9,068.*
94. **Kim Rees: PO Box 1417, Thayne, WY 83127** Condition: hip replacement. Total bills: \$8,523.
95. **Derrick Richardson: 7108 Blue Beech Dr., Fort Wayne, IN 46815** Condition: shoulder replacement. Total bills: \$21,130. *Donations: \$7,982. Remaining: \$13,148.*
96. **Patricia Rodgers: PO Box 60, Mineola, TX 75773** Condition: knee replacement. Total bills: \$10,027. *Donations: \$1,062. Remaining: \$8,965.*
97. **Stephen Schmelzer: 330 North Barneburg Rd., Medford, OR 97504** Condition: heart attack/stent inserted. Total bills: \$3,215. *Donations: \$26,455. Add-on bills: \$31,522. Remaining: \$8,282.*
98. **Angelica Segui-Kuhl: PO Box 190102, Atlanta, GA 31119** Condition: deviated septum. Total bills: \$19,611. *Donations: \$10,061. Remaining: \$9,550.*
99. **Iva-Laura Self: 4607 Clay Ct., Fredericksburg, VA 22408** Condition: heart procedure. Total bills: \$3,392.
100. **Rhonda Shearer: 70 Clay Manor Ct., Springboro, OH 45066** Condition: achalasia (esophagus disease). Total bills: \$12,845. *Donations: \$1,233. Add-on bills: \$40,966. Remaining: \$52,578.*
101. **Pavel Smid: 679 N. Hill Rd., Kalispell, MT 59901** Condition: heart attack. Total bills: \$58,529. *Donations: \$26,834. Remaining: \$31,695.*
102. **Don Smith: 500 Anthony Dr., Centreville, MI 49032 (preechit@gmail.com)** Condition: spondylolisthesis (vertebrae condition). Total bills: \$62,133. *Donations: \$56,662. Remaining: \$5,471.*
103. **Richard Smithers: 818 Southmoor Ln., Round Lake Beach, IL 60073** Condition: groin injury. Total bills: \$24,005. *Donations: \$12,455. Remaining: \$11,550.*
104. **Suzanne Speight: 4316 Wedgworth Rd., Fort Worth, TX 76133** Condition: tumor/cyst removal. Total bills: \$11,120. *Donations: \$3,157. Remaining: \$7,963.*
105. **Paul Spoelstra: 2590 Springside Dr., Lowell, MI 49331** Condition: Parkinson's disease. Total bills: \$6,251. *Donations: \$1,079. Remaining: \$5,172.*
106. **Sean Statkus: 3165 Peg Leg Mine Rd., Jamul, CA 91935** Condition: herniated disc/back surgery. Total bills: \$58,776. *Donations: \$27,104. Remaining: \$31,672.*
107. **W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com)** Condition: osteoarthritis/hip replacement. Total bills: \$69,534. *Donations: \$54,055. Remaining: \$15,479.*
108. **Ben Stoltzfus: 1302 Cedar Ave., East Earl, PA 17519** Condition: bypass surgery. Total bills: \$82,198. *Donations: \$7,888. Remaining: \$74,310.*
109. **Pamela Strader: 105 S Cuernavaca, Austin, TX 78733** Condition: abdominal aortic aneurysm. Total bills: \$71,661. *Donations: \$6,942. Remaining: \$64,719.*
110. **Ruth Stroup: PO Box 344, Weippe, ID 83553** Condition: Stage 4 (advanced) breast cancer. Total bills: \$7,912. *Donations: \$16,631. Add-on bills: \$53,042. Remaining: \$44,323.*
111. **Michael Summers, Jr.: 1387 Hidden Forest Dr., Goodview, VA 24095 (mcs\_jr72@yahoo.com)** Condition: back surgery. Total bills: \$15,006. *Donations: \$11,694. Add-on bills: \$3,604. Remaining: \$6,916.*
112. **Elizabeth Unruh: 41276 202nd St., Yale, SD 57386** Condition: blocked artery/heart procedure. Total bills: \$40,666. *Donations: \$14,423. Add-on bills: \$1,558. Remaining: \$27,801.*
113. **James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021** Condition: shoulder replacement surgery. Total bills: \$17,688. *Donations: \$32,029. Add-on bills: \$30,612. Remaining: \$16,271.*
114. **Eva Wagler: 6957 N 550 E, Montgomery, IN 47558** Condition: heart condition. Total bills: \$8,788. *Donations: \$25,281. Add-on bills: \$50,454. Remaining: \$33,961.*
115. **Willie "Cliff" Wilson: 15664 Mountain Valley Place, Lakeside, CA 92040 (rockinw54@yahoo.com)** Condition: heart transplant. Total bills: \$4,000. *Donations: \$26,349. Add-on bills: \$95,678. Remaining: \$73,329.*
116. **Cathy Wright: 582 Damien Cir., Gold Hill, OR 97525** Condition: achalasia (rare esophagus disorder) and botulism. Total bills: \$51,808. *Donations: \$42,777. Add-on bills: \$868. Remaining: \$9,899.*
117. **Hannah Wright: 3279 38th Ave., Columbus, NE 68601** Condition: pelvic/abdominal pain. Total bills: \$13,595. *Donations: \$7,507. Remaining: \$6,088.*
118. **Cheryl Wyant: 6600 W 45th St. N., Wichita, KS 67205** Condition: hip replacement. Total bills: \$13,620. *Donations: \$7,464. Add-on bills: \$2,779. Remaining: \$8,935.*

**Bite-sized Guidelines (continued from page 3)**

please note that limitations exist for pre-existing conditions.

4) Expect to receive the following information:

- Your new member *Welcome Pack* will arrive by mail within several weeks of submitting your application. The Welcome Pack contains your CHM membership cards, a copy of the Guidelines, and various forms. **You must complete and return the Checklist of Understanding Form before the ministry can share any medical bills.**
- The *Member Gift Form* (your billing statement) will arrive by mail around the 15th of each month. You can choose to sign up for automatic payments, email billing, or both.
- You'll receive the *CHM newsletter* at the beginning of each month. The newsletter contains announcements and explanations of changes—along with member testimonials and health information—and other must-read information. You can sign up to receive the newsletter by email instead of U.S. mail by visiting [chministries.org/newsletter](http://chministries.org/newsletter).
- Members participating in Brother's Keeper, CHM's optional program for catastrophic medical bills, receive a *quarterly statement* containing a list of medical needs exceeding \$125,000. To learn more about Brother's Keeper, see Guidelines X and Y or visit [chministries.org/catastrophicbills](http://chministries.org/catastrophicbills).

**CHM programs [Guideline G]**

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

I went to see my nurse practitioner for another scan. I asked her if the cyst could be gone by then. "Oh no," she replied, "That was way too big. It will take much longer for it to disappear."

*But the scan revealed no cyst. It was completely gone. She couldn't believe it. I smiled and said, "I've had people praying*

The ministry offers three basic programs, also called participation levels or sharing levels. They are:

- **Gold** (\$150 per membership unit, per month)
- **Silver** (\$85 per unit, per month)
- **Bronze** (\$45 per unit, per month)

The Brother's Keeper program can be added to any of the three sharing levels to increase the maximum per-illness sharing limit. Also, different membership units can participate at different levels.

A detailed article on CHM programs appeared in the May 2016 newsletter, available at [chministries.org/newsletter](http://chministries.org/newsletter). More information on what medical expenses are eligible for sharing through each program can be found in Guideline G and on our website at [chministries.org/programs](http://chministries.org/programs).

for me."

God was good and everything worked out. I felt a bit overwhelmed at first with the process of requesting and submitting itemized bills to CHM, but I received friendly help from the staff members. After I understood what I needed to do, everything went smoothly. I received a 25

percent self-pay discount from the hospital and other health care providers. Ministry members shared my remaining bills.

I have recommended CHM to others I know. This is a ministry that has blessed us. Thank you, thank you.

**Your questions answered**

**Q: How frequently are CHM financial gifts raised?**

**A:** Christian Healthcare Ministries has not raised its monthly financial gift amounts since January 2008, and even then it wasn't by much. For example, the Gold level gift



went from \$135 per month to \$150 per month.

Prior to 2008, gift amounts had not been increased since 2000. **CHM has increased financial gift rates only once in the last 15 years.**

CHM does not raise financial gifts due to the expense of a member's illnesses or the submission of medical bills for sharing. You can be without fear

that an expensive medical event will mean more expensive monthly gifts.

While it's impossible to predict the future health, well-being and medical costs of our members, our goal is to keep CHM affordable, which the ministry has been able to do despite rising medical costs.

**Q: Are my financial gifts tax deductible?**

**A:** Your normal monthly gift amount required for CHM membership is not tax deductible; however, all extra giving over and above your gift amount (including Prayer Page giving) qualifies as a charitable contribution for tax purposes. Christian Healthcare Ministries, Inc., is a 501(c)(3) tax exempt charity according to the Internal Revenue Code.

**Next month: The CHM Guidelines... bite-sized (part 2): Medical bills for illnesses or injuries**

## Summer safety tips

**Swimming:** Never swim alone and heed all warnings concerning riptides and undertows. Always shut and lock doors, fence gates, etc. that could allow young children unsupervised access to pools.

**Traveling:** Use the “buddy system” for large families or when traveling in groups, such as summer missions trips.

**Allergies:** If you or a family member is allergic to insect venom like bee stings, check the expiration date on your epinephrine injector (such as EpiPen®).

**Hiking and camping:** Wear protective clothing and check for ticks after

hiking, camping or spending time in wooded areas. Wash thoroughly if you suspect you (or a pet) has been exposed to poison ivy, oak or sumac.

**Riding:** Make sure riders of ATVs (all-terrain vehicles) are wearing proper safety equipment, including helmets.

**Mowing:** Check your lawn for rocks or debris before mowing.

**Grilling:** Use separate utensils and dishes for raw foods and grilled foods to prevent cross-contamination.



**Sun exposure:** Avoid heat exhaustion and heat stroke by staying hydrated, wearing loosefitting clothing, avoiding sunburn and seeking shady, cool areas.

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

to trust a business or ministry, regardless of what it claims to represent. Yet, at CHM we represent Christ by doing just what the Guidelines say we will do—and we do it for the glory of God. Within the boundaries



*Design by Mara Bochart*

established by the Guidelines, we do all we can to help our members and earn their confidence and trust.

I gave my life to the Lord as a child. One day as my older cousin, Debbie, and I were baking cookies, she told me what it meant to have Jesus Christ as my savior. I took her words to heart and immediately prayed to receive Him as Lord.

Since then God has proven Himself faithful to me, though I’ve failed to live up to His perfect standard. Ephesians 2:8-9 says, “For by grace you have been saved through faith and not of yourselves, for it is the gift of God, not of works, lest anyone should boast.”

Alinn and I attend Freshwater Community Church in Wadsworth, Ohio, along with our three sons: Benaiah, Micaiah and Josiah.

### Morrow testimony (continued from page 5)

percent discount and we signed up for the hospital’s program for self-pay patients.

Unfortunately, my self-treatment with aspirin landed me in the emergency room several months down the road. I was experiencing tightness in my chest and pain in my left arm. It wasn’t a heart attack; I was diagnosed with gastroesophageal reflux disease (GERD)—probably caused by the aspirin I was taking.

This time, Bill drove me to a different hospital because I hadn’t had a good experience with the first one; one of CHM’s advantages is that as a member I can go to any health care provider I wish as long as the treatment falls under the ministry’s Guidelines.

The second hospital had a shorter wait time and offered a significant discount if the bill was paid by a particular date. This discount also was credited toward my CHM

personal responsibility, so I had no out-of-pocket costs. The ministry worked with me to share the bill before the hospital’s due date.

I’m blessed to have learned that CHM really works. The staff members are incredibly patient and we’ve recommended CHM to several friends and family, especially those with many children and those we know who are small business owners.

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

### What's the best diet for diverticulitis?

**Q:** I thought I had the flu and perhaps a urinary tract infection. However, my doctor diagnosed me with diverticulitis. He prescribed Levaquin® (500 milligram) for 10 days and told me to be careful what I eat and drink. However, I'm extremely confused about what I should eat. I was pretty much on liquids for three days and have started to introduce (in small amounts) soft, low residue foods. (Example: chicken soup with carrots and gluten-free noodles cooked to almost a puree.)

I'm still experiencing some pain that isn't as bad as it was, but it does intensify before and during a bowel movement. It subsides about 15 minutes after. Do you have any suggestions or can you recommend a website less confusing than those I have encountered so far?

**A:** Diverticulitis can usually be treated with oral antibiotics,

of which Levaquin is a good choice. Medical recommendations are to combine Levaquin with metronidazole (500 milligram) every six hours. So, if your symptoms don't improve quickly, your doctor might consider adding metronidazole.

The best and most recent diet advice is:

- Consume a clear liquid diet for the first few days. If your body doesn't tolerate it well, consider admission to the hospital for IV hydration and nothing by mouth.
- After the first few days, high-fiber diets *may* be better than regular diets at reducing symptoms and recurrence, but evidence is limited.
- An older recommendation to avoid nuts and seeds may seem logical, but so far isn't supported by evidence.



I hope that helps and that you get well soon. If you need further assistance, a good research article on diet and diverticula can be found in the Nutrition in Clinical Practice journal (2011 Apr;26(2):137).

P.S. Your description of symptoms surrounding your bowel movements indicate there may

also be a rectal problem, such as fissure. Please consider getting this checked out unless you're certain this isn't a possibility.

*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)

#### Surgery

The most commonly performed BPH procedure is transurethral resection of the prostate (TURP). Post-operatively, the patient has a wide-open urethra and "raw" prostate that becomes lined in six to 12 weeks by a newly-regenerated surface.

Until the new lining forms, patients are vulnerable to bleeding and most surgeons encourage them to avoid straining for at least six weeks. Most men notice a marked reduction in their symptoms and a substantial increase in urinary flow.

A common side effect of TURP is retrograde ejaculation (semen enters the

bladder). Less common side effects include bleeding, incontinence and urethral strictures.

Newer surgical options include:

- several procedures with lasers
- transurethral incision of the prostate
- electro-vaporization of prostate tissue
- several minimally invasive procedures such as transurethral needle ablation of the prostate and microwave thermotherapy

While these procedures are showing promise, TURP is still the "gold standard" for men who require surgery due to BPH.

*Edwards JL. Diagnosis and Management of*

Benign Prostatic Hyperplasia. *Am Fam Physician*, 2008; 77:1403-10.

*Cunningham GR and Kadmon D. Medical treatment of benign prostatic hyperplasia. UpToDate. Online version 21.17.; 1 January 2013.*

*(2011). Harvard Prostate Knowledge <http://www.harvardprostateknowledge.org/your-benign-prostatic-hyperplasia-medication-when-to-consider-a-change>. Accessed March 3, 2016.*

*Yanardag H, Goktas S, Kibar Y, et al. Intermittent Tamsulosin Therapy in Men with Lower Urinary Tract Symptoms. Journal of Urology 2005;173:155-7. PMID: 15592062.*

## 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 & Members,**

Once again we offer a huge, heartfelt "Thank you!" to each of you and to our Lord God, whose wisdom and grace makes this kind of sharing possible.

What a delight to open the mailbox and find the much-needed checks to pay the expenses incurred from my knee injury and my lung re-section surgery. What a gift to have everything so carefully written out and accounted for.

We are so blessed to be a part of Christian Healthcare Ministries. May our Lord keep you all close to His heart as you continue to help and encourage others through difficult times.

Praising the King and saying "thank you" once again,

Tom & Kathy Doornbos  
Hudsonville, MI

### **Dear CHM,**

It's with a grateful heart that I write to say thank you to CHM and all my brothers and sisters in Christ. You've generously provided to pay my recent medical bills. Being a relatively new member, I was little uneasy at first, but it all worked out beautifully!

Christians helping Christians—what a blessing!

Special recognition and thanks goes to Ken Lefever who gently guided me through the CHM process. He worked diligently (and even late on a holiday) to help me meet a discount deadline. He was patient, understanding and kind during a difficult time in my life.

Thank you, CHM. What a wonderful organization, and what a wonderful Savior we have!

Blessings in Him,

Virginia Green  
Templeton, CA

### **Dear CHM,**

I would like to share a praise report: I had my first doctor visit for my pregnancy. I'm so thankful I got to hear my baby's heartbeat. I'm also really blessed to have received so many cards and encouraging letters from my fellow CHM family members.

I'm so humbled by God's presence, and I'm so grateful for those who were praying for me and my baby during this time. I appreciate what CHM is doing.

Please continue praying for us as we move forward in this tough ordeal. I thank God for His grace and strength that has kept me going.

Leila Fritts  
Knoxville, TN

### **Dear CHM,**

God works in powerful ways. I was stressed trying to find affordable health care. While at work, someone from my health insurance company returned my phone call. A customer overheard me speaking briefly with him. When I hung up, I said, "I wish God would help me to understand what to do." The customer asked if I was a Christian. "Yes, my brother, I am," I answered. He told me to call CHM because "they're your answer."

God bless you all for saving me from

the stress of not having health care cost provision. I pray you always have the love and guidance of our loving Father.

Ben Widoff  
Woodstock, IL

### **Dear CHM,**

We're so grateful for your faithfulness to God's calling in providing a means for Christians to bear one another's burdens. The sharing of our burdens during this winter has been a marvelous gift.

All blessings to you in Christ,

Steve & Mary Nugent  
Gardnerville, NV

### **Dear CHM,**

Thank you so much for your encouragement. Your generosity has totally overwhelmed me. Through your prayers, cards and gifts, you've been a blessing to me and to my whole family. I would love to thank each of you personally, but please instead accept this letter as a thank you from my heart to yours. God has showered me with blessing upon blessing, and you have been His hands and feet.

May God bless you and your families,

Connie Pringle  
Pagosa Springs, CO

### **Dear CHM,**

Thank you for your gifts toward my financial needs. May God bless you richly for your generosity.

In Christ,

Naomi Troyer  
Huron, SD

## 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.

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

**Lois Beiler: 548 Ridge Ave., Ephrata, PA 17522** Lois, a mother of seven children, has been diagnosed with breast cancer.

**David Hayes: 3474 St. Nicholas Rd., Rock, MI 49880** David was seriously injured in a farming accident. Please pray.

**Pamela Yoder: 910 Georgia Rd., Goshen, IN 46528** Pamela has cancer; please pray.

**John McCauley: 831 6th Ave., Folsom, PA 19033** John is battling cancer for the sixth time. Please keep John in your prayers.

**Joanna Horner: 44 Whispering Pines Dr., Piney River, VA 22964** Joanna’s husband passed away suddenly. Please pray for Joanna and her children.

**Cheryl Jose: 5499 Old 27 S., Gaylord, MI 49735** Cheryl has a cancer diagnosis.

**Kimberly Rathert: 13315 Baltimore Cir., Houston, TX 77069** Kimberly is struggling with cancer and requests prayer.

**Jacob & Christina Wengerd: 255 E Main St., Apt. A, W. Farmington, OH 44491** Baby George was premature and is suffering birth complications.

**Diane Edwards: 518 N Blackman Ave., Duluth, MN 55811** Diane’s brother, Daniel, passed away unexpectedly.

**Stephanie Estes: 11909 Brocket Cir., Noblesville, IN 46060** Stephanie has been diagnosed with breast cancer.

**Kyle Fordyce: 25516 Helmet Rd., Newtown, MO 64667** Kyle’s wife, Amanda, died suddenly, leaving four young children.

**Victoria Stephenson: 2657 County Rd. 4102, Call, TX 75933** Victoria is battling medical issues and severe local flooding.

**Martha Dunn: PO Box 31, Meriden, KS 66512** Martha has cancer; please pray.

**James & Sherri Killion: 1433 Wilson Rd., Ava, IL 62907** 13-year-old Harrison had a severe seizure and needs medical testing.

**Bryan & Amy Miller: 2470 Old Cheney Rd., Milford, NE 68405** 16-year-old Amalia suffers from chronic headaches.

# Christian Healthcare Ministries

## June 2016

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*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.*