



CHM

Christian Healthcare Ministries

AUGUST
2016

guidelines [bite-sized]

medical bills for maternity

**Making sure your
treasure is well-spent**

*Preventing the "Four
Horsemen" of diabetes,
stroke, heart and kidney
disease*

**Avoid common mistakes
when interacting with
providers**

*Member grateful for
CHM's help following
dog-walking accident*

**Alternatives to knee
surgery**

The biblical solution to health care costs
chministries.org



Rev. Dr. Howard S. Russell
President and CEO,
Christian Healthcare
Ministries

Christian Healthcare Ministries® is a Bible-based, voluntary medical cost sharing ministry fulfilling the command of Galatians 6:2, that Christians carry each other's burdens.

President & CEO: Rev. Dr. Howard S. Russell
Vice President & CFO: Roger Kittelson
Editor: Katlyn Smith
Assistant Editor: Carolyn Drury
Web Editor: Carolyn Drury
Contributing writers: Rev. Howard Russell, Dr. Michael Jacobson, George Korda, Lauren Gajdek, Katlyn Smith, Rhonda Barfield

127 Hazelwood Ave.
Barberton, Ohio 44203
Phone: 330-848-1511
Fax: 330-848-4322

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

CHM: Making sure your treasure is well-spent

“For where your treasure is, there will your heart be also.”

Many of us have heard this verse all our lives, in both theological and secular contexts. It applies well to what we do here, for you, at CHM.

The words of Jesus in Matthew 6:19-21 advise us to build up treasures in heaven, not here on Earth, where moths and rust corrupt.

It’s also wise (and biblical) to be prudent about our earthly finances that enable us to be clothed, fed, housed, to provide for our families, and to meet our other needs.

That’s why Christian Healthcare Ministries treats the financial gift you send each month with the respect, concern, and care that you would naturally expect us to exercise.

Not long ago a new member called my office to ask a question. He’d sent in his medical bills. He wanted to know if they had already been approved for sharing.

“When did you send them?” I asked.

“Ten minutes ago,” he said.

I explained that as much as we want to give great service, we couldn’t do that. So I explained how we operate.

We have tens of thousands of

members, so there are hundreds of bills arriving daily at our ministry offices. To protect you and every other member of the ministry, these bills must be reviewed, *carefully*.

Medical bills can be complex, with specific coding that explains what service was performed, why, and how. It’s necessary that we have itemized bills (except for members on Medicare who need only send the Medicare Explanation of Benefits) so we can check for accuracy and completeness. Otherwise, we’d be sharing money—*your* money—in ways that isn’t justified to be shared under our Guidelines.

As you can imagine, this simply can’t be done in a few days. It’s painstaking work and extreme care must be taken. It is, after all, *your* money.

We ask that you submit your itemized bills just as soon as you can because it puts them in the queue for sharing. *However, I can’t stress strongly enough the importance of sending itemized bills—not just receipts—for medical services you’ve received.**

What is an itemized bill, you ask? Simply put, an itemized bill contains:

- 1) the patient’s name
- 2) the date of service
- 3) the place of service
- 4) the procedural (CPT) code
- 5) the charge for each service rendered

Receipts, in contrast, tell us the amount paid but a lot of the important information described above is missing. We can’t interpret receipts in light of our Guidelines because the information we need to do so isn’t there.

Itemized bills enable us to accurately authorize each charge—a process that protects all CHM members. We also sometimes find mistakes in charges made by the health care provider, a error in their coding,

or charges that in our view are much higher than justified. That, in turn, arms us with the data we need to (peaceably) negotiate discounts and make member dollars go even further.

“To protect you and every other member of the ministry, these bills must be reviewed, carefully. [...] Otherwise, we’d be sharing money—your money—that isn’t justified to be shared under our Guidelines.”

It just sometimes takes a little time. One of the advantages of CHM is that there is no one between you and your doctor when it comes to medical decisions. We just make sure the billing is accurate, complete, explanatory, and justifiable. Otherwise, we’re not doing the

See “Treasure,” page 13

The CHM Guidelines...bite-sized (part 3)

Medical bills for maternity

Editor's note: Information in this article is taken from CHM Guidelines Q through R, available at 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.

Welcoming a baby into your family should be a time of great joy, not financial worries. CHM's Guidelines will help you navigate the sometimes confusing world of maternity care and costs. The ministry also provides help and comfort during times of loss, such as miscarriage, and during maternity complications.

Please note that, to be good stewards of the funds members entrust to us, **CHM cannot share bills for pregnancies that began before your membership started.** The mother must join CHM and be at the desired sharing level at least 300 days before the estimated due date.

What to do if you're pregnant [Guideline Q]

1. When you obtain medical care, ask for a prepayment agreement on the letterhead of your clinic, hospital, or doctor. These charges are often significantly less expensive than at the time of admission. Submitting the information to CHM as soon as possible usually results in you receiving a check before your due date. (Keep in mind that hospital prepayment agreements don't always include room and board charges;



you may need to specifically ask.) After your first doctor visit or midwife consultation, submit the following items to CHM:

- your prepayment agreement
 - any itemized bills incurred to that point
 - completed CHM Needs Processing Forms, available at chministries.org/downloads/NeedsProcessingPacketWeb.pdf
2. Any charge (lab work, ultrasound, etc.) after the original agreement or bills are submitted should be sent to the CHM office as an "add-on" to the original amount. Please include your full name, CHM member number, and a brief note explaining these as add-ons to your maternity need.

Eligible and ineligible maternity bills [Guideline R]

CHM's maternity program is included in membership: there is no extra cost. However, the assistance you receive depends on which program (Gold, Silver, Bronze, Brother's Keeper) you choose 300 days prior to your due date. *Therefore, we highly recommend the Gold level for women who may become pregnant.*

You must be current with all monthly financial giving throughout the time your maternity bills are shared. If you drop to a lower program, your bills will be shared at the lower level, including any bills submitted but as of yet not shared. If you change to a higher level mid-pregnancy,

bills for that pregnancy cannot be shared at the higher program. They will be shared at the lower level. Discontinuing your CHM

membership renders all medical bills ineligible for sharing.

- At the **Gold level**, CHM shares the following costs up to \$125,000 per pregnancy (Gold members with Brother's Keeper have no limit) after your \$500 personal responsibility amount is met:
 1. Pre-natal care
 2. Labor and delivery charges (including room and board, C-sections, multiple births, anesthesiology, radiology, etc.)
 3. Home births (excluding doula services and birthing equipment such as the purchase or rental of birthing tubs)
 4. Legally-practicing midwives (one per pregnancy)
 5. Post-natal care up to six weeks after birth
 6. Complications for mother and baby (For continued assistance, the baby must be added to your membership after three months of age.)
- At the **Silver level**, CHM shares the following costs up to \$125,000 per pregnancy (the limit increases if you are also a Brother's Keeper member) after your \$1,000 personal responsibility amount is met:
 1. Bills incurred as a hospital patient (most pre-natal costs aren't included)
 2. Complications (mother and baby) while a hospital patient
 3. Midwife services up to \$2,500 per pregnancy
- At the **Bronze level**, CHM shares the following costs up to \$125,000 per pregnancy (the limit increases if you are also a Brother's Keeper member) after your \$5,000 personal responsibility amount is met:
 1. Bills incurred as a hospital patient (most pre-natal costs aren't included)

Preventing the “Four Horsemen” of diabetes, stroke, heart and kidney disease

© Dr. Michael D. Jacobson. Do not reproduce this article without permission.

A CHM member wrote me about her husband’s condition—a common condition for many people. I elaborated extensively and made my answer into a series of articles.

Dear Dr. Jacobson,

I plan to give my husband’s recent lab results to both our health care provider and our nutritionist. In doing so, I expect our health care provider to prescribe medications due to my husband’s weight, which is 295 lbs.

Our diet has been excellent for a number of years and we continue to fine-tune it with the help of a local nutritionist. However, my husband’s weight has remained the same despite our diet changes. He has begun riding an elliptical bike 10 minutes a day and plans to increase that time. As a small business owner working many hours on the computer, we think that’s a good beginning.

Would you give me an idea of what you would do if you were in our provider’s shoes? I ask because I have some reservations about the propensity to (perhaps) too readily prescribe medications.

Dr. Jacobson’s response:

Reviewing the member’s lab tests, I observed:

- *a slightly elevated Hemoglobin A1c:* This means that blood sugar over the previous few months ran on the high side and may be a warning flag that diabetes is in the future
- *a creatinine level of 1.20,* higher than we normally like to see.

The higher level indicates a possible reduction in kidney function (i.e. reduced

glomerular filtration rate, or GFR). This is common as a patient ages but is accelerated by diabetes or chronic hypertension.

- *an elevated total cholesterol to HDL cholesterol ratio.* In other words, the “good” HDL cholesterol is low, which translates into a modest increase in the risk of arterial plaque formation, heart disease and stroke.

- *elevated triglycerides,* which generally reflect excess fat and sugar in the diet during the few days prior to the blood being drawn
- *borderline high blood pressure* (average over two readings of 140/83)
- *morbid (severe) obesity,* with a Body Mass Index (BMI) of 40 (based on a weight and height of 295 pounds and 72 inches, respectively)

In the United States, our greatest health threat is heart disease. One of every two Americans dies

from this type of disease. I ran a risk calculation making several assumptions about the member:

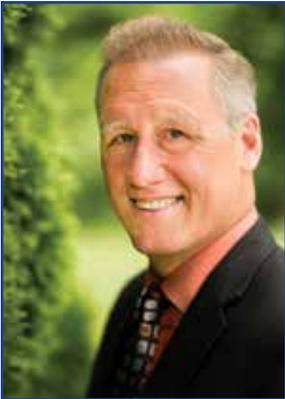
- 55 years old
- no family history of premature heart disease (i.e. occurring before age 55 in a first-degree relative; one relative increases risk by 33 percent, two by 50 percent)
- non-smoker
- not on medication for blood pressure or cholesterol

With the above assumptions, his 10-year risk for heart disease by the Framingham calculator, a long-term and widely known assessment tool, is 12 percent; in another measure method, it is 32 percent. Regardless of the statistic considered, his risk is moderate and climbs higher with each year beyond the calculated 10.

In my opinion, the more immediate concerns are the elevated hemoglobin A1c, obesity and the patient’s sedentary lifestyle, all harbingers of Type 2 (adult onset) diabetes.

Many experts believe Type 2 diabetes is largely preventable. As the term *adult onset* implies, it tends to develop later in life and is associated strongly with the amount of abdominal (belly) fat. This type of fat is “metabolically active,” which means that the cells emit biochemicals that directly affect the metabolism of fat, sugar, protein, appetite and so on.

See “*The Four Horsemen*,” page 13



Dr. Michael Jacobson, D.O.
Medical Consultant

Christian Healthcare Ministries
127 Hazelwood Ave.
Barberton, OH 44203

Phone: 330-848-1511
Fax: 330-848-4322

E-mail:
doc@chministries.org

Health education resources at:
www.chministries.org/healthinfo



Four mistakes I made interacting with providers—and how you can avoid them

By Rhonda Barfield, St. Charles, Mo.

Insurance companies handle most medical bill logistics. In contrast, CHM members work with their providers—hospitals, doctors, etc.—to set up payment plans and ask for discounts. The process is simple and saves CHM members thousands of dollars. It’s important to know how to make the most of your time. Here are four mistakes I made when first learning and how you can avoid them:

• **I assumed the provider representative understood how CHM works.** Sometimes

I confused my phone contact because I didn’t take the time to explain the differences between CHM and insurance companies. Many providers are familiar with healthcare sharing ministries and how they work, but others are not.

Do this instead: Tell your provider that CHM is a health cost sharing ministry whose members will help share your bills after all other forms of assistance have been exhausted. If your providers need more information, give them CHM’s letter to

health care providers*. Suggest they also visit the CHM website or call 330-848-1511.

• **I neglected to ask for CHM’s help.** In my family’s first years with the ministry, I tried to do all the negotiating myself and missed the opportunity for CHM’s help.

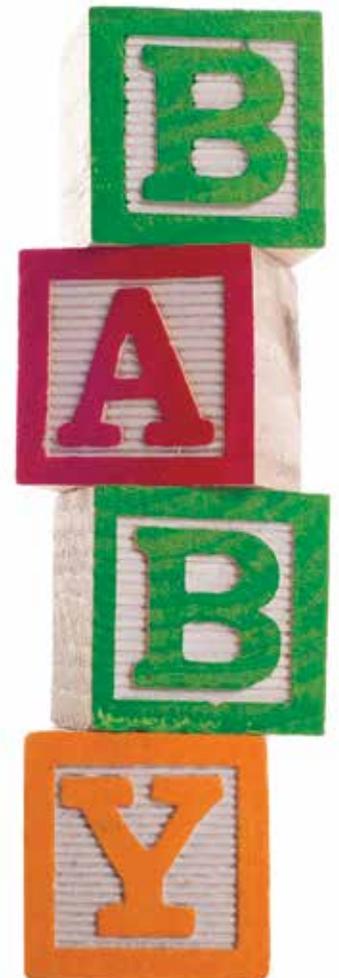
Do this instead: Call CHM for assistance. Several years ago, I spent almost four weeks in the hospital, incurring many tens of thousands of dollars in bills. One

See “Providers,” page 11

How CHM’s maternity programs stack up

Maternity sharing comparison table

Bills for:	GOLD	SILVER	BRONZE
Pre-natal care	Included	Not included	Not included
Hospital delivery	Included	Included	Included
Midwife (one per pregnancy)	Included	Up to \$2,500	Not included
Post-natal (up to six weeks)	Included	Not included	Not included
Complications	Included	Hospital only	Hospital only
Pre-existing pregnancies	Not included	Not included	Not included



CHM offers its maternity programs at no extra cost to members. To learn more, see the article on page 3 of this newsletter or visit chministries.org/maternity.

Member praises CHM for help following dog-walking accident *By Jenny Muschamp, Winona, Minn.*

I haven't experienced a life-threatening illness or life-changing health event. However, I thought that telling my story might help others realize that CHM is here to help its members with less "serious" accidents as well as long-term illnesses and major injuries.

My husband, Dean, and I are self-employed. We had high-deductible health insurance that was no longer available after the Affordable Care Act (Obamacare) went into effect. We found that our monthly insurance cost would almost triple and there was no way we could afford the premiums, so we looked into health cost sharing ministries.

We really liked what we saw on CHM's website, especially the Brother's Keeper program, Prayer Page, online testimonies and the ministry's long-term track record of helping Christians with their medical bills. We joined in January 2015.

That September I was hiking with my husband, 11-year-old son, Kevin, and our Labrador retriever, Millie. I was using a retractable leash. Suddenly Millie took off after a squirrel and jerked me downhill for several running steps before I fell and

landed forcibly on my elbow. Dean drove me to the emergency room, where I learned I had broken the radial head in my left elbow. Four days later I had surgery for torn ligaments and received a stainless steel replacement.

After returning home, I reviewed the CHM website to find out how to submit my medical bills. I also called the ministry with questions and found the staff was very helpful and kind.

The hospital bill was more than \$27,000—quite expensive for an afternoon spent hiking in the park! After a discount, CHM members shared the remaining \$24,515.

The hospital staff (including my surgeon) had never heard of CHM, but they have seen that it works and that fellow Christians came through for me.

Today I have regained almost full-range of motion in my elbow. It's a little stiff at times and I'm still working on achieving

full strength, but I praise God for such a good recovery.

In the days preceding and following my surgery, I had a lot of time to think, pray and exercise my faith in God. Though the experience was painful and inconvenient, in retrospect I can see God's hand at work as I felt peace and hope. My parents came to visit and stayed with us for five meaningful days. Friends and fellow church members supported us in many ways, including bringing us meals. About a month after surgery, I attended a Christian women's retreat and requested prayer for healing and restoration. I was

encouraged by another woman who had broken her elbow some years before.

I recommend CHM to others. It's wonderful to be part of a ministry that is helping other Christians all over the country. I'm glad to be a part of it and very thankful for the ministry staff and the members who helped share our costs.

I am still great friends with our dog, Millie, but no more retractable leashes for us!



Meet your CHM staff: Larry Strasbaugh & Jason Spencer



Larry Strasbaugh: My parents worked at Kennedy Space Center during the Apollo space program, and I grew up dreaming of becoming an astronaut. However, we moved to Tampa, Fla. in the early 1970s, and after graduating from high school I worked as

a bookkeeper for Tomasino & Associates Consulting Engineers.

What began as a temporary position continued for nearly 13 years and inspired me to earn a degree in business administration. About the same time, our family

relocated to Ohio and I completed my degree at Mt. Vernon Nazarene University in Mt. Vernon, Ohio.

I was also the Wooster, Ohio YMCA business manager, an accountant for Wayne County Sheriff's office, and at the Wayne

See "Meet your staff," page 12

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

August 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: \$7,200. Add-on bills: \$6,073. Remaining: \$6,413.**
- Teresa Arthur: 4724 Pennsylvania Ave. NE, Roanoke, VA 24019**
Condition: gallbladder surgery. Total bills: \$10,866. **Donations: \$5,312. Remaining: \$5,554.**
- Robert Ashba: 1041 Margie St., Summerton, SC 29148** Condition: knee replacement. Total bills: \$38,983. **Donations: \$17,275. Remaining: \$21,708.**
- Randy Baetz: S. 1539 Stenslien Ln., Westby, WI 54667** Condition: arthritis. Total bills: \$15,648. **Donations: \$5,009. Remaining: \$10,639.**
- Sage Bainter: 245 Deadman Canyon Rd., Big Timber, MT 59011** Condition: hip replacement. Total bills: \$25,608. **Donations: \$11,010. Remaining: \$14,598.**
- Kyle Barnes: 194 Elm St., Covington, GA 30014** Condition:

rare heart condition. Total bills: \$61,443. **Donations: \$34,241. Add-on bills: \$2,041. Remaining: \$29,243.**

- Sherrie Barton: PO Box 2232, Stephenville, TX 76401**
Condition: hip replacement. Total bills: \$13,264.
- Gil Bates: PO Box 544, Rocky Top, TN 37769** Condition: diverticulitis. Total bills: \$14,674. **Donations: \$1,948. Remaining: \$12,726.**
- Jeff Bathiany: 311 37th St. #2B, Marathon, FL 33050** Condition: Tourette syndrome/cervical spinal stenosis. Total bills: \$44,000. **Donations: \$22,016. Remaining: \$21,984.**
- Kathy Baxter: 292 Alcodia Dr., Orofino, ID 83544** Condition: total hip replacement. Total bills: \$18,981. **Donations: \$10,653. Remaining: \$8,328.**
- John Berry: 765 Deerhead, Dunlap, TN 37327** Condition: gastric ulcer. Total bills: \$12,065. **Donations: \$5,908. Remaining: \$6,157.**
- Kathleen Bishop: 2539-1 Shoal Creek Church Rd., Shelby, NC 28152** Condition: heart blockage. Total bills: \$20,779. **Donations: \$6,132. Remaining: \$14,647.**
- Roman Borntreger: 1321 E. Main St., Linn, MO 65051**

Condition: knee replacement. Total bills: \$20,500.

Donations: \$6,444. Remaining: \$14,056.

14. Charlotte Branham: 3422 Kevchele Ct., Helena, MT 59602
Condition: Charlotte's husband, Alan,

passed away after a battle with throat cancer. Total bills: \$40,138. **Donations: \$84,519. Add-on bills: \$51,510. Remaining: \$7,129.**

- Nathan Brower: 11690 Highland Colony Dr., Roswell, GA 30075**
Condition: surgery for pectus excavatum (congenital condition). Total bills: \$63,779. **Donations: \$23,821. Remaining: \$39,958.**
- Kathleen Brubaker: 110079 SE 50th Ave., Sawyer, KS 67134 (dkbru90@gmail.com)** Condition: autoimmune disease. Total bills: \$13,013. **Donations: \$14,755. Add-on bills: \$15,349. Remaining: \$13,607.**
- David T. Campbell: PO Box 453, Powell, WY 82435 (dave@davecampbelloutdoors.com)**
Condition: spinal stenosis/laminectomy. Total bills: \$50,746. **Donations: \$35,262. Remaining: \$15,484.**
- Marissa Carlson: 12735 Regal Pine Ln., Houston, TX 77070**
Condition: torn ACL ligament. Total bills: \$15,948 **Donations: \$3,328. Remaining: \$12,620.**
- David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462** Condition: congestive heart failure and diabetes complications. Total bills: \$63,506. **Donations: \$19,209. Add-on bills: \$243. Discounts: \$35,998. Remaining: \$8,542.**
- Martin Coates: 2480 Keene Summit Rd., Wysox, PA 18854 (cctransport2@gmail.com)**
Condition: non-Hodgkin's lymphoma and complications. Total bills: \$9,070. **Donations: \$189,347. Discounts: \$5,392. Add-on bills: \$251,430. Remaining: \$65,761.**
- David Cooper: PO Box 134, Woodland, NC 27897** Condition: heart procedure. Total bills: \$47,249. **Donations: \$25,182. Remaining: \$22,067.**
- Jane Cowart: PO Box**

Prayer Page Giving

Prayer Page total needs remaining this month: \$2,065,595

Each need would be met **in full** if each member family contributed **\$21.27** this month or **\$7.09** for the next three months.

These amounts are suggestions; please consider giving today.

Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave
Attn: Prayer Page
Barberton, OH 44203

Phone: 330-848-1511
(ask for the Prayer Page)
Fax: 330-798-6105

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

Continued on page 8

Who can give?

All readers are invited to give to Prayer Page needs (above regular monthly gifts) as they feel led.

All giving is voluntary; there is no obligation to give to Prayer Page needs to remain a CHM member.

How much should I give?

Give however much you feel led to give.

See the "Prayer Page Giving" box on page 7 for suggestions.

How do I send my gift?

You can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. Gifts sent in this manner are tax deductible.

Please make your check out to CHM and write "Prayer Page" and the name of the gift recipient in the memo line. We will deposit your check and generate another check to send to the recipient of your choice. We will forward any card or encouraging note that you include, or you can send it directly to the recipient.

Continued on the page 9 sidebar

- 1613, Haines, AK 99827 (wcowart@57@live.com) Condition: fibroid tumors/hysterectomy. Total bills: \$54,887. **Donations: \$41,678. Remaining: \$13,209.**
23. **Eric Davenport: 10783 Old Hwy. 76, Morganton, GA 30560** Condition: esophageal procedure. Total bills: \$24,156.
24. **Sherman Davis: 1230 Waterberry Rd., Woodlawn, VA 24381** Condition: back surgery. Total bills: \$6,756. **Donations: \$1,446. Remaining: \$5,310.**
25. **Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com)** Condition: intervertebral disc disorder. Total bills: \$61,534. **Donations: \$53,124. Add-on bills: \$500. Remaining: \$8,910.**
26. **Lowell Devitt: 47961 258th St., Brandon, SD 57005** Condition: heart attack and procedure. Total bills: \$46,833. **Donations: \$24,701. Remaining: \$22,132.**
27. **Michelle Drake: 20845 Highway 74, Huntsville, AR 72740** Condition: breast and bone cancer. Total bills: \$5,187.
28. **Aaron & Elizabeth Duerksen: 219 W Ave. Cordoba, San Clemente, CA 92672** Condition: The Duerksens' teenage daughter, Lake, suffers from chronic gastrointestinal problems. Total bills: \$6,272.
29. **James Eberly: PO Box 504, Terre Hill, PA 17581** Condition: osteoarthritis/knee replacement. Total bills: \$18,746. **Donations: \$14,629. Add-on bills: \$2,775. Remaining: \$6,892.**
30. **Laura Ellsworth: 4874 Palo Dr., Tarzana, CA 91356** Condition: knee replacement. Total bills: \$2,009. **Donations: \$19,358. Add-on bills: \$35,748. Remaining: \$18,399.**
31. **Sandra Erlenbach: PO Box 577, Millersport, OH 43046** Condition: arthritis/knee replacement. Total bills: \$63,554. **Donations: \$12,500. Discounts: \$111. Add-on bills: \$2,290. Remaining: \$53,233.**
32. **Bobbie Flowers: 113 Lawrence Rd., West Columbia, SC 29170** Condition: gallbladder surgery. Total bills: \$17,558. **Donations: \$10,564. Remaining: \$6,994.**
33. **Brenda Fox: 8601 Wakefield Dr., McKinney, TX 75070** Condition: spinal stenosis. Total bills: \$46,409. **Donations: \$25,159. Add-on bills: \$9,044. Remaining: \$30,294.**
34. **Karen Garibay: 300 Modene Ave., Waxahachie, TX 75165** Condition: heart attack/triple bypass surgery. Total bills: \$141,187.
35. **Candace Garner: 3756 Rd. 84, Lingle, WY 82223** Condition: ureter repair. Total bills: \$34,476. **Donations: \$22,678. Add-on bills: \$2,188. Remaining: \$13,986.**
36. **Cora Garth: 27460 Pierce St., Southfield, MI 48076** Condition: hysterectomy. Total bills: \$15,034. **Donations: \$8,490. Remaining: \$6,544.**
37. **Mark Gasster: 3656 Harkness St., Napa, CA 94558** Condition: epilepsy. Total bills: \$11,682. **Donations: \$3,902. Add-on bills: \$3,399. Remaining: \$11,179.**
38. **Natalya Goncharova: PO Box 349, Maple Valley, WA 98038** Condition: carotid tumor surgeries. Total bills: \$13,749. **Donations: \$8,304. Add-on bills: \$29,124. Remaining: \$34,569.**
39. **Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528 (wellmangraber@hotmail.com)** Condition: atrial fibrillation/heart ablation. Total bills: \$76,810. **Donations: \$53,913. Add-on bills: \$5,171. Remaining: \$28,068.**
40. **Roger Graber: 3258 E. 800 N., Plainville, IN 47568** Condition: ACL/meniscus tear. Total bills: \$16,755. **Donations: \$6,175. Add-on bills: \$881. Remaining: \$11,461.**
41. **Joseph Griffin: 1992 SW Danforth Cir., Palm City, FL 34990** Condition: GERD (acid reflux). Total bills: \$9,152. **Donations: \$3,964. Remaining: \$5,188.**
42. **Beth Grimm: 428 E. Orange St., Lancaster, PA 17602** Condition: herniated disc. Total bills: \$15,872. **Donations: \$2,107. Remaining: \$13,765.**
43. **Timothy Grubb: 3520 6th Ave., Beaver Falls, PA 15010** Condition: elbow/arm surgery. Total bills: \$34,118. **Donations: \$7,152. Remaining: \$26,966.**
44. **Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118** Condition: heart condition. Total bills: \$41,766. **Donations: \$30,545. Add-on bills: \$1,591. Remaining: \$12,812.**
45. **David & Christy Havird: 720 Cannon Bottom, Belton, SC 29627** Condition: The Havirds' young son, Grady, suffered a perforated eardrum. Total bills: \$52,580. **Donations: \$31,275. Remaining: \$21,305.**
46. **Jeffrey Hegstrom: 11802 Summerhaven Circle, Gulfport, MS 39503** Condition: surgery for shattered elbow. Total bills: \$19,238. **Donations: \$12,152. Add-on bills: \$1,482. Remaining: \$8,568.**
47. **Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com)** Condition: brain tumor treatment. Total bills: \$107,497. **Donations: \$102,019. Remaining: \$5,478.**
48. **Forrest Holdeman: 3386 Old Hwy. 61 S., Leland, MS 38756** Condition: hernia repair. Total bills: \$25,024. **Donations: \$11,285. Remaining: \$13,739.**
49. **Josh & Carla Hollinger: 1649 Dry Tavern Rd., Denver, PA 17517** Condition: The Hollingers' four-year-old son, Craig, had open heart surgery. Total bills: \$97,995.
50. **Casey Hooley: 35995 Polly Farm Ln., Lebanon, OR 97355** Condition: anemia. Total bills: \$11,462.
51. **Carol Huffman: 3611 Mary Circle, Ames, IA 50014** Condition: abdominal surgery. Total bills: \$28,268. **Donations: \$10,327. Remaining: \$17,941.**
52. **Christine Hurst: 4772 Westbury Rd., Red Creek, NY 13143** Condition: herniated disc surgery. Total bills: \$22,500. **Donations: \$2,988. Remaining: \$19,512.**
53. **Jill Isken: 651 E Cedar**

- Ave., Cedar Grove, WI 53013
(zach7777@hotmail.com)
Condition: uterine fibroid tumors.
Total bills: \$22,889. **Donations:**
\$34,219. Add-on bills: \$23,054.
Remaining: \$11,724.
54. **Andrey Ivantsov: 615 C**
Street SW, Auburn, WA 98001
Condition: heart condition and
surgery. Total bills: \$60,321.
Donations: \$21,468. Remaining:
\$38,853.
55. **Carol James: 18224 Justice**
Rd., Camp Douglas, WI 54618
Condition: diverticulitis. Total
bills: \$39,130. **Donations: \$8,221.**
Remaining: \$30,909.
56. **Faith Jelle: PO Box 169,**
Kykotsmovi, AZ 86039
(twolivingbyfaith@yahoo.com)
Condition: Three spinal surgeries.
Total bills: \$22,053. **Donations:**
\$38,593. Discounts: \$1,500.
Add-on bills: \$31,093.
Remaining: \$13,053.
57. **Jan Johnson: 208 Granite**
Park Ct., Lincoln, CA 95648
Condition: gallbladder surgery.
Total bills: \$3,573. **Donations:**
\$474. Remaining: \$3,098.
58. **Jane Jones: 38420**
Palomino Ln., Burns, OR
97720 Condition: arthritis/
hip replacement. Total bills:
\$29,591. **Donations: \$18,682.**
Remaining: \$10,909.
59. **Gilbert Kassing: 3907**
Farmingdale Dr., Arlington,
TX 76001 Condition: heart attack/
triple bypass surgery. Total bills:
\$77,722. **Donations: \$16,063.**
Discounts: \$1,300. Remaining:
\$60,359.
60. **Rhonda Kessler: 70479 SE**
60th Ave., Sawyer, KS 67134
Condition: osteoarthritis/knee
replacement. Total bills: \$10,022.
Donations: \$12,361. Add-on bills:
\$11,376. Remaining: \$9,037.
61. **Lee Anna Kester: 15650**
James Ct., Garfield, AR 72732
Condition: diabetic ketoacidosis.
Total bills: \$8,802. **Donations:**
\$1,943. Remaining: \$6,859.
62. **Victor Koehn: 445 Union**
B Rd., Monterey, TN 38574
Condition: hip replacement. Total
bills: \$16,578. **Donations: \$3,906.**

- Add-on bills: \$8,765. Remaining:**
\$21,437.
63. **Daniel Kranz: 3101 Old**
Naches Hwy., Yakima, WA
98908 (Dancrane11@Q.com)
Condition: total knee replacement.
Total bills: \$23,704. **Donations:**
\$17,746. Remaining: \$5,958.
64. **Darlene Ladines: 1330**
Olmstead Rd., Grandview, WA
98930 Condition: hysterectomy.
Total bills: \$27,600. **Donations:**
\$21,776. Remaining: \$5,824.
65. **Walter A. Langley, Jr.: 1700 N.**
Monroe, Ste. 11-170, Tallahassee,
FL 32303 Condition: heart disease.
Total bills: \$16,430. **Donations:**
\$8,710. Remaining: \$7,720.
66. **Gloria Laurine: 102**
Highmount Dr., Greer, SC 29651
Condition: esophageal reflux. Total
bills: \$15,472.

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. We thank you for your faithfulness in giving to Prayer Page needs and apologize for any inconvenience.

67. **Lucinda Lauver: c/o Tim**
Lauver, 124 Lauver Lane,
Mifflintown, PA 17059
Condition: dystonia (neurological
disorder). Total bills: \$4,416.
Donations: \$26,374. Add-on bills:
\$36,351. Remaining: \$14,393.
68. **Keng Fun Lee: 3328**
Shepperton Blvd., Indianapolis,
IN 46228 Condition: degenerative
disc disease. Total bills: \$34,007.
Donations: \$21,681. Remaining:
\$12,326.
69. **Rose Lee: 517 Heather**
Dr., Round Rock, TX 78664
(rosemary.lee213@gmail.com)
Condition: Stage 4 (advanced)
breast cancer. Total bills: \$16,778.
Donations: \$24,912. Add-on
bills: \$28,987. Remaining:

- \$20,853.**
70. **Kimberly Luckey: 5773 West**
Fork Rd., Darby, MT 59829
Condition: multiple heart surgeries.
Total bills: \$37,987. **Donations:**
\$26,050. Remaining: \$11,937.
71. **Burton Mack: 3433**
Montazuma Cir., Sacramento,
CA 95826 Condition: hernia
repair. Total bills: \$11,488.
72. **John & Rosa Martin: 252 S**
Kinzer Rd., Paradise, PA 17562
Condition: The Martins' young
son, Daymon, underwent surgery.
Total bills: \$12,128. **Donations:**
\$4,929. Remaining: \$7,199.
73. **Suzanne McDonald:**
9211 Acorn Dr., Waco, TX
76712 Condition: heart valve
replacement/aorta repair. Total bills:
\$18,698. **Donations: \$14,704.**
Add-on bills: \$3,800. Remaining:
\$7,794.
74. **Joseph Medlock: 215 N.**
Pine St. #3602, Charlotte, NC
28202 Condition: achalasia (rare
esophagus disorder). Total bills:
\$21,481. **Donations: \$11,234.**
Add-on bills: \$888. Remaining:
\$11,135.
75. **Shiela Meert: 28999**
Westwynd Dr., Elkhart, IN
46516 Condition: diverticulitis/
bowel surgery. Total bills: \$9,127.
76. **Thomas Mills: 15906**
Ryan Dr., Belton, MO 64012
Condition: myelodysplasia (blood
condition). Total bills: \$26,849.
Donations: \$7,960. Add-on bills:
\$15,636. Remaining: \$34,525.
77. **Rita Mitchell: 906 28th St. SW,**
Hickory, NC 28602 Condition:
carotid artery surgery. Total bills:
\$28,641. **Donations: \$16,129.**
Remaining: \$12,512.
78. **Vickie Morris: 1012 Norwich**
Rd., Charlotte, NC 28227
(vickieinthisgrace@yahoo.com)
Condition: surgery and other
medical difficulties. Total bills:
\$76,446. **Donations: \$65,453.**
Add-on bills: \$148. Remaining:
\$11,141.
79. **Joseph Mozley: PO Box**
144, Hittervale, MN 56552
Condition: diverticulitis. Total
bills: \$4,430.
80. **Robert Neal: 50100 E. Town**

How do I use the Giving Guide?

In the Giving Guide (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 #7.

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 1-330-848-1511, ext. 5993. Donations can be made online via the CHM Member Portal at chministries.org/members.

- Hall Rd., Frazee, MN 56544 Condition: heart condition. Total bills: \$59,451. *Donations: \$16,750. Discounts: \$6,509. Remaining: \$36,192.*
81. Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (geogia@frontier.com) Condition: hip replacement. Total bills: \$72,516. *Donations: \$56,368. Remaining: \$16,148.*
82. Alan Nortz: 164 Apollo Rd. SE, Carrollton, OH 44615 Condition: heart condition (arrhythmia). Total bills: \$29,126. *Donations: \$16,445. Remaining: \$12,681.*
83. Heather Page: 225 Empire Rd., Crofton, KY 42217 Condition: blood transfusion/surgery. Total bills: \$8,115. *Donations: \$1,078. Remaining: \$7,037.*
84. Lisa Patterson: 9577 S. 161st W. Ave., Sapulpa, OK 74066 Condition: heart condition. Total bills: \$14,652. *Donations: \$8,401. Remaining: \$6,251.*
85. Albina Perevertaylo: 7230 22nd St., Rio Linda, CA 95673 (davidp0693@gmail.com) Condition: hypertension. Total bills: \$22,673. *Donations: \$17,437. Remaining: \$5,236.*
86. Dana Price: 37961 Eastwood Rd., Hilliard, FL 32046 Condition: uterine cancer. Total bills: \$13,341. *Donations: \$8,332. Add-on bills: \$2,464. Remaining: \$7,473.*
87. 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: \$14,034. Remaining: \$5,473.*
88. Mike Reed: 1368 M Rd., Loma, CO 81524 Condition: hypertension. Total bills: \$9,601. *Donations: \$1,275. Remaining: \$8,326.*
89. Kim Rees: PO Box 1417, Thayne, WY 83127 Condition: hip replacement. Total bills: \$8,523. *Donations: \$1,826. Remaining: \$6,697.*
90. Derrick Richardson: 7108 Blue Beech Dr., Fort Wayne, IN 46815 Condition: shoulder replacement. Total bills: \$21,130. *Donations: \$12,012. Remaining: \$9,118.*
91. Patricia Rodgers: PO Box 60, Mineola, TX 75773 Condition: knee replacement. Total bills: \$10,027. *Donations: \$3,400. Remaining: \$6,627.*
92. Joel Ruppert: 415 North Church St., Bethany, IL 61914 Condition: high blood pressure/aneurysm. Total bills: \$13,745.
93. Brenda Rutt: 111 Apple Blossom Circle, Lititz, PA 17543 Condition: cyst removal. Total bills: \$11,632. *Donations: \$1,544. Remaining: \$10,088.*
94. John Sanny: 3506 Nancy Place, Shoreview, MN 55126 Condition: torn rotator cuff. Total bills: \$10,581. *Donations: \$1,405. Remaining: \$9,176.*
95. Jana Schloesser: 3216 W. Sahuaro Dr., Phoenix, AZ 85029 Condition: pacemaker replacement. Total bills: \$2,696. *Donations: \$358. Add-on bills: \$2,189. Remaining: \$4,527.*
96. Stephen Schmelzer: 330 North Barneburg Rd., Medford, OR 97504 Condition: heart attack/stent inserted. Total bills: \$3,215. *Donations: \$28,685. Add-on bills: \$31,522. Remaining: \$6,052.*
97. Angelica Segui-Kuhl: PO Box 190102, Atlanta, GA 31119 Condition: deviated septum. Total bills: \$19,611. *Donations: \$12,379. Remaining: \$7,232.*
98. Iva-Laura Self: 4607 Clay Ct., Fredericksburg, VA 22408 Condition: heart procedure. Total bills: \$3,392. *Donations: \$1,017. Add-on bills: \$3,420. Remaining: \$5,795.*
99. Rhonda Shearer: 70 Clay Manor Ct., Springboro, OH 45066 Condition: achalasia (esophagus disease). Total bills: \$12,845. *Donations: \$9,596. Discounts: \$5,869. Add-on bills: \$40,993. Remaining: \$38,373.*
100. Pavel Smid: 679 N. Hill Rd., Kalispell, MT 59901 Condition: heart attack. Total bills: \$58,529. *Donations: \$34,210. Remaining: \$24,319.*
101. Richard Smithers: 818 Southmoor Ln., Round Lake Beach, IL 60073 Condition: groin injury. Total bills: \$24,005. *Donations: \$15,249. Remaining: \$8,756.*
102. Suzanne Speight: 4316 Wedgworth Rd., Fort Worth, TX 76133 Condition: tumor/cyst removal. Total bills: \$11,120. *Donations: \$5,186. Remaining: \$5,934.*
103. Sean Statkus: 3165 Peg Leg Mine Rd., Jamul, CA 91935 Condition: herniated disc/back surgery. Total bills: \$58,776. *Donations: \$34,828. Remaining: \$23,948.*
104. W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com) Condition: osteoarthritis/hip replacement. Total bills: \$69,534. *Donations: \$58,069. Remaining: \$11,465.*
105. Ben Stoltzfus: 1302 Cedar Ave., East Earl, PA 17519 Condition: bypass surgery. Total bills: \$82,198. *Donations: \$24,873. Remaining: \$57,325.*
106. Pamela Strader: 105 S. Cuernavaca, Austin, TX 78733 Condition: abdominal aortic aneurysm. Total bills: \$71,661. *Donations: \$21,637. Remaining: \$49,387.*
107. Ruth Stroup: PO Box 344, Weippe, ID 83553 Condition: Stage 4 (advanced) breast cancer. Total bills: \$7,912. *Donations: \$28,735. Add-on bills: \$53,042. Remaining: \$32,219.*
108. Michael Summers, Jr.: 1387 Hidden Forest Dr., Goodview, VA 24095 (mcs_jr72@yahoo.com) Condition: back surgery. Total bills: \$15,006. *Donations: \$13,354. Add-on bills: \$3,604. Remaining: \$5,256.*
109. Elizabeth Unruh: 41276 202nd St., Yale, SD 57386 Condition: blocked artery/heart procedure. Total bills: \$40,666. *Donations: \$21,213. Add-on bills: \$1,558. Remaining: \$21,011.*
110. James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021 Condition: shoulder replacement surgery. Total bills: \$17,688. *Donations: \$35,908. Add-on bills: \$30,612. Remaining: \$12,392.*
111. Eva Wagler: 6957 N 550 E, Montgomery, IN 47558 Condition: heart condition. Total bills: \$8,788. *Donations: \$36,232. Add-on bills: \$67,257. Remaining: \$39,813.*
112. Tiffany Watkins: PO Box 814, Anderson, SC 29622 Condition: uterine fibroid surgery. Total bills: \$6,749.
113. Michelle White: 2360 Salt Springs Rd., McDonald, OH 44437 Condition: diverticulitis and complications. Total bills: \$10,549.
114. Willie "Cliff" Wilson: 15664 Mountain Valley Place, Lakeside, CA 92040 (rockinw54@yahoo.com) Condition: heart transplant. Total bills: \$4,000. *Donations: \$39,022. Add-on bills: \$98,087. Remaining: \$63,065.*
115. Greg Worley: 1301 Robinwood, West Plains, MO 65775 Condition: torn rotator cuff. Total bills: \$7,999. *Donations: \$1,062. Add-on bills: \$2,710. Remaining: \$9,647.*
116. Cathy Wright: 582 Damien Cir., Gold Hill, OR 97525 Condition: achalasia (rare esophagus disorder) and botulism. Total bills: \$51,808. *Donations: \$45,813. Add-on bills: \$868. Remaining: \$6,863.*
117. Cheryl Wyant: 6600 W 45th St. N., Wichita, KS 67205 Condition: hip replacement. Total bills: \$13,620. *Donations: \$9,813. Add-on bills: \$2,779. Remaining: \$6,586.*

Providers (continued from page 5)

provider offered a huge reduction on the bill, but only if I could pay it in full within a month. I called the CHM Member Advocate department. They worked with the provider to attain an even larger discount than I could have arranged on my own.

• **I explained by phone what I should have written in a letter.** Before my husband had surgery for skin cancer, I spoke with the dermatologist’s financial aid office and thought we agreed on payment terms. Later, the representative contradicted our payment agreement. Three more phone calls left us both frustrated and angry.

Do this instead: I would have gotten better results if I had written my proposal. A letter would have also given the provider more time to think about a decision. For example, when my husband was transported via ambulance from a doctor’s office to the local hospital because of

serious, unexpected bleeding, his six-block ride cost several hundred dollars. I wrote to the ambulance service and asked for a discount. Rather than giving me a quick “no” answer, the company carefully considered our case. They responded by reducing our bill by nearly 75 percent.

• **I sometimes forgot the provider representative is human, just like me.** A few years ago, one of our health care providers made a serious error in calculating our bill. I remember a phone call when I tried to explain the issue again and started to lose my temper.

Do this instead: At the start of conflict, take a deep breath and pray for patience. Remember that your contact probably feels frustrated, too. They have tough



jobs and often deal with unreasonable, angry customers. As a Christian, focus on treating the representative kindly and keeping exchanges pleasant.

Christian Healthcare Ministries is not insurance, but as another member says, “It is, in fact, better.” It works even better when members contact providers, set up temporary payment plans, and arrange discounts because it saves the ministry hundreds of thousands of dollars improving its quality for us.

**Editor’s note: The CHM website has resources to help you interact with your health care providers including a letter for providers that explains how the ministry works and contains answers to common questions health care providers have about CHM. This letter is available at chministries.org/downloads/HealthCareProviderLetter2016.pdf.*

Bite-sized Guidelines (continued from page 3)

2. Complications (mother and baby) while a hospital patient

Ineligible expenses include:

- Contraceptives or birth control expenses
- Bills for fertility procedures or treatments
- Bills for gestation or surrogate maternity procedures, including in vitro fertilization (IVF) and pregnancies resulting from IVF, gestation or surrogate procedures
- Bills for sterilization or reversal procedures
- Non-medical expenses such as birthing and nursing equipment and supplies (birthing tubs, breast pumps, etc.), doula services, childbirth education classes, etc.
- Immunizations (except those performed while a hospital patient)
- Bills for genetic testing are ineligible unless testing is required to determine

treatment for a current medical condition. In such cases, you or your doctor must submit your medical records.

Adoption: When a CHM member adopts a child or otherwise obtains legal custody with legal 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 share bills.

Unwed mothers: Christian Healthcare Ministries members have agreed not to share medical bills for pregnancies outside of biblically-described marriage.

Congenital conditions: Bills for birth defects or congenital conditions may be submitted for sharing up to \$25,000 per diagnosis. CHM also assists members with finding other sources of funding for such conditions.

GUIDELINES



Next month: The CHM Guidelines...bite-sized (part 4): Programs for catastrophic bills and pre-existing conditions

Meet your staff (continued from page 6)

County Health Department.

Today, I serve CHM members as part of the ministry’s Member Reimbursement department by performing a final “audit” on members’ medical bills, verifying that each bill shared meets CHM Guidelines requirements.

I accepted Christ as a child when I attended Central Florida Nazarene Children’s Camp. Soon after, I memorized what is still my favorite Scripture verse: Proverbs 3:5-6. I continue to apply this call to believers “in all my ways.” I attend Orrville Harvest Hills Church of the Nazarene.

It’s an incredible blessing to work in an overtly Christian environment like CHM. I use my professional experience and skills in this ministry setting and am encouraged because my work is serving Christians nationwide. The comradery within this community of believers is wonderful, and we start our day praying for CHM members.

My wife Laurel and I have been married for nearly 35 years. Together we served as teen leaders and directors of our church’s children’s ministry. We have two sons, two awesome daughters-in-law and five adorable granddaughters. Our small farm is just north of Dalton, Ohio, where our two dogs, Bandit and Cricket, enjoy the fresh air. My spare time is spent as an avid Cleveland Indians and Cincinnati Reds baseball fan.

Jason Spencer: I spent most of my childhood in New Baltimore, Ohio—a town with the world’s best ice cream stand. After attending Good Shepherd private Christian school, I earned a degree in education and a Masters of Theology degree from Liberty University in Lynchburg, Va.

As part of CHM’s Member Assistance department, I assist current members and court prospective members via phone and email. I also manage account changes for Christian Healthcare Ministries All Nations

members (a large group of Korean members).

As a pastor’s kid, Jesus was everywhere except in my heart. I knew about Him, but I didn’t know Him. After my mother passed away, I spent many late nights communing with God. Finally I devoted myself to Him. Looking back, He has brought me through much, and He continues to teach me new things wherever I go—including at CHM.

The Christian environment is astounding. CHM is different on every level from my previous positions. We minister to fellow



Christians as part of our role, and on Thursdays we come together as staff to worship God. It’s inspiring. I believe God knew my heart needed CHM.

CHM is a prayer shield for members, too, fighting off

spiritual darkness for those going through difficult situations. When members weep, we weep. When members rejoice, we rejoice. Give us a call anytime because you are why we are here.

More about me? I enjoy the expressions of the human soul—even when I don’t always agree with them. I enjoy writing, reading, video games and films, but my primary hobby is music. I can’t play an instrument, but I run a music review website for the “progressive” genre. I perform interviews and blog my lyrical analysis, shedding a spiritual light on the material when possible.

As a husband and father, most of my time is spent with my amazing family. I’m married to Tiffany Spencer and in May we celebrated our 10th year of marriage. We have three children: Gloria, Atlas and Iona.

Your questions answered

Q: What kinds of controls ensure that CHM operates with integrity and accountability?

A: We at Christian Healthcare Ministries glorify God, show Christian love, and experience God’s presence as Christians share each other’s medical bills.

CHM abides by the following internal controls:

- Independent Board of Directors
- A stringent Board of Directors conflict of interest policy
- Regular review of financial statements and budgets by Board of Directors and management
- Annual certified audit conducted by an outside independent public accounting firm
- Checks and balances on the receipt and disbursement of member finances, check preparation and reconciliation of bank statements
- Abides by the provisions of the Sarbanes-Oxley Act of 2002
- See more at chministries.org/integrityaccountability or review CHM Guideline DD

Christian Healthcare Ministries is a Better Business Bureau A+ Accredited Charity and proud partner of financial expert Dave Ramsey.

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

Are there any alternatives to knee surgery?

Q: I have arthritis problems in my knees. I started noticing them about a year ago when I experienced knee pain, swelling, trouble walking and a burning sensation—all of which have progressively gotten worse. I've tried cortisone shots (which didn't work for long) and pain medication (meloxicam), which I stopped taking. I'd like to know the next step. Should I have surgery on my knees or try something else? It's getting very hard to deal with.

A: I'm very sorry to hear about your knee pain. I encourage you to

consider the following steps:

- Avoid further cortisone injections. Repeated cortisone injections can weaken connective tissue and “thin” the bone.
- Consider prolotherapy or platelet rich plasma (PRP) injection (via orthopedics or sports medicine).
- Consider Synvisc[®] or similar “cartilage” injections if prolotherapy



or PRP injections are ineffective.

- If all else fails, knee replacement surgery might be on the horizon.

[Note to readers: I'll devote a longer article to this subject in the future].

If you have a health question for Dr. Jacobson, CHM Medical Consultant, please email it to doc@chministries.org. This information is not intended to replace the advice of your physician.

The Four Horsemen (continued from page 4)

I wrote to the member: *I know that sounds like a lot of bad news, but there's a silver lining in what I've written: most of the risks detailed above are lifestyle-related and reversible. With some knowledge, determination, teamwork and grace, I believe*

your husband can turn the tide and doesn't need to be a victim of the “Four Horsemen” of diabetes, stroke, heart and kidney disease.

The key is whether he's willing to make the changes necessary to write a different end

to the story that has been forecasted for him.

Next month: Recommendations for lifestyle changes to prevent a visit from the “Four Horsemen”

Treasures (continued from page 2)

job you expect us to do. We're not working to the best of our ability as unto the Lord.

Our heavenly home is where we want to lay up treasures. Nevertheless, when it comes to our earthly money, our task is to do the best we can for you, all the time.

As our members, you're one of our treasures, stored up in the heart of every CHM staff member. It's another reason why CHM isn't a business, but a ministry. And we're more grateful than we can express for your confidence in us.

**Editor's note: CHM can accept health care providers' standardized billing forms (CMS-1450, UB-04 or CMS-1500) instead of*

itemized bills. Your health care provider will be familiar with these forms even if you haven't heard of them before. Medicare-eligible members are asked to submit their

Medicare Explanation of Benefits (EOB) form instead of itemized bills.

Have you sent medical bills? Keep an eye on your email

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 that we have received your bills and are working on them is faster and more cost effective than our prior method of sending a postcard by U.S. Mail.

Our receipt of bills submitted through the online Member Portal (chministries.org/members) is immediately confirmed and also available for your viewing through the “View Documents Submitted Online” link.

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 friends,

All I can say is thank you, *thank you!* We love your care for God's people, and we recommend you to lots of people. My husband is almost back to himself again after unexpected back surgery.

Sincerely,

Rhoda Stoltzfus
Denver, PA

Dear CHM & Wilma Johnson,

We want to express our heartfelt thanks and gratitude for the check we received to pay for our hospital bills. God is using your ministry in a mighty way. It was unfortunate that I had surgery scheduled and then my husband was rushed to the emergency room with a kidney stone at the same time.

CHM members came through and all our bills are paid! Thank you so very much.

Sincerely,

Pastor Randy & Chris Ritchey
Mercer, PA

Dear CHM,

Thank you for your help with our bills. It was a blessing to give our providers a check and not worry about paying our bills with a credit card (as do many without CHM).

I am able to read for the first time in years without using glasses. My vision is clearing more and more every day. Take care and may the Lord continue to use this ministry to help others.

God bless,

Wanda Weaver
Midville, GA

Dear friends,

Thank you for sharing my medical bills! I just received the check in the mail and praised God right there on the spot. I used to worry about what I would do if I got sick and needed to go to the hospital, but now that I'm part of the CHM family, I went to the hospital knowing that my CHM family would be there for me.

May God bless this ministry,

Susan Lisa
Huron, OH

Dear Christian Healthcare Ministries,

Yesterday, I received the check for my cataract surgeries. I am a Medicare participant and use CHM as a supplement. CHM shared what was not covered by Medicare. I was so overwhelmed that I broke down and cried. I then prayed for CHM and for my CHM family. I feel so blessed to be a part of this family because they do what they say they will do.

In the past, I had traditional insurance, and not the total amount of all my bills was paid. I know I have made the best decisions by switching to Christian Healthcare Ministries. I love sharing and bearing one another's burdens.

Thank you for being here for us.

Joanne Myrvik
Minneota, MN

Dear CHM,

Thank you for promptly providing the funds to pay for my recent surgeries. I've been with the ministry for many, many years. I'm more pleased than ever with your faithful service. May God continue to bless Christian Healthcare Ministries and its members as they bless those in need.

Sincerely,

Jeff Wilcox
Branson, MO

Dear CHM,

Thank you for what you've done for my sister-in-law, Rhonda Buckner. God is doing great things on her behalf, and we truly believe in the miracles He can (and does) perform. CHM has taken away the financial burden of a terrible medical situation. For that, we're grateful!

God bless you and all who are involved in CHM,

Renee Buckner
Madison, MS

Dear Heather,

My wife and I want to express our sincere gratitude for helping us through the process of getting our baby's hospital bills paid. We're enjoying our little girl *and* financial peace of mind—even though we're not getting much rest. We love her.

Thank you and God bless,

Jeremy, Erin & baby Belle
Spencerville, IN

CHM legal notices

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

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

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

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

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

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

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

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

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

Chris Anderson: 16651 Galehouse Rd., Doylestown, OH 44230 Chris is recovering from spinal surgery.

Craig & Janette Brown: 4 Mustin Place, Pensacola, FL 32506 Craig has been diagnosed with cancer. Janette may also have cancer.

Terry & Lana Dressor: 3 Hutt Dr., Newcastle, WY 82701 Lana is undergoing testing on her kidneys.

Troy & Jennifer Eckhardt: 1135 Glenwood Rd., DeLand, FL 32720 Jennifer was placed in ICU with seizures and brain swelling.

Ryan & Diane Langejans: 11834 Blue

Ridge Dr., Schoolcraft, MI 49087 Diane may have surgery to put in a defibrillator.

Linday Maley: 412 West Hill Rd., Grafton, WV 26354 Linda's husband recently passed away.

Steven Maxie: 2704 Monarchy Ln., Greenwood, IN 46143 Steven may require a foot amputation.

Jerry & Donna McNulty: 508 Mountain View Dr., Seymour, TN 37865 Jerry's throat cancer has returned.

David Naff: 500 Pacific Ave. #1003, Virginia Beach, VA David recently suffered from a heart attack.

Christopher & Christy Osborne: 3701 State Rte. 41, Hillsboro, OH 45133 The couples' child, Ainsley, has been diagnosed with juvenile arthritis.

Kelli O'Quin: 300 Butler St., McComb, MS 39648 Kelli is healing from surgery.

Keith & Ava Smith: P.O. Box 767, Ducktown, TN 37326 Keith's toe was amputated and he will undergo further treatment.

Timothy & Lora Wiseman: 19716 S. Stockman Rd., Belton, MO 64012 Timothy suffered two strokes this year.

Melonie Wood: 3942 Doral Dr., Tampa, FL 33634 Melonie was hospitalized and then underwent surgery.

Christian Healthcare Ministries

Ministries

August 2016

In this issue:

	PAGE
2 CHM: Making sure your treasure is well-spent	2
3 The CHM Guidelines...bite-sized	3
4 (part 3): Medical bills for maternity	4
4 Preventing the "Four Horsemen" of diabetes, stroke, heart and kidney disease	4
5 Four mistakes I made interacting with providers—and how you can avoid them	5
6 Member praises CHM for help following dog-walking accident	6
6 Meet your CHM staff: Larry Strasbaugh and Jason Spencer	6
7 Prayer Page	7
12 Your questions answered	12
13 Health Q & A with Dr. Jacobson: Are there any alternatives to knee surgery?	13
14 Letters to CHM	14
15 Prayer requests	15



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