



CHM

Christian
Healthcare
Ministries

SEPTEMBER
2016

Member enjoys family life
thanks to **PRE-EXISTING
CONDITIONS PROGRAMS**

**Members benefit from
provider transparency**

Lifestyle recommendations to
prevent "Four Horsemen"

**CHM Guidelines...bite-sized
[catastrophic bills and
pre-existing conditions]**

Member calls CHM an
"answer to prayer"

**Thermography vs.
mammography**

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.

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Know your participation levels, please

Besides joining CHM, the second-most important decision you make about CHM is choosing one of the ministry's three participation levels: Gold, Silver or Bronze.

Please make sure you've chosen the right one for your needs—not just what they are today, but what they might be in the future.

I can't stress this strongly, fervently, passionately, adamantly, emphatically, or definitively enough.

In short, it's a very important decision. **We always recommend Gold with Brother's Keeper.**

Reprinted below (in case you missed it) is the letter we sent out with a recent gift form, addressing this subject:

Dear CHM Member:

Please don't choose your membership participation level solely on the monthly cost. Choose it on the basis of your need before symptoms or medical bills are incurred.

Please.

The ministry's Guidelines don't permit increased sharing amounts when members move from one participation level to a higher level after a medical incident has already begun (A medical incident begins when the first symptoms are known). This includes maternity. For pregnancy you must be at the new level at least 300 days before your estimated due date.

CHM's purpose is to glorify God and serve his people. Our members are precious to us and are the basis for everything we do. That's why we want you to be sure you're at the level you need before your symptoms begin.

The Gold program provides the highest level of service. We recommend Gold with Brother's Keeper to our members. Silver and Bronze are good programs for what they do and what they offer, but they don't share the same expenses as Gold with Brother's Keeper.

Despite what the Guidelines state on this subject, we still sometimes receive requests from members (after they've experienced symptoms or incurred bills) to be moved to Gold and have their medical needs shared at that level.

We can't do that. First, it doesn't follow our Guidelines. Second, it's not fair to other members

who are submitting their medical bills according to the Guidelines.

Please, make sure you're in the correct participation level for your needs, now and in the future. If you want to make a change, it's important to change before you experience symptoms or a medical need arises.

Also, another long-standing Guideline is this: if you switch to a lower level after sustaining a medical need, your bills will be shared at the lower level.

CHM's website (chministries.org/programs) explains the advantages of each level. Making sure you're at the right participation level before your symptoms begin benefits you, not the ministry.

Thank you for allowing us the privilege of serving you.

That sums it up.

Sometimes when we explain to Bronze or Silver members who don't understand why we can't share bills at Gold though they switched levels after their incident began, their response is – unfortunately – quite often this: "I didn't read the Guidelines."

As you can understand, that's not just cause for us to

not follow the Guidelines. They are what define our operations. We constantly stress the Guidelines' importance. It's all in the Guidelines, the answers to

your questions and how we operate. They are available at chministries.org/guidelines.

Your participation level before symptoms incur is how much will be shared for your medical bills. If you haven't already done so, please read the services described in CHM Guideline G and make sure your current level is the right one for you.

Thanks for being part of this 21st century testimony of Christians' love for one another.

CHM's programs for pre-existing conditions enable member to more fully enjoy family life

By Derrick Richardson, Fort Wayne, Ind.

Sports have always been a big part of my life, and one of the things I looked forward to most when having a family was teaching and coaching my two young children, hopefully instilling in them the same love of sports.

But shoulder pain threatened my dream and stood in the way of all that. I'm only 34 years old but have experienced shoulder problems for many years. I had surgery in 1997 and a second surgery in 2005.

I'm self-employed and in 2014 my wife, Jennifer, and I wanted a more biblical approach to our health care, so we joined CHM that December.

In early summer 2015 I experienced a recurrence of my shoulder symptoms. My first thought was wondering how this

would revolve since we have CHM rather than a health insurance policy. We prayed about it and decided to move forward with treatment.

I was diagnosed with severe osteoarthritis and learned that I needed to undergo a complete shoulder replacement, which took place in January 2016.

At first we were told that both the surgeon and hospital required upfront payment of about \$30,000 before the surgery which, of course, made us very nervous. *We don't have that kind of money*, I thought.



We called CHM for help. The staff did a wonderful job communicating with the health care providers and making arrangements so that all we had to do was show up on the day of surgery. It didn't matter who we talked with at CHM, we always got the same answers and received the same high-quality service. What a refreshing experience!

The grand total of my medical bills was more than \$115,000 and I received over \$50,500 in discounts. Of the remaining amount, CHM shared \$25,000 through its pre-existing schedule* for Gold level members. The remaining amount was listed on the newsletter's Prayer Page, and we now

See "Richardson testimony," page 13

Members benefit when providers value transparency

Health care costs continue to rise, yet providers throughout the United States are creatively combatting costs, particularly those related to surgery. Insurance companies are known for "securing" significant discounts on behalf of patients, but several providers are empowering self-pay patients to obtain quality health care at those same prices.

Consider the patient undergoing gall bladder removal in the Dallas-Fort Worth, Texas area. According to president of Surgical Contracting, Dr. Gregory W. McWhorter, MD, the average commercial insurance pays \$18,213. On the other hand, Surgical Contracting is working to offer self-pay patients a 20 percent or greater discount for those who pay an

inexpensive, annual participation fee. Surgical Contracting is currently teaming up with local surgery centers in the hopes of offering more affordable surgical costs.

Other providers, such as Surgery Center of Oklahoma City, Okla. and The Orthopaedic Surgery Center of Boardman, Ohio share with potential patients their bottom line pricing from the very beginning.

"We believe in offering the highest quality care at the most honest price," said Taylor Cera, Orthopaedic Surgery Center Administrator. "By removing the many layers that increase care costs, decrease quality and come between a patient and physician, we are able to be transparent

in price and, consequently, deliver a true patient and physician relationship."

Cera calls this approach a "cultural decision", meaning that all team members act and communicate with intentional transparency: "Our entire staff—from physicians to office personnel—work to deliver direct health care to patients."

The pricing structure is quite simple, said Cera. "The anesthesia, physician and facility fees are all included in one package price. We believe this is the future of health care and we're proud to be ahead of the game." He also reported that quality is just as important as pricing. "Our physicians work with the same team day in and day

See "Transparency," page 11

Lifestyle recommendations to prevent a visit from the “Four Horsemen”

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This is the second of a series of articles, written in response to a letter to Dr. Jacobson from a CHM member concerning her husband’s health. If you missed part one, you can read it in the August 2016 newsletter at chministries.org/newsletter.

Here’s the second part of Dr. Jacobson’s response:

The key to preventing the “Four Horsemen” is whether or not your husband is willing to make the changes necessary to write a different end to the story that has been forecast for him. Assuming that he is, here are my recommendations:



The waist-to-hip ratio (WHR) is possibly one of the simplest risk identifiers for cardiovascular disease. Use a tape measure to measure around the belt/waist line (about the level of the navel, or at the widest part of the abdominal girth). Then measure the hip circumference (taken at the widest part of the buttocks). Divide the waist

measurement by the hip measurement.

It should be less than 0.9 in males. A helpful calculator can be found at nyhq.org/diw/tools/hipcalc.html.

Ridding his body of metabolically active belly fat will eliminate much of his Type 2 diabetes risk.

2. Optimize fitness level.

Your husband works out on an elliptical 10 minutes per day. That’s a great start, but he needs to do more. Considerable research points to a minimum of 30 minutes of moderate aerobic activity daily, six days per week (or, according to the Department of Health and Human Services, slowly build up to 75 minutes of vigorous aerobic activity per week). Vary the type and intensity of exercise to reduce injury risk and meet the body’s needs. Ideally, he should give time to strength training

(such as lifting weights). Strive for an adequate balance of cardiovascular/aerobic exercise and strength training.

3. Limit caloric (energy) intake.

Food energy is measured in the form of calories (technically called “kilocalories” or “kcal”). Since there are approximately 3,500 kcal in one pound of fat, your husband is carrying an extra 350,000 kcal of energy in his extra 100 pounds. Each day for the next year or more, your husband needs to consume less energy than he uses (about 500 kcal), to slowly burn off the extra fuel. To accomplish this, track his daily energy (kcal) intake (what he eats) and his caloric expenditure (what he burns off through activity). Later, I’ll describe how to do this.

Your email stated that your family wants to avoid medications for his excess weight and abnormal labs. The above recommendations do not involve medication or significant expenses; however, that doesn’t mean they are easy.

You also said that your family diet has been “excellent for a number of years,” and that, even with the help of a nutritionist, your husband’s “weight remains the same though his commitment is present.”



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

1. **Get rid of excess abdominal fat.** The ideal body weight for a six foot tall adult male is less than 185 pounds. Consequently, your husband is more than 100 pounds overweight. With a BMI of 40, providers often encourage bariatric surgery (abdominal weight loss). However, I prefer natural, non-invasive weight loss over time (1-2 pounds per week over the next year). His waist measurement should be less than 36 inches to bring his risk back to acceptable levels.

The CHM Guidelines...bite-sized (part 4)

Programs for catastrophic bills and pre-existing conditions

Editor's note: Information in this article is taken from CHM Guidelines X through BB, 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.

CHM often receives questions about medical bills that fall outside the Guidelines for "regular" sharing. Typically, such questions center on medical bills that either 1) exceed the \$125,000 sharing limit per illness or 2) are bills resulting from pre-existing conditions.

To best understand CHM's programs for catastrophic medical bills and pre-existing conditions, it's helpful to know how the following terms are defined:

Illness: An illness is a diagnosis of a disease, injury or medical condition that has symptoms or signs (diagnosed or undiagnosed) and can be treated once or multiple times (multiple incidents). CHM sharing limits are determined by illness. Members can receive up to \$125,000 per illness in the regular CHM sharing programs (Gold, Silver or Bronze).

Incident: Whereas an illness can last a lifetime, an incident has a definite timeline and includes medical treatment or testing that lasts until one of the following events occurs:

- a certain medical condition is cured according to official medical records;
- treatment is at a routine, maintenance level; -or-
- you experience 90 days without any kind of treatment for that

particular condition.

Medical bills exceeding \$125,000 per illness [Guideline Y]

CHM's low-cost Brother's Keeper program assists members with bills from expensive illnesses like cancer, heart disease, organ transplants, etc. The program is optional (but highly recommended); you must enroll in Brother's Keeper before an illness begins to increase your sharing limit above \$125,000 per illness.

The limit increases in accordance with the participation level you've selected. Gold members with Brother's Keeper enjoy

unlimited sharing after their \$500 personal responsibility amount is met. Silver and Bronze members accrue an additional \$100,000 per year in available assistance, up to \$1 million per illness after you've met your personal responsibility amount (Silver: \$1,000; Bronze: \$5,000). Unlike the monthly Gold, Silver and Bronze programs, Brother's Keeper costs are quarterly. This means that Brother's Keeper members receive a quarterly letter informing them how much is due.

Quarterly amounts are calculated by

See "Bite-sized," page 11



Member calls CHM an “answer to prayer”

By Stephen Clark, Murrieta, Calif.

Christian Healthcare Ministries was—and still is—an answer to prayer.

My wife, Susan, and I learned of CHM when our old health care program was close to expiring. We became Gold and Brother’s Keeper members in April 2015. It was the first of many answered prayers.

I was a firefighter prior to CHM. Consequently my knees took quite a beating, and my right knee was replaced in May 2012. Perhaps it was the years after that of favoring my bad knee that weakened the left. My left knee finally took a turn for the worse in October 2015, and I knew a second artificial knee would soon be part of my future.

As per the CHM Guidelines, we knew my condition was pre-existing and, because I was in my first year of CHM membership, I received \$15,000 to share my eligible medical bills for this condition.

My wife and I sought quotes from two hospitals to make the most of the \$15,000.

The first hospital estimated my surgery at \$80,000 but reduced the bill to \$18,000. The second hospital gave us a rate of \$14,000.

We chose the second hospital and factored in the additional surgeon fee and anesthesiologist fees. All expenses accounted for, my surgery would total \$20,000. CHM faithfully shared \$15,000 through the pre-existing schedule and encouraged me to publish the remaining \$5,000 on the Prayer Page because members have faithfully donated above their monthly gift amount in order to meet these needs.

The Lord has blessed us with financial stability, however, and we felt we could bear the remaining \$5,000 so that others who might be in greater need would benefit

from the valuable Prayer Page program.

Although our family opted out of the Prayer Page, I am increasingly encouraged each time I read the number of CHM members who willingly help their fellow brothers and sisters in Christ—despite having never met. Our only bond is the cross and the health care needs we help each other meet affordably.

I’m generally positive and upbeat, but there were times when even I wondered (and worried) how things would turn out physically. It’s natural, I suppose. Yet

in those times, I knew it was all in God’s hands. Several men from my church prayed with me when visiting my home. What a blessing.

The surgery and recovery went well, and my new knee is great. I tell people that if I cross my legs, my two steel knees will find

See “Answered Prayer,” page 12



Meet your CHM staff: Amy Palcic & Kimberly Thurber

Amy Palcic: I grew up in Rittman, Ohio and attended Central Christian School. After graduation I met my husband, Gary, and worked part-time at Liberty Residence Independent Living in Wadsworth, Ohio. I prepared and served food to residents, and the position allowed me to stay at home with our twin boys, Carter and Caleb, until they became school age.

Now I serve as part of CHM’s Record Management team. When members submit medical bills via the Member Portal, we prepare them for the next stage of the sharing process.

What a joy it is to serve God by helping CHM members meet their health care needs affordably. God’s plan for His people is simple: share His love with others. At CHM, Christians help each other do this by carrying one another’s medical cost burdens. I’m grateful for this ministry.



As a little girl, I gave my heart to Jesus. My mom prayed with me one day for Him to come into my life. Today I attend Grace

Church in Norton, Ohio, and Proverbs 3:5-6 is one of my favorite verses.

In my spare time, I enjoy crafts, camping and singing. However, my greatest joy is being with my family.

Kimberly Thurber: For more than 25 years, my husband, Bob, and I have owned a jewelry store in Wadsworth, Ohio. Because of this, much of my work experience is in sales. Ready for a change and encouraged by some friends, I applied to CHM.

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

September 2016

What is the Prayer Page?

The Prayer Page is an additional means by which CHM members help other Christians.

Most of the medical needs listed on these pages are ongoing bills from pre-existing conditions, which do not qualify for sharing through the regular CHM program. (They are *not* bills incurred before members joined CHM.)

Giving to needs listed on these pages is not your CHM monthly gift. It is an opportunity to give over and above your gift amount. We urge you to send cards of encouragement even if you are unable to contribute financially.

See the sidebars on pages 8-9 for more information on how to give.

Please do not send financial gifts directly to the people listed below. Giving should be sent via the CHM office (see page 8 sidebar). Addresses are provided below if you wish to send cards, letters or emails of encouragement.

1. **Danny Arnold, Sr.: 487 Trestle Way, Conway, SC 29526** Condition: knee replacement and complications. Total bills: \$7,540. **Donations: \$7,970. Add-on bills: \$6,073. Remaining: \$5,643.**
2. **Teresa Arthur: 4724 Pennsylvania Ave. NE, Roanoke, VA 24019** Condition: gallbladder surgery. Total bills: \$10,866. **Donations: \$5,946. Remaining: \$4,920.**
3. **Robert Ashba: 1041 Margie St., Summertown, SC 29148** Condition: knee replacement. Total bills: \$38,983. **Donations: \$19,911. Remaining: \$19,072.**
4. **Randy Baetz: S. 1539 Stenslien Ln., Westby, WI 54667** Condition: arthritis. Total bills: \$15,648. **Donations: \$6,541. Remaining: \$9,107.**
5. **Sage Bainter: 245 Deadman Canyon Rd., Big Timber, MT 59011** Condition: hip replacement. Total bills: \$25,608. **Donations: \$13,414. Remaining: \$12,194.**
6. **Kyle Barnes: 194 Elm St., Covington, GA 30014** Condition: rare heart condition. Total bills: \$61,443. **Donations: \$38,061.**

Add-on bills: \$2,041. Remaining: \$25,423.

7. **Sherrie Barton: PO Box 2232, Stephenville, TX 76401** Condition: hip replacement. Total bills: \$13,264. **Donations: \$1,323. Remaining: \$11,941.**
8. **Gil Bates: PO Box 544, Rocky Top, TN 37769** Condition: diverticulitis. Total bills: \$14,674. **Donations: \$3,218. Remaining: \$11,456.**
9. **Jeff Bathiany: 311 37th St. #2B, Marathon, FL 33050** Condition: Tourette syndrome/cervical spinal stenosis. Total bills: \$44,000. **Donations: \$24,571. Remaining: \$19,429.**
10. **Kathy Baxter: 292 Alcodra Dr., Orofino, ID 83544** Condition: total hip replacement. Total bills: \$18,981. **Donations: \$11,737. Remaining: \$7,244.**
11. **Addi Bennett: PO Box 374, Kersey, CO 80644** Condition: heart ablation. Total bills: \$12,321.
12. **Daniel Benshoff: 5305 Enterprise Rd., Dallas, OR 97338** Condition: gallbladder surgery. Total bills: \$14,465.
13. **John Berry: 765 Deerhead, Dunlap, TN 37327** Condition: gastric ulcer. Total bills: \$12,065. **Donations: \$6,596. Remaining: \$5,469.**
14. **Kathleen Bishop: 2539-1 Shoal Creek Church Rd., Shelby, NC 28152** Condition: heart blockage. Total bills: \$20,779. **Donations: \$7,797. Remaining: \$12,982.**
15. **Roman Borntreger: 1321 E. Main St., Linn, MO 65051** Condition: knee replacement. Total bills: \$20,500. **Donations: \$8,007. Remaining: \$12,493.**
16. **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: \$86,565. Add-on bills: \$51,510. Remaining: \$5,083.**

17. **Nathan Brower: 11690 Highland Colony Dr., Roswell, GA 30075** Condition: surgery for pectus excavatum (congenital condition). Total bills: \$63,779. **Donations: \$28,075. Remaining: \$35,704.**
18. **Kathleen Brubaker: 110079 SE 50th Ave., Sawyer, KS 67134 (dkbru90@gmail.com)** Condition: autoimmune disease. Total bills: \$13,013. **Donations: \$16,213. Add-on bills: \$15,349. Remaining: \$12,149.**
19. **David T. Campbell: PO Box 453, Powell, WY 82435 (dave@davecampbelloutdoors.com)** Condition: spinal stenosis/laminectomy. Total bills: \$50,746. **Donations: \$37,828 Remaining: \$12,918.**
20. **Marissa Carlson: 10922 Fairview Dr., Houston, TX 77070** Condition: torn ACL ligament. Total bills: \$15,948 **Donations: \$4,807. Remaining: \$11,141.**
21. **David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462** Condition: congestive heart failure and diabetes complications. Total bills: \$63,506. **Donations: 20,598. Add-on bills: \$243. Discounts: \$35,998. Remaining: \$7,153.**
22. **David Cooper: PO Box 134, Woodland, NC 27897** Condition: heart procedure. Total bills: \$47,249. **Donations: \$27,679. Remaining: \$19,570.**
23. **Jane Cowart: PO Box 1613, Haines, AK 99827 (wcowart@57@live.com)** Condition: fibroid tumors/hysterectomy. Total bills: \$54,887. **Donations: \$43,661. Remaining: \$11,226.**
24. **Patricia Culbertson: 31365 Georgetown Rd., Salem, OH 44460** Condition: heart condition. Total bills: \$4,890.
25. **Eric Davenport: 10783 Old**

Continued on page 8

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

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

Prayer Page Giving

Prayer Page total needs remaining this month: \$2,175,089

Each need would be met **in full** if each member family contributed **\$21.98** this month or **\$7.33** 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

Hwy. 76, Morganton, GA 30560
Condition: esophageal procedure.
Total bills: \$19,156. **Donations: \$2,430. Remaining: \$16,726.**

26. Sherman Davis: 1230 Waterberry Rd., Woodlawn, VA 24381 Condition: back surgery.
Total bills: \$6,756. **Donations: \$2,216. Remaining: \$4,540.**

27. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com) Condition: intervertebral disc disorder. Total bills: \$61,534. **Donations: \$54,219. Add-on bills: \$500. Remaining: \$7,815.**

28. Judy DeHaan: 624 Rocking Horse Dr., Bozeman, MT 59718 Condition: knee replacement. Total bills \$16,416.

29. Lowell Devitt: 47961 258th St., Brandon, SD 57005 Condition: heart attack and procedure.
Total bills: \$46,833. **Donations: \$27,044. Remaining: \$19,789.**

30. Michelle Drake: 20845 Highway 74, Huntsville, AR 72740 Condition: breast and bone cancer.
Total bills: \$5,888. **Donations: \$1,414. Remaining: \$4,474.**

31. 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. **Donations: \$626. Remaining: \$5,646.**

32. James Eberly: PO Box 504, Terre Hill, PA 17581 Condition: osteoarthritis/knee replacement.
Total bills: \$18,746. **Donations: \$15,614. Add-on bills: \$2,775. Remaining: \$5,907.**

33. Laura Ellsworth: 4874 Palo Dr., Tarzana, CA 91356 Condition: knee replacement. Total bills: \$2,009. **Donations: \$21,809. Add-on bills: \$35,748. Remaining: \$15,948.**

34. Sandra Erlenbach: PO Box 577, Millersport, OH 43046 Condition: arthritis/knee replacement.
Total bills: \$63,554. **Donations: \$18,025. Discounts: \$111. Add-on bills: \$2,290. Remaining: \$47,708.**

35. Bobbie Flowers: 113 Lawrence Rd., West Columbia, SC 29170 Condition: gallbladder surgery.

Total bills: \$17,558. **Donations: \$11,472. Remaining: \$6,086.**

36. Brenda Fox: 8601 Wakefield Dr., McKinney, TX 75070 Condition: spinal stenosis. Total bills: \$46,409. **Donations: \$28,592. Add-on bills: \$9,044. Remaining: \$26,861.**

37. Karen Garibay: 300 Modene Ave., Waxahachie, TX 75165 Condition: heart attack/triple bypass surgery. Total bills: \$141,187. **Donations: \$14,157. Remaining: \$127,030.**

38. Candace Garner: 3756 Rd. 84, Lingle, WY 82223 Condition: ureter repair. Total bills: \$34,476. **Donations: \$24,519. Add-on bills: \$2,188. Remaining: \$12,145.**

39. Cora Garth: 27460 Pierce St., Southfield, MI 48076 Condition: hysterectomy. Total bills: \$15,034. **Donations: \$9,168. Remaining: \$5,866.**

40. Mark Gasster: 3656 Harkness St., Napa, CA 94558 Condition: epilepsy. Total bills: \$11,682. **Donations: \$5,631. Add-on bills: \$60,178. Remaining: \$66,229.**

41. Natalya Goncharova: PO Box 349, Maple Valley, WA 98038 Condition: carotid tumor surgeries. Total bills: \$13,749. **Donations: \$11,972. Add-on bills: \$29,124. Remaining: \$30,901.**

42. Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528 (wellmangraber@hotmail.com) Condition: atrial fibrillation/heart ablation. Total bills: \$76,810. **Donations: \$57,692. Add-on bills: \$5,171. Remaining: \$24,289.**

43. Roger Graber: 3258 E. 800 N., Plainville, IN 47568 Condition: ACL/meniscus tear. Total bills: \$16,755. **Donations: \$7,888. Add-on bills: \$881. Remaining: \$9,748.**

44. Joseph Griffin: 1992 SW Danforth Cir., Palm City, FL 34990 Condition: GERD (acid reflux). Total bills: \$9,152. **Donations: \$4,832. Remaining: \$4,320.**

45. Beth Grimm: 428 E. Orange St., Lancaster, PA 17602 Condition: herniated disc. Total bills: \$15,872. **Donations: \$3,566. Remaining: \$12,306.**

46. Timothy Grubb: 3520 6th Ave., Beaver Falls, PA 15010 Condition:

elbow/arm surgery. Total bills: \$34,118. **Donations: \$10,177. Remaining: \$23,941.**

47. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118 Condition: heart condition.
Total bills: \$41,766. **Donations: \$32,133. Add-on bills: \$1,591. Remaining: \$11,224.**

48. Jeffrey Hegstrom: 11802 Summerhaven Circle, Gulfport, MS 39503 Condition: surgery for shattered elbow. Total bills: \$19,238. **Donations: \$13,399. Add-on bills: \$1,482. Remaining: \$7,321.**

49. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com) Condition: brain tumor treatment. Total bills: \$107,497. **Donations: \$103,011. Remaining: \$4,486.**

50. Forrest Holdeman: 3386 Old Hwy. 61 S., Leland, MS 38756 Condition: hernia repair. Total bills: \$25,024. **Donations: \$13,034. Remaining: \$11,990.**

51. 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. **Donations: \$9,802. Remaining: \$88,193.**

52. Casey Hooley: 35995 Polly Farm Ln., Lebanon, OR 97355 Condition: anemia. Total bills: \$11,462. **Donations: \$1,144. Remaining: \$10,318.**

53. Vicki Hudson: 6610 St. Rt. 47 W., DeGraff, OH 43318 Condition: heart condition. Total bills: \$15,409.

54. Carol Huffman: 3611 Mary Circle, Ames, IA 50014 Condition: abdominal surgery. Total bills: \$28,268. **Donations: \$12,602. Remaining: \$15,666.**

55. Christine Hurst: 4772 Westbury Rd., Red Creek, NY 13143 Condition: herniated disc surgery. Total bills: \$22,500. **Donations: \$5,083. Remaining: \$17,417.**

56. Jill Isken: 651 E Cedar Ave., Cedar Grove, WI 53013 (zach7777@hotmail.com) Condition: uterine fibroid tumors. Total bills: \$22,889. **Donations: \$36,121. Add-on bills: \$23,054.**

- Remaining: \$9,822.**
- 57. Carol James: 18224 Justice Rd., Camp Douglas, WI 54618** Condition: diverticulitis. Total bills: \$39,130. **Donations: \$11,523. Remaining: \$27,607.**
- 58. Faith Jelle: PO Box 169, Kykotsmovi, AZ 86039 (twolivingbyfaith@yahoo.com)** Condition: Three spinal surgeries. Total bills: \$22,053. **Donations: \$40,125. Discounts: \$1,500. Add-on bills: \$31,750. Remaining: \$12,178.**
- 59. Jan Johnson: 208 Granite Park Ct., Lincoln, CA 95648** Condition: gallbladder surgery. Total bills: \$3,573. **Donations: \$808. Remaining: \$2,764.**
- 60. Jane Jones: 38420 Palomino Ln., Burns, OR 97720** Condition: arthritis/hip replacement. Total bills: \$29,591. **Donations: \$19,924. Remaining: \$9,667.**
- 61. Gilbert Kassing: 3907 Farmingdale Dr., Arlington, TX 76001** Condition: heart attack/triple bypass surgery. Total bills: \$77,722. **Donations: \$22,550. Discounts: \$1,300. Remaining: \$53,872.**
- 62. Rhonda Kessler: 70479 SE 60th Ave., Sawyer, KS 67134** Condition: osteoarthritis/knee replacement. Total bills: \$10,022. **Donations: \$13,633. Add-on bills: \$11,376. Remaining: \$7,765.**
- 63. Victor Koehn: 445 Union B Rd., Monterey, TN 38574** Condition: hip replacement. Total bills: \$16,578. **Donations: \$6,405. Add-on bills: \$8,765. Remaining: \$18,938.**
- 64. Daniel Kranz: 3101 Old Naches Hwy., Yakima, WA 98908 (Dancrane11@Q.com)** Condition: total knee replacement. Total bills: \$23,704. **Donations: \$18,357. Remaining: \$5,347.**
- 65. Darlene Ladines: 1330 Olmstead Rd., Grandview, WA 98930** Condition: hysterectomy. Total bills: \$27,600. **Donations: \$22,482. Remaining: \$5,118.**
- 66. Walter A. Langley, Jr.: 1700 N. Monroe, Ste. 11-170, Tallahassee, FL 32303** Condition: heart disease. Total bills: \$16,430. **Donations:**

- \$9,572. Remaining: \$6,858.**
- 67. Gloria Laurine: 102 Highmount Dr., Greer, SC 29651** Condition: esophageal reflux. Total bills: \$15,472. **Donations: \$1,569. Remaining: \$13,903.**
- 68. Lucinda Lauver: c/o Tim Lauver, 124 Lauver Lane, Mifflintown, PA 17059** Condition: dystonia (neurological disorder). Total bills: \$4,416. **Donations: \$28,494. Add-on bills: \$36,351. Remaining: \$12,273.**
- 69. Keng Fun Lee: 3328 Shepperton Blvd., Indianapolis, IN 46228** Condition: degenerative disc disease. Total bills: \$34,007. **Donations: \$23,166. Remaining: \$10,841.**
- 70. Rose Lee: 517 Heather Dr., Round Rock, TX 78664 (rosemary.lee213@gmail.com)** Condition: Stage 4 (advanced)

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.

- breast cancer. Total bills: \$16,778. **Donations: \$27,876. Add-on bills: \$28,987. Remaining: \$17,889.**
- 71. Kimberly Luckey: 5773 West Fork Rd., Darby, MT 59829** Condition: multiple heart surgeries. Total bills: \$37,987. **Donations: \$28,012. Remaining: \$9,975.**
- 72. Burton Mack: 3433 Montazuma Cir., Sacramento, CA 95826** Condition: hernia repair. Total bills: \$11,488. **Donations: \$1,169. Remaining: \$10,319.**
- 73. John & Rosa Martin: 252 S Kinzer Rd., Paradise, PA 17562** Condition: The Martins' young son, Daymon, underwent surgery. Total bills: \$12,128. **Donations: \$6,097. Remaining: \$6,031.**
- 74. Suzanne McDonald: 9211 Acorn Dr., Waco, TX 76712** Condition: heart valve replacement/aorta repair.

- Total bills: \$18,698. **Donations: \$15,645. Add-on bills: \$3,800. Remaining: \$6,853.**
- 75. Joseph Medlock: 215 N. Pine St. #3602, Charlotte, NC 28202** Condition: achalasia (rare esophagus disorder). Total bills: \$21,481. **Donations: \$13,492. Add-on bills: \$888. Remaining: \$8,877.**
- 76. Shiela Meert: 28999 Westwynd Dr., Elkhart, IN 46516** Condition: diverticulitis/bowel surgery. Total bills: \$9,127. **Donations: \$911. Remaining: \$43,390.**
- 77. Gary Miles: 1440 Westview Cir., Lynden, WA 98264** Condition: hip replacement. Total bills: \$32,051.
- 78. Thomas Mills: 15906 Ryan Dr., Belton, MO 64012** Condition: myelodysplasia (blood condition). Total bills: \$26,849. **Donations: \$11,713. Add-on bills: \$15,636. Remaining: \$30,772.**
- 79. Rita Mitchell: 906 28th St. SW, Hickory, NC 28602** Condition: carotid artery surgery. Total bills: \$28,641. **Donations: \$17,531. Remaining: \$11,110.**
- 80. Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227 (vickieinhisgrace@yahoo.com)** Condition: surgery and other medical difficulties. Total bills: \$76,446. **Donations: \$66,790. Add-on bills: \$148. Remaining: \$9,804.**
- 81. Kerry Mott: 535 Tavern Ln., Columbia Falls, MT 59912** Condition: knee replacement surgery. Total bills: \$23,606.
- 82. Joseph Mozley: PO Box 144, Hittervale, MN 56552** Condition: diverticulitis. Total bills: \$4,430. **Donations: \$442. Remaining: \$3,988.**
- 83. Robert Neal: 50100 E. Town Hall Rd., Frazee, MN 56544** Condition: heart condition. Total bills: \$59,451. **Donations: \$20,662. Discounts: \$6,509. Remaining: \$32,280.**
- 84. Randall Neubauer: 7136 Tannery Rd. #26, Two Rivers, WI 54241** Condition: spinal surgery. Total bills: \$75,456.
- 85. Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (geoegia@frontier.com)** Condition: hip replacement. Total

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 #31.

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.

- bills: \$72,516. **Donations: \$58,581. Add-on bills: \$46,286. Remaining: \$60,221.**
- 86. Alan Nortz: 164 Apollo Rd. SE, Carrollton, OH 44615** Condition: heart condition (arrhythmia). Total bills: \$29,126. **Donations: \$18,120. Remaining: \$11,006.**
- 87. Heather Page: 225 Empire Rd., Crofton, KY 42217** Condition: blood transfusion/surgery. Total bills: \$8,115. **Donations: \$1,830. Remaining: \$6,285.**
- 88. Gerry Parker: 3875 Hwy 114, Deaver, WY 82421** Condition: heart attack and surgery. Total bills: \$61,860.
- 89. Lisa Patterson: 9577 S. 161st W. Ave., Sapulpa, OK 74066** Condition: heart condition. Total bills: \$14,652. **Donations: \$9,358. Remaining: \$5,294.**
- 90. Albina Perevertaylo: 7230 22nd St., Rio Linda, CA 95673 (davidp0693@gmail.com)** Condition: hypertension. Total bills: \$22,673. **Donations: \$18,084. Remaining: \$4,589.**
- 91. Dana Price: 37961 Eastwood Rd., Hilliard, FL 32046** Condition: uterine cancer. Total bills: \$13,341. **Donations: \$9,398. Add-on bills: \$2,464. Remaining: \$6,407.**
- 92. Steve & Sarah Ramsey: 505 S. Harris Rd., Corsicana, TX 75110** Condition: The Ramsey's young daughter, Ava, suffered from spina bifida. Total bills: \$19,507. **Donations: \$15,399. Remaining: \$4,108.**
- 93. Mike Reed: 1368 M Rd., Loma, CO 81524** Condition: hypertension. Total bills: \$9,601. **Donations: \$2,187. Add-on bills: \$6,464. Remaining: \$13,878.**
- 94. Kim Rees: PO Box 1417, Thayne, WY 83127** Condition: hip replacement. Total bills: \$8,523. **Donations: \$2,607. Remaining: \$5,916.**
- 95. Derrick Richardson: 7108 Blue Beech Dr., Fort Wayne, IN 46815** Condition: shoulder replacement. Total bills: \$21,130. **Donations: \$13,468. Remaining: \$7,662.**
- 96. Patricia Rodgers: PO Box 60, Mineola, TX 75773** Condition: knee replacement. Total bills: \$10,027. **Donations: \$4,086. Remaining: \$5,941.**
- 97. Joel Ruppert: 415 North Church St., Bethany, IL 61914** Condition: high blood pressure/aneurysm. Total bills: \$13,745. **Donations: \$1,371. Remaining: \$12,643.**
- 98. Brenda Rutt: 111 Apple Blossom Circle, Lititz, PA 17543** Condition: cyst removal. Total bills: \$11,632. **Donations: \$2,651. Remaining: \$8,981.**
- 99. John Sanny: 3506 Nancy Place, Shoreview, MN 55126** Condition: torn rotator cuff. Total bills: \$10,581. **Donations: \$2,371. Remaining: \$8,210.**
- 100. Jana Schloesser: 3216 W. Sahuaro Dr., Phoenix, AZ 85029** Condition: pacemaker replacement. Total bills: \$2,696. **Donations: \$910. Add-on bills: \$2,189. Remaining: \$3,975.**
- 101. Stephen Schmelzer: 330 North Barneburg Rd., Medford, OR 97504** Condition: heart attack/stent inserted. Total bills: \$3,215. **Donations: \$29,884. Add-on bills: \$31,522. Remaining: \$4,853.**
- 102. Angelica Segui-Kuhl: PO Box 190102, Atlanta, GA 31119** Condition: deviated septum. Total bills: \$19,611. **Donations: \$13,185. Remaining: \$6,426.**
- 103. Iva-Laura Self: 4607 Clay Ct., Fredericksburg, VA 22408** Condition: heart procedure. Total bills: \$3,392. **Donations: \$2,015. Add-on bills: \$3,420. Remaining: \$4,797.**
- 104. Rhonda Shearer: 70 Clay Manor Ct., Springboro, OH 45066** Condition: achalasia (esophagus disease). Total bills: \$12,845. **Donations: \$14,596. Discounts: \$5,869. Add-on bills: \$40,993. Remaining: \$33,373.**
- 105. Pavel Smid: 679 N. Hill Rd., Kalispell, MT 59901** Condition: heart attack. Total bills: \$58,529. **Donations: \$37,031. Remaining: \$21,498.**
- 106. Richard Smithers: 818 Southmoor Ln., Round Lake Beach, IL 60073** Condition: groin injury. Total bills: \$24,005. **Donations: \$16,391. Remaining: \$7,614.**
- 107. Suzanne Speight: 4316 Wedgworth Rd., Fort Worth, TX 76133** Condition: tumor/cyst removal. Total bills: \$11,120. **Donations: \$6,078. Remaining: \$5,042.**
- 108. Sean Statkus: 3165 Peg Leg Mine Rd., Jamul, CA 91935** Condition: herniated disc/back surgery. Total bills: \$58,776. **Donations: \$37,339. Remaining: \$21,437.**
- 109. W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com)** Condition: osteoarthritis/hip replacement. Total bills: \$69,534. **Donations: \$59,592. Remaining: \$9,942.**
- 110. Ben Stoltzfus: 1302 Cedar Ave., East Earl, PA 17519** Condition: bypass surgery. Total bills: \$82,198. **Donations: \$31,422. Remaining: \$50,776.**
- 111. Pamela Strader: 105 S. Cuernavaca, Austin, TX 78733** Condition: abdominal aortic aneurysm. Total bills: \$70,911. **Donations: \$27,055. Add-on bills: \$113. Remaining: \$43,969.**
- 112. Ruth Stroup: PO Box 344, Weippe, ID 83553** Condition: Stage 4 (advanced) breast cancer. Total bills: \$7,912. **Donations: \$32,390. Add-on bills: \$53,042. Remaining: \$28,564.**
- 113. Michael Summers, Jr.: 1387 Hidden Forest Dr., Goodview, VA 24095 (mcs_jr72@yahoo.com)** Condition: back surgery. Total bills: \$15,006. **Donations: \$13,938. Add-on bills: \$3,604. Remaining: \$4,672.**
- 114. Elizabeth Unruh: 41276 202nd St., Yale, SD 57386** Condition: blocked artery/heart procedure. Total bills: \$40,666. **Donations: \$23,814. Add-on bills: \$1,558. Remaining: \$18,410.**
- 115. Denise Vanadore: 9064 Deer Trail Run, Hearne, TX 77859** Condition: surgery. Total bills: \$7,410.
- 116. James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021** Condition: shoulder replacement surgery. Total bills: \$17,688. **Donations: \$37,274. Add-on bills: \$30,612. Remaining: \$11,026.**
- 117. Eva Wagler: 6957 N 550 E, Montgomery, IN 47558** Condition: heart condition. Total bills: \$8,788. **Donations: \$40,810. Add-on bills: \$67,257. Remaining: \$35,235.**
- 118. Corwin Walhof: 1715 15th St., Rock Valley, IA 51247** Condition: knee surgery and therapy. Total bills: \$9,595.
- 119. Tiffany Watkins: PO Box 814, Anderson, SC 29622** Condition: uterine fibroid surgery. Total bills: \$6,749. **Donations: \$673. Remaining: \$6,076.**
- 120. Michelle White: 2360 Salt Springs Rd., McDonald, OH 44437** Condition: diverticulitis and complications. Total bills: \$10,549. **Donations: \$1,053. Add-on bills: \$5,877. Remaining: \$15,373.**
- 121. Willie "Cliff" Wilson: 15664 Mountain Valley Place, Lakeside, CA 92040 (rockinw54@yahoo.com)** Condition: heart transplant. Total bills: \$4,000. **Donations: \$46,046. Add-on bills: \$101,754. Remaining: \$59,708.**
- 122. John Wolfe: 105 Ruth Ave., Hawthorne, NJ 07506** Condition: hernia repair. Total bills: \$21,992.
- 123. Greg Worley: 1301 Robinwood, West Plains, MO 65775** Condition: torn rotator cuff. Total bills: \$7,999. **Donations: \$2,025. Add-on bills: \$2,710. Remaining: \$8,684.**
- 124. Cathy Wright: 582 Damien Cir., Gold Hill, OR 97525** Condition: achalasia (rare esophagus disorder) and botulism. Total bills: \$51,808. **Donations: \$46,906. Add-on bills: \$868. Remaining: \$5,770.**
- 125. Cheryl Wyant: 6600 W 45th St. N., Wichita, KS 67205** Condition: hip replacement. Total bills: \$13,620. **Donations: \$10,590. Add-on bills: \$2,779. Remaining: \$5,809.**

Bite-sized (continued from page 5)

taking the total dollar amount of medical bills eligible for Brother's Keeper sharing and dividing by the number of Brother's Keeper participants. The typical amount is \$25 per membership unit, per quarter (an average of \$75 per quarter for families) but again, it depends on the number and size of needs.

Brother's Keeper members also send a \$40 per-membership annual administrative fee.

Programs for pre-existing conditions [Guidelines Z and AA]

A pre-existing condition is any medical condition for which you experience signs, symptoms or treatment before joining CHM. Past conditions may no longer be considered pre-existing if certain criteria are met. Unique rules apply if you change your participation level (Gold, Silver or Bronze); the Gold program is highly recommended for those with pre-existing conditions.

CHM cannot share medical bills for pregnancies that began before you joined CHM or within the first 30 days of participation. Members must have an estimated due date for delivery at least 300 days after joining CHM. The Guidelines don't permit increased sharing amounts when members move from one participation level to a higher level after a medical incident or illness has already begun (**A medical incident begins when**

the first symptoms are known), including maternity. See Guideline R.5 for complete information.

Medical bills considered for CHM's pre-existing conditions programs follow all other CHM Guidelines for sharing, such as those regarding participation level, etc. Once it has been determined that your bills meet all other Guidelines, we consider the following:

1. Whether the pre-existing condition is in "active" treatment: CHM cannot share medical bills if at the time you join CHM you are actively undergoing (or need to undergo) testing or treatment other than with maintenance (routine) medications. CHM will request your official medical records if there's any question about whether you're in the midst of an active incident. If you've gone at least 90 days without testing or treatment and your doctor states

that you are cured or on a maintenance treatment regimen, bills for any new incident are eligible for sharing according to the following information.

2. If you're a Gold member: For Gold members experiencing a new incident after joining, the following sharing schedule is available:
 - First year of membership: Bills for pre-existing conditions can be shared up to \$15,000.
 - Second year of membership: An



"We are grateful and beyond blessed for our CHM family. As Cliff waited for his heart transplant, he held a box full of handwritten prayers and cards from CHM members to remind him of the many people praying for him. The map on the box

represents members across the country who are praying for him. As we receive cards from new states, we color in those states (which is now all but five). It means so much to see the body of Christ in action. Thank you from both of us."

– Saranne Wilson, Lakeside, Calif.; Prayer Page participant

additional \$10,000 is available, up to a total of \$25,000 in the first two years of membership.

- Third year of membership: An

See "Bite-sized," page 12

Transparency (continued from page 3)

out, standardizing protocols to increase quality."

Similarly, Oklahoma's Surgery Center of Oklahoma City shares pricing upfront. In fact, a list of more than 100 surgical procedures (and costs) ranging from ankle and hernia to cardiac and hip—with many more in between—are available online for patients and the general public (surgerycenterok.com).

The transparency trend continues to grow, and members of health cost sharing ministries especially benefit from this shift in health care.

Because members shop around and negotiate discounts, monthly gift amounts are essentially half of what they might otherwise be. In 2015, CHM members averaged nearly 50 percent in discounts per incident, indicating that, without these

two sharing components, CHM monthly gift amounts would almost double.

With continued transparency, self-pay patients are sure to find overall reduced health care costs—a benefit to both you and your fellow CHM members.

Meet your staff (continued from page 6)

I was a member before joining the CHM staff, so I knew the blessing this ministry is to believers. As the CHM Director of First Impressions (receptionist), I greet many members when they call in over the phone. Before transferring them to the department that can best answer each of their questions, I hope to bless them. I pray God will use me to encourage and uplift each caller.

What I love about CHM is that our staff cares deeply for our members and each other. This ministry is evidence of God's love and design for His people. I'm blessed to be here.

I came to know the Lord as a child. At the

time, my mother and father were going through a divorce. My mom moved us to Mansfield to be closer to her family. Soon after, men from a local church came to our home and led us both to the Lord. I have followed Him ever since, and my family attends Crossroads Community Church in Wadsworth.



When I contemplate my favorite scripture passage, I think of Proverbs 4:20-22 because it sets a pattern for right living and many blessings.

My husband and I have been married for 36 years. We have two children: Rob and Jill. I enjoy a good book, an old movie, bike rides and spending time with my family. Of course, shopping for a bargain isn't too bad either.

Answered Prayer (continued from page 6)

magnetic north. I walk several miles a day, hike and ride my bike regularly. I feel great!

Receiving answers to my bill sharing questions was easy thanks to the CHM staff. I wish all customer service teams were as nice and helpful. Members submitting needs for the first time often experience a learning curve, and we were no different. We're grateful that all of

the information we needed was in the CHM Guidelines or on the website. Any difficulty we had in submitting our bills turned out to be because we didn't read them properly. We live and learn.

We would—and do—recommend CHM to others. In fact, we recently recruited some new members. CHM is now their answer to prayer.

Bite-sized (continued from page 12)

additional \$25,000 is available, up to a total of \$50,000 in the first three years of membership.

- After the third year, the condition is no longer considered pre-existing and the regular \$125,000 limit per illness applies. (Higher limits apply with Brother's Keeper; see above).
- 3. Whether your bills exceed schedule limits: The Prayer Page, appearing in each monthly newsletter, is for bills from pre-existing conditions exceeding the Gold schedule limits or all such bills incurred by Silver or Bronze members (i.e. there is no schedule available for Silver or Bronze members; they "skip" the schedule and the entire eligible

amount is listed on the Prayer Page).

Prayer Page bills are shared entirely through extra donations CHM members send each month. Thus, the amount shared each month varies. All members are invited and encouraged to give to Prayer Page needs; this portion of our ministry is an amazing testimony of the Holy Spirit's power to change people's hearts.

Editor's note: To learn more about Brother's Keeper, visit chministries.org/catastrophicbills. More information about CHM's programs for pre-existing conditions is available at chministries.org/preexistingconditions.

Your questions answered

Q: I did a local search on your website's provider list, but no providers came up for my area. Does that mean my local providers don't work with CHM?

A: CHM's Recommended Health Care Providers and Services page (chministries.org/providerlist) is sometimes misunderstood.

Our list is not a network. Many more providers work with CHM than those on our recommendation list. As a CHM member, you may receive treatment from any health care provider.

Providers on this list were recommended by your fellow CHM members because they received quality care at an affordable price, or, expressed a desire to work with members.

The CHM Guidelines determine ahead of time whether or not treatment is eligible for sharing.

We also recommend members research local providers using healthgrades.com and compare pricing using healthcarebluebook.com.

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

Is thermography preferable to mammography?

Q: What is your opinion of thermography compared with the current standard practice of mammography? If it is reasonably accurate, and safe, I would prefer my wife test using thermography rather than be exposed to radiation received through mammography. There is a University of Wisconsin study about this that sounds interesting. What are your thoughts?

A: That's a great question. Certainly, a non-radiating imaging study to screen for breast cancer would seem preferable. However, according to a number of research papers, it does not appear that thermography is "ready for prime-time" as a reliable alternative to mammography.

Numerous objective studies have found that it is unreliable as a diagnostic screen for breast cancer because it failed to pick up cancer when it was there or it sensed cancer when there was none. I could cite evidence for and against thermography, but I'm not ready to put my trust in thermography's ability to detect breast cancer.



As a side note, some of the recent recommendations for mammography

have been more relaxed than in past years. The strongest evidence states women ages 50 to 74 years should get a mammogram every two years. The greatest number of accurate cancer diagnoses are for women ages 60 to 69. The jury is still out regarding the value of mammography in women with average risk of breast cancer and who are less than 40 or over 75 years of age.

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 have experienced this as well. Like many, I have struggled to keep my weight in the "ideal" range. And it only seems to get more difficult as the years go by. Some hypothesize that "natural" age-related

weight gain is due to an inevitable and irreversible decline in the body's basal metabolic rate (BMR). However, scientific research has revealed that a decrease in BMR is neither inevitable nor irreversible.

Next month: Recent research reveals a decrease in basal metabolic rate is neither inevitable, nor irreversible

Richardson testimony (continued from page 3)

receive a check each month reflecting voluntary donations members have sent to help with Prayer Page needs.

Over the past months God taught us patience and the power of prayer. I'm a deacon at our church and the support we received from family and church members has shown us that we are indeed blessed. Knowing that CHM members are also praying for us is a great encouragement.

We have many more good things to say about CHM. We have been impressed by the staff members' good communication

skills, patience and expertise. It really felt like someone was on our side and fighting for our health. With CHM in our corner, a great deal of stress was removed from our shoulders. We have thus far brought four new families to CHM and hope to refer many more.

Today I'm doing well and continued physical therapy has made a big difference in my daily life. The ability to sleep at night without pain is truly an answer to prayer. With an excellent surgeon and the right support team of CHM staff and members, I can now look forward to a future of fun

with my daughter Chloe (7) and son Isaiah (3)! We're so thankful.

**Editor's note: To learn more about CHM's programs for pre-existing conditions, visit chministries.org/preexistingconditions or view Guidelines Z and AA at chministries.org/guidelines.*

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,

A big thank you to all of your office staff for all your hard work. I appreciate your efforts, and I'm sure others feel the same way.

God bless you all,

Connie Lau
Stockton, MO

Dear CHM family,

Thank you. I appreciate the cards of thoughts and prayers. Reading them has helped me tremendously. Thank you for taking time out of your busy days to write to me.

In Christian love,

Debbie Allen
Summerville, SC

Dear CHM,

I enjoy being a part of the CHM "family". Last year, I had an accident at our farm that cost more than \$5,000. Because the Lord made it possible to pay for our bills on our own, we didn't feel it necessary to burden our brothers and sisters in Christ with our bills.

However, we know that there are thousands of believers ready to help us should we need it. What a great comfort. Please keep up the good work, and may the Lord's face shine upon you all.

Sincerely,

Bill & Teresa Kraker
Pelkie, MI

Dear CHM members and staff,

Thank you for all you give—your time, your care, your finances, your prayer support and your service. May God's peace be ever with you.

"...remembering before our God & Father your work of faith, labor of love and steadfastness of hope in our Lord Jesus Christ." —1 Thessalonians 1:3

Sincerely,

Brian & Pam Swaggy
Rittman, OH

Dear CHM,

Thank you so much for promptly providing the funds to pay for my recent surgeries. I've been with your organization 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. Christian Healthcare Ministries has taken away the financial burden of a terrible medical situation. For that, we can't thank you enough!

God bless you and all who are involved in

the work at 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 with 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

To Whom It May Concern:

I am so excited to be working with Christians for my health care. It does my heart good to know that I can trust you.

Today, I received a check for the hospital. Knee surgery was my first need, and it turned out to be a huge expense. I've never had an easier time paying for my medical care than with CHM. I've been telling everyone about how wonderful CHM is.

Ginger D. Ham
Bluff Dale, TX

Dear CHM staff,

I pray you have a blessed day. Thank you for serving us so well. We give thanks for such a great sharing ministry!

Sincerely,

MaryAnn Reid
Portland, MI

CHM legal notices

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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.*

David Adams: 8240 SE 282nd, Gresham, OR 97080 Pastor Adams has Leukemia.

Doris Brewer: 3289 Gardenia Dr., Hernando Beach, FL 34607 Doris was diagnosed with cancer.

Timothy Bruckner: 3283 Wardell Rd., Pounding Mill, VA 24637 Timothy may need surgery for an undiagnosed tumor.

Kendall Drake: 20845 Hwy 74, Huntsville, AR 72740 Kendall’s wife passed away from breast cancer. He will raise their three children.

Derek Harness: 6351 W. Babcock Ave., Visalia, CA 93291 Derek has lesions on his brain and will undergo testing for cancer.

Cynthia Hood: 721 S. Jefferson St., Unit 112, Lebanon, MO 65536 Cynthia is battling cancer. Doctors discovered new tumors in her spine.

Barbara Kuder: 33807 Winona Rd., Salem, OH 44460 Barbara was hospitalized for severe bleeding.

Bryan & Danielle Mitchell: 3007 Kevin Ln., Houston, TX 77043 Baby Tillian was born with many congenital defects.

Sharon Moore: 15371 Turney Caldwell Rd., Circleville, OH 43113 Sharon has cancer.

Frances May Seal: 17170 Egglestetton Rd., Amelia, VA 23002 Frances May

is undergoing treatment for multiple conditions.

Carrol Thomas: 8312 Olympia Dr., McKinney, TX 75070 Carrol suffers from Fibromyalgia and requests prayer.

Nathan Windle: 4300 S. U.S. Hwy 281, Edinburg, TX 78539 Nathan was diagnosed with a spinal tumor.

Melonie Wood: 3942 Doral Dr., Tampa, FL 33634 Melonie’s colon ruptured.

Philip & Jennifer Whitten: 18433 Snowdonia Dr., Land ‘O’ Lakes, FL 34638 The Whittens lost their preborn son, Easton, at six months.

Christian Healthcare

Ministries

September 2016

In this issue:

	PAGE
2 Know your participation levels, please	2
3 CHM's programs for pre-existing conditions enable member to more fully enjoy family life	3
3 Members benefit when providers value transparency	3
4 Lifestyle recommendations to prevent the "Four Horsemen"	4
5 The CHM Guidelines...bite-sized (part 4)	5
6 Member describes CHM as an "answer to prayer"	6
6 Meet your CHM staff: Amy Palcic & Kimberly Thurber	6
7 Prayer Page	7
12 Your questions answered	12
13 Health Q & A with Dr. Jacobson: Is thermography preferable to mammography?	13
14 Letters to CHM	14
15 Prayer requests	15



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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.