



CHM

**Christian
Healthcare
Ministries**

October
2016

What to do about health insurance

OPEN ENROLLMENT

How to use your
prescription card

CHMR_x

The many advantages
of bringing a friend

Too good to be true?
"I can testify that
CHM is *that* good and
that true!"

Preventing the
"Four Horsemen"
of disease (part 3)



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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For new members, it might seem scary “out there” (but really, it’s not)

A new Christian Healthcare Ministries member can feel, to some degree, like a new kid on the first day at a different school.

The entrances, rooms, hallways, cafeteria, locker rooms and everything else bears similarity to the old school, but it’s still different. Things aren’t in the same places, getting where you need to go isn’t the same and the school’s policies aren’t exactly like those from the previous school.

Being a new CHM member might feel that way, but it shouldn’t.

For ministry members, the old way of doing things—that of handing an insurance card to the receptionist at a doctor’s office—is no longer a part of their lives.

I always recommend the answer one of our members uses when he’s asked about an insurance card. He says, “I don’t have health insurance. I have something better.”

Nevertheless, we understand the apprehension of a new member using CHM for the first time. You want to know how it works, or if it will work. You want your health care provider to respect your decision to join this health care sharing ministry.

Here are several suggestions to make your initial health care provider experiences easier for you. Think of it as touring the

new school before classes start.

- At your next appointment, speak with your primary care physician and explain that you no longer have health insurance but are a member of CHM, a national health care sharing ministry. Tell your doctor that the ministry involves itself in no health care decisions between doctor and patient. Your doctor will never have to get authorization for treatment from the ministry.

Tell your doctor that you’re technically self-pay. As such, you’re not asking for any special favors, just the same price consideration given to patients whose rates are set by health insurance contracts. You just don’t want to be penalized for being in charge of your own health care with no one between you and your doctor.

For example, a CHM member who formerly had health insurance had a \$50 co-pay for each doctor’s visit. Now his routine visit costs are actually less than his former co-pay because of the way his physician codes the visit.

- If your doctor asks you to, by all means talk to the business manager or billing department. If you are for some reason going to a hospital, meet ahead of time (if you can) with the business office. The people who work there may—or may not—be familiar with health cost sharing

ministries. If not, explain to them the following:

- a. Just as with your physician, share with the business office the same message: that as a health cost sharing ministry member you don’t want to be penalized for not having health insurance.
- b. Telling them that CHM is an eligible option under the U.S. Affordable Care Act is a good idea.
- c. It’s helpful to point out that CHM is a Better Business Bureau Accredited Charity.
- d. If you find reluctance or hesitation about giving a discount on your healthcare treatment, please have them call CHM at 1-800-791-6225.

These are general suggestions. More information on interacting with your providers can be found at chministries.org/providerinteraction. You can also use that web page to download a helpful letter from CHM to present to your providers.

Being a new CHM member really shouldn’t feel like being a new kid at school. You’re not alone. You have many thousands of members supporting and praying for you and a CHM staff absolutely focused on serving you.

For CHM, there’s nothing new about that. We’ve been doing it for 36 years, and we’re grateful for the privilege of doing it for you now.

What to do about health insurance open enrollment (the answer is “nothing”)

The health insurance open enrollment period is about to begin and will run from Nov. 1, 2016 to Jan. 31, 2017.

What should you, as a CHM member, do during open enrollment under the U.S. Affordable Care Act (ACA)? That’s a question asked of CHM staff and it increases in frequency during the build-up to open enrollment.

The answer is found in the Sept. 2016 Monthly Gift Form letter that arrived with your statement and is as follows:

There may be in the coming weeks information you receive from your employer regarding open enrollment registration. You may be told it’s required, regardless of your Christian Healthcare Ministries membership.

Here’s what you, as a CHM member need

to do during open enrollment: not one thing.

That’s right: nothing. You don’t need to fill out a form of any kind.

You are a member of a health cost sharing ministry that is an eligible option under the Affordable Care Act. You’re not penalized or fined for not having health insurance from a for-profit company or from a government source.

If you’re handed a form and told, “You have to fill this out,” please understand this: you

don’t. If your employer or company’s human resources department is confused (which is understandable) please share with them this letter. There is absolutely nothing you need to do. Filling out the form will create confusion for you and for the governmental bureaucracy.

When open enrollment rolls around, just wave as it rolls on by.

It’s understandable that when information, or an enrollment form, is provided to you and you’re told it’s part of Affordable Care Act compliance, you want to adhere to the law. That’s the right thing to do.

See “Open enrollment,” page 11



“...as a CHM member, you adhere to the law by not participating in open enrollment.”

“When open enrollment rolls around, just wave as it rolls on by.”

Bring-a-Friend’s advantages are many, and for many

When more Christians participate in CHM, more Christians are helping each other with medical costs. A result is that ministry members are quick to spread the news to friends and family.

Bring-a-Friend accounts for between 30 and 50 percent of CHM’s accelerating membership growth. And talking about the ministry with your friends and family can help you earn free months of CHM membership.

Bring-a-Friend is easy to use and can give a boost to your monthly budget simply by

sharing the ministry with the people you see regularly.



Any member can participate in Bring-a-Friend. Here’s how it works:

1. Tell your friend about Christian Healthcare Ministries. Your personal testimony is a great place to start, and CHM has tools to make it easier:
 - a. **Email:** Members who log in to their Member Portal account (chministries.org/members) can send personalized email invitations to friends and family. A link to the CHM website is included in the email. When readers

use the link to complete CHM’s online application, your member number automatically appears in the referral field. Alternately, you can send a personal email and include the same link from your Member Portal. Your member number will appear in the referral field of the CHM online application when others use that link to apply.

- b. **Facebook:** Members can share the posts on CHM’s Facebook page ([fb.com/christianhealthcareministries](https://www.facebook.com/christianhealthcareministries)). As with email, you can include the link from your Member Portal so your member number automatically appears in the application referral field.
- c. **Information Packs:** CHM provides

See “Bring-a-Friend,” page 12

Lifestyle recommendations to prevent a visit from the “Four Horsemen” (part 3)

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This is the third of a series of articles, originally written as a response to a letter from a CHM member concerning her husband’s health. If you missed the first two articles, you can read them in the August and September 2016 issues at chministries.org/newsletter.

Part 3 of Dr. Jacobson’s response:

Like many people, I have struggled to keep my weight within the ideal range, and it only seems to get more difficult as the years go by.

Some health professionals hypothesize that this “natural” age-related weight gain is due to an inevitable and irreversible decline in the body’s basal metabolic rate (BMR). However, research reveals that a decrease in BMR is neither inevitable nor irreversible.

Age-related slowing of metabolism doesn’t have to happen

Instead, it appears that age-related weight gain is actually due to the loss of muscle mass, which in turn is caused by reduced activity (sedentary work, a leisurely lifestyle and a lack of exercise).

In other words, if we continue to exercise as we age (particularly,

in your husband’s case, doing strength training) to maintain muscle mass, BMR won’t decline.

How I fight weight gain

It might be helpful to share my own experience and program for weight loss, weight management and physical fitness.

To maximize the value of this article, I’m going to be very

“Using a [calorie] tracking tool is, in my experience over many years, the single most important habit to achieving and maintaining consistent weight loss.”

specific. I have a policy against giving product endorsements, but I will share information about what I use since I have found several products and tools very helpful. These are not official endorsements by me or Christian Healthcare Ministries.

Energy tracking

First, I track *all* of the calories (energy or “fuel”) that I consume and then burn through exercise.

I used to track them manually using a pocket card and point system (much like Weight Watchers®), but now it’s easier

and more efficient to do it through smartphone and computer apps.

For example, I use MyFitnessPal.com, a product of Under Armour. There are several popular alternatives, including LoseIt.com and LiveStrong.com. Most feature expansive food and exercise databases and the ability to set energy goals, and adjust intake according to serving size and number.

In addition, many tools contain a recipe feature, through which you can enter all of your own raw ingredients, number of servings, etc., and calculate the nutrient and caloric content of homemade meals.

Each time I eat, I open the app, enter a word or two to search for each item, and quickly log my food intake for that meal or snack. Foods eaten recently or frequently appear on a quick-pick list. I log my exercise similarly. Thus, after each meal or activity you can record energy intake and expenditure in a matter of seconds.

Using a tracking tool is, in my experience over many years, *the single most important habit to achieving and maintaining consistent weight loss.*

I could show you charts dating back over fifteen years

See “The Four Horsemen,” page 13



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www.chministries.org/healthinfo



How to use your CHMRx prescription savings card

Editor's note: The CHM staff cannot assist with prescription card questions because Christian Healthcare Ministries doesn't administer the CHMRx program.

If you need help using your card, please visit chmr.org or call the Rx Member Help Desk at 877-403-8233.

Maintenance (routine) medications are not eligible for sharing through CHM, though you can still use your CHMRx card to obtain discounts. To learn which prescriptions are eligible for CHM sharing, see Guideline T at chministries.org/guidelines.

CHM sends every new member a prescription discount card ("CHMRx") that can save money on prescription costs at most pharmacies. The average discount is about 60 percent off retail; CHM members are saving a total of about \$750,000 per month!

Tip #1: Learn about generic prescriptions. An increased use of brand-name medications is a major contributing factor to rising prescription costs.

Before automatically filling a brand-name drug, talk with your doctor or pharmacist about lower-cost generics or brand-name alternatives that may be available.

Many patients shy away from generic medications due to the misconception that they're not as effective; however, the U.S. Food and Drug Administration (FDA) regulations require generic drugs to have the same strength, quality, purity and stability as their brand-name counterparts.

Generic drugs are thoroughly tested to make sure their ingredients and performance meet the FDA's equivalency standards. As more generic medications become available and the use of

prescription drugs grows, the opportunity to lower health care costs becomes even more significant.

To help you find generic medications and brand-name alternatives, chmr.org offers an online drug pricing tool (click the "Drug Pricing" button) that enables you to enter the name of your medications and obtain a price estimate at your selected pharmacy. Use the pricing tool while talking with your doctor and together you can find a medication that fits your needs and budget. The CHMRx mobile site (m.chmr.org) is perfect for taking your smartphone into the exam room with you.

Tip #2: Take your CHMRx card with you to the pharmacy. Many pharmacies now require that you present your card for every refill. We suggest taking this opportunity to see if your pharmacy offers the cheapest price on your medications.



If you've misplaced your CHMRx card, you can easily obtain another one today by going to chmr.org and clicking "Get Your Card" or by calling 877-403-8233, ext. 5. (Editor's note: Your CHMRx card contains different information from your CHM membership card. The pharmacist needs to see the CHMRx card to get the appropriate information and apply any available discounts.)

Tip #3: Do you have several medications? Shop around and save. Please don't assume that a single pharmacy is the best place for every medication. With CHMRx, you can use your discount card at many major and local pharmacies, enabling you to shop for the best price for each prescription. To do so, click the "Drug Pricing" button at chmr.org.

Tip #4: Use mail order for maintenance medications. Please consider using the

CHMRx Points-of-Care mail order program. It's convenient and may offer better savings than a retail store. Click the "Mail Order" button at chmr.org, then set up an online account.

Breast Cancer Awareness Month: reducing your risk and free (or inexpensive) mammogram options

By Rev. Dr. Howard S. Russell,
CHM President & CEO

As a man whose mother battled breast cancer—and whose sister-in-law recently died because of it—I urge women—no, I plead with them—to undergo regular breast exams. Statistics show that one in every eight women will battle this terrible disease. Encouragingly, the early detection survival rate is 100 percent.

Here's how to reduce your risk:

1. **Perform a self-exam once per month** (seven to 10 days after your menstrual period). Look for changes in breast tissue, size, lumping, dimpling, puckering, inversion of the nipple, redness or scaliness of the breast area.
2. **See a physician immediately if you discover a persistent lump.** Though eight out of 10 lumps are benign, all warrant evaluation.
3. A number of health care providers offer **low-cost or free mammograms** and other services in October. Do a quick web search to find free or reduced-cost mammograms in your area.

To all the moms, wives, daughters, sisters and friends out there, thank you for all you do.

Member able to resume active lifestyle following heart surgery *By Cheryl Anderson, Hudson, Wis.*

In late 2014 I learned my health insurance policy cost was going up to \$1,000 per month with a \$5,000 deductible. The cost was unacceptable and I began looking at my options.

I prayed for guidance and soon after heard about Christian Healthcare Ministries from my friend, Teri. I took a leap of faith and joined in November 2014.

My husband, Chuck, and I were skeptical at first. CHM sounded too good to be true. Little did I know that just 10 months after joining I would see firsthand how the ministry works and how it comes through for its members.

I like to stay active and in 2015 began training for a marathon, in addition to my habits of hiking and golfing regularly. In August I experienced mild symptoms of a heart problem that would have been easy to overlook: indigestion, discomfort in my left arm (that I attributed to golfing) and slight tightness in my chest while mowing the lawn (“It’s just hot and the humidity is

high,” I thought.)

A particularly painful bout of what I thought was indigestion caused me to seek medical advice. The diagnosis? Coronary artery disease.



Cheryl (left) with friend, Teri

I struggled to understand. *How could this happen?* I wondered. *I’m healthy and training for a marathon! I always take care of myself.* And so on.

Meanwhile, I was anxious about CHM helping me with my health care costs and prayed I had made the right decision. I called the ministry to find out what to do with the accumulating medical bills.

Everyone I spoke with was caring and helpful. They directed me to the appropriate forms and advised me on how to get discounts and submit medical bills. They even asked if they could pray for me.

I underwent surgery on Aug. 24, 2015, and I’m happy to report it went well and I’ve since resumed my active lifestyle. My medical bills totaled nearly \$164,000. I requested and received more than \$84,000

in discounts, including a discount of nearly 58 percent on my large hospital bill! CHM members shared the remaining \$80,000 in full. Since I received discounts exceeding my personal responsibility amount, I had zero out-of-pocket costs.

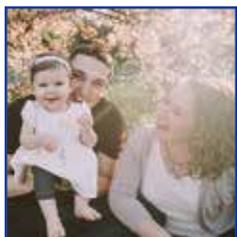
Though some of my health care providers required a deposit before treatment, they also were flexible and agreed to set me up on a payment plan for the remaining charges. When I explained the CHM sharing process, the hospital staff deferred my payments for six months.

Through it all, God taught me how the power of prayer can replace fear with trust. Because I didn’t feel anxious or afraid, I experienced the peace only God can give.

Now, instead of thinking that Christian Healthcare Ministries sounds too good to be true, I can testify that it’s “*that good and that true!*”

I love to share my CHM testimony and carry information with me so I can talk about and recommend the ministry anytime I get the opportunity. Blessings to CHM, my family, friends and the medical staff who took good care of me. I’m forever grateful.

Meet your CHM staff: Ian Smith and Rebecca Krenz



Ian Smith: I grew up in the middle of North Carolina. As a homeschooler, I like to joke that I graduated at the top of my class and made friends with

the other five students in our kitchen (my siblings). I later attended University of the Nations in Louisville, Ky., to study religion

and culture.

Before joining CHM’s team I worked as an electrician and served as a missionary and teacher for eight years with University of the Nations. During that time I traveled, shared the Gospel in 19 countries, and helped disciple more than 80 students into spiritually mature young adults.

As a part of CHM’s Needs Processing

department I enter medical bills into the ministry’s database system and help speed bill sharing time by translating members’ paper forms and bills into a digital format.

It’s important for members to know that the CHM staff looks for ways to help members get the most financial assistance possible. It’s refreshing to see employees work together to make this happen.

See “Meet your staff,” page 11

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

October 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. Robert Aldrine: 2691 Maya Way, Montrose, CO 81401** Condition: hernia repair. Total bills: \$21,517.
- 2. Clayton Annis: PO Box 1505 Chinook, MT 59523** Condition: gastritis. Total bills: \$3,582.
- 3. Danny Arnold, Sr.: 487 Trestle Way, Conway, SC 29526** Condition: knee replacement and complications. Total bills: \$7,540. **Donations: \$8,235. Add-on bills: \$6,073. Remaining: \$5,378.**
- 4. Teresa Arthur: 4724 Pennsylvania Ave. NE, Roanoke, VA 24019** Condition: gallbladder surgery. Total bills: \$10,866. **Donations: \$6,430. Remaining: \$4,436.**
- 5. Robert Ashba: 1041 Margie St., Summerton, SC 29148** Condition: knee replacement. Total bills: \$38,983. **Donations: \$20,857. Remaining: \$18,126.**
- 6. Sage Bainter: 245 Deadman Canyon Rd., Big Timber, MT 59011** Condition: hip replacement. Total bills: \$25,608. **Donations: \$14,326. Remaining: \$11,282.**
- 7. Kyle Barnes: 194 Elm St., Covington, GA 30014** Condition: rare heart condition. Total bills:

\$61,443. **Donations: \$39,555.**

Add-on bills: \$2,041. Remaining: \$23,929.

- 8. Sherrie Barton: PO Box 2232, Stephenville, TX 76401** Condition: hip replacement. Total bills: \$13,264. **Donations: \$1,966. Remaining: \$11,298.**
- 9. Gil Bates: PO Box 544, Rocky Top, TN 37769** Condition: diverticulitis. Total bills: \$14,674. **Donations: \$3,726. Remaining: \$10,948.**
- 10. Jeff Bathiany: 311 37th St. #2B, Marathon, FL 33050** Condition: Tourette syndrome/cervical spinal stenosis. Total bills: \$44,000. **Donations: \$25,525. Remaining: \$18,475.**
- 11. Kathy Baxter: 292 Alcodra Dr., Orofino, ID 83544** Condition: total hip replacement. Total bills: \$18,981. **Donations: \$12,246. Remaining: \$6,735.**
- 12. Addi Bennett: PO Box 374, Kersey, CO 80644** Condition: heart ablation. Total bills: \$12,321. **Donations: \$529. Add-on bills: \$58,797. Remaining: \$70,589.**
- 13. John Berry: 11 Lee Dr., Ringgold, GA 30736** Condition: gastric ulcer. Total bills: \$12,065. **Donations: \$7,036. Remaining: \$5,029.**
- 14. Kathleen Bishop: 2539-1 Shoal Creek Church Rd., Shelby, NC 28152** Condition: heart blockage. Total bills: \$20,779. **Donations: \$8,591. Remaining: \$12,188.**
- 15. Guy Bolin: 5852 Highway 27, Center Point, TX 78010** Condition: artery procedure. Total bills: \$8,331.
- 16. Roman Borntreger: 1321 E. Main St., Linn, MO 65051** Condition: knee replacement. Total bills: \$20,500. **Donations: \$8,923. Remaining: \$11,577.**
- 17. Nathan Brower: 11690 Highland Colony Dr., Roswell, GA 30075** Condition: surgery for pectus excavatum (congenital condition). Total bills: \$63,779. **Donations: \$29,644. Remaining: \$34,135.**
- 18. Kathleen Brubaker: 110079 SE 50th Ave., Sawyer, KS 67134 (dkbru90@gmail.com)** Condition: autoimmune disease. Total bills: \$13,013. **Donations: \$17,415. Add-on bills: \$15,349. Remaining: \$10,947.**
- 19. David T. Campbell: PO Box 453, Powell, WY 82435 (dave@davecampbelloutdoors.com)** Condition: spinal stenosis/laminectomy. Total bills: \$50,746. **Donations: \$39,195. Remaining: \$11,551.**
- 20. David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462** Condition: congestive heart failure and diabetes complications. Total bills: \$63,506. **Donations: 21,502. Add-on bills: \$243. Discounts: \$35,998. Remaining: \$6,249.**
- 21. Roland Carson: 22661 CR 3313, Chandler, TX 75758** Condition: bladder cancer. Total bills: \$11,072.
- 22. Carmen Catalano: 682 Candlewood Hill Rd., Higganum, CT 06441** Condition: cataract surgery. Total bills: \$12,893.
- 23. Janet Charon: 200 Deer Mountain Rd., Walnut Shade, MO 65771** Condition: hysterectomy. Total bills: \$7,350.
- 24. David Cooper: PO Box 134, Woodland, NC 27897** Condition: heart procedure. Total bills: \$47,249. **Donations: \$28,773. Remaining: \$18,476.**
- 25. Jane Cowart: PO Box 1613, Haines, AK 99827 (wcowart@57@live.com)** Condition: fibroid tumors/hysterectomy. Total bills: \$54,887. **Donations: \$45,708. Remaining: \$9,179.**
- 26. Valerie Craft: 116 Gregory Rd., Conroe, TX 77304** Condition: cerebral aneurysm. Total bills:

Prayer Page Giving

Prayer Page total needs remaining this month: \$2,395,486

Each need would be met **in full** if each member family contributed **\$23.78** this month or **\$7.93** 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

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

- \$39,651.
- 27. Patricia Culbertson: 31365 Georgetown Rd., Salem, OH 44460** Condition: heart condition. Total bills: \$4,890. **Donations: \$188. Remaining: \$4,702.**
- 28. Eric Davenport: 10783 Old Hwy. 76, Morganton, GA 30560** Condition: esophageal procedure. Total bills: \$19,156. **Donations: \$3,225. Remaining: \$15,931.**
- 29. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com)** Condition: intervertebral disc disorder. Total bills: \$61,534. **Donations: \$54,918. Add-on bills: \$500. Remaining: \$7,116.**
- 30. Judy DeHaan: 624 Rocking Horse Dr., Bozeman, MT 59718** Condition: knee replacement. Total bills \$16,416. **Donations: \$632. Remaining: \$15,784.**
- 31. Lowell Devitt: 47961 258th St., Brandon, SD 57005** Condition: heart attack and procedure. Total bills: \$46,833. **Donations: \$27,968. Remaining: \$18,865.**
- 32. Stephen Doutrich: 2 Hemlock Dr., Lancaster, PA 17602** Condition: degenerative disc disease. Total bills: \$12,430.
- 33. 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: \$1,556. Remaining: \$4,716.**
- 34. Doris Duncan: 5026 Mayfair Rd., North Canton, OH 44720** Condition: knee replacement. Total bills: \$5,308.
- 35. James Eberly: PO Box 504, Terre Hill, PA 17581** Condition: osteoarthritis/knee replacement. Total bills: \$18,746. **Donations: \$16,213. Add-on bills: \$2,775. Remaining: \$5,308.**
- 36. Laura Ellsworth: 4874 Palo Dr., Tarzana, CA 91356** Condition: knee replacement. Total bills: \$2,009. **Donations: \$23,044. Add-on bills: \$35,748. Remaining: \$14,713.**
- 37. Sandra Erlenbach: PO Box 577, Millersport, OH 43046** Condition: arthritis/knee replacement. Total bills: \$63,554. **Donations: \$20,680. Discounts: \$111. Add-on bills: \$3,408. Remaining: \$46,171.**
- 38. Bobbie Flowers: 113 Lawrence Rd., West Columbia, SC 29170** Condition: gallbladder surgery. Total bills: \$17,558. **Donations: \$11,873. Remaining: \$5,685.**
- 39. Brenda Fox: 8601 Wakefield Dr., McKinney, TX 75070** Condition: spinal stenosis. Total bills: \$46,409. **Donations: \$30,157. Add-on bills: \$9,044. Remaining: \$25,296.**
- 40. Janice Garbet: 20319 Elder Rd., Granby, MO 64844** Condition: spinal stenosis. Total bills: \$19,844.
- 41. Karen Garibay: 300 Modene Ave., Waxahachie, TX 75165** Condition: heart attack/triple bypass surgery. Total bills: \$141,187. **Donations: \$19,309. Remaining: \$121,878.**
- 42. Candace Garner: 3756 Rd. 84, Lingle, WY 82223** Condition: ureter repair. Total bills: \$34,476. **Donations: \$25,486. Add-on bills: \$2,188. Remaining: \$11,178.**
- 43. Cora Garth: 27460 Pierce St., Southfield, MI 48076** Condition: hysterectomy. Total bills: \$15,034. **Donations: \$9,608. Remaining: \$5,426.**
- 44. Mark Gasster: 3656 Harkness St., Napa, CA 94558** Condition: epilepsy. Total bills: \$11,682. **Donations: \$8,270. Add-on bills: \$60,178. Remaining: \$63,590.**
- 45. Natalya Goncharova: PO Box 349, Maple Valley, WA 98038** Condition: carotid tumor surgeries. Total bills: \$13,749. **Donations: \$13,908. Add-on bills: \$32,093. Remaining: \$31,934.**
- 46. Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528 (wellmangraber@hotmail.com)** Condition: atrial fibrillation/heart ablation. Total bills: \$76,810. **Donations: \$59,199. Add-on bills: \$5,171. Remaining: \$22,782.**
- 47. Roger Graber: 3258 E. 800 N., Plainville, IN 47568** Condition: ACL/meniscus tear. Total bills: \$16,755. **Donations: \$8,665. Add-on bills: \$881. Remaining: \$8,971.**
- 48. Beth Grimm: 428 E. Orange St., Lancaster, PA 17602** Condition: herniated disc. Total bills: \$15,872. **Donations: \$4,312. Remaining: \$11,560.**
- 49. Timothy Grubb: 3520 6th Ave., Beaver Falls, PA 15010** Condition: elbow/arm surgery. Total bills: \$34,118. **Donations: \$11,744. Remaining: \$22,374.**
- 50. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118** Condition: heart condition. Total bills: \$41,766. **Donations: \$32,855. Add-on bills: \$1,591. Remaining: \$10,502.**
- 51. John Harvey: 3450 Tyler Ave., Ogden, UT 84403** Condition: MRSA, diabetes. Total bills: \$4,325.
- 52. Jeffrey Hegstrom: 11802 Summerhaven Circle, Gulfport, MS 39503** Condition: surgery for shattered elbow. Total bills: \$19,238. **Donations: \$13,996. Add-on bills: \$1,482. Remaining: \$6,724.**
- 53. Forrest Holdeman: 3386 Old Hwy. 61 S., Leland, MS 38756** Condition: hernia repair. Total bills: \$25,024. **Donations: \$13,587. Remaining: \$11,437.**
- 54. 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: \$14,705. Remaining: \$83,290.**
- 55. Casey Hooley: 35995 Polly Farm Ln., Lebanon, OR 97355** Condition: anemia. Total bills: \$11,462. **Donations: \$1,601. Remaining: \$9,861.**
- 56. Vicki Hudson: 6610 St. Rt. 47 W., DeGraff, OH 43318** Condition: heart condition. Total bills: \$15,409. **Donations: \$593. Remaining: \$14,861.**
- 57. Carol Huffman: 3611 Mary Circle, Ames, IA 50014** Condition: abdominal surgery. Total bills: \$28,268. **Donations: \$13,735. Remaining: \$14,533.**
- 58. Christine Hurst: 4772 Westbury Rd., Red Creek, NY 13143** Condition: herniated disc surgery. Total bills: \$22,500. **Donations: \$5,918. Remaining: \$16,582.**
- 59. Jill Isken: 651 E Cedar Ave., Cedar Grove, WI 53013 (zach7777@hotmail.com)** Condition: uterine fibroid tumors. Total bills: \$22,889. **Donations:**

- \$37,034. Add-on bills: \$23,054. Remaining: \$8,909.**
- 60. Carol James: 18224 Justice Rd., Camp Douglas, WI 54618** Condition: diverticulitis. Total bills: \$39,130. **Donations: \$12,848. Remaining: \$26,282.**
- 61. Rebecca Jamison: 346 Jamison Farm Ln., Troutville, VA 24175** Condition: hysterectomy. Total bills: \$11,047.
- 62. Faith Jelle: PO Box 169, Kykotsmovi, AZ 86039 (twolivingbyfaith@yahoo.com)** Condition: Three spinal surgeries. Total bills: \$22,053. **Donations: \$41,256. Discounts: \$1,500. Add-on bills: \$31,750. Remaining: \$11,047.**
- 63. Jan Johnson: 208 Granite Park Ct., Lincoln, CA 95648** Condition: gallbladder surgery. Total bills: \$3,573. **Donations: \$1,013. Add-on bills: \$2,993. Remaining: \$5,552.**
- 64. Timothy Johnson: 14612 St Rt 235 N, Lakeview, OH 43331** Condition: quadruple bypass surgery. Total bills: \$2,401.
- 65. Jane Jones: 38420 Palomino Ln., Burns, OR 97720** Condition: arthritis/hip replacement. Total bills: \$29,591. **Donations: \$20,627. Remaining: \$8,964.**
- 66. Gilbert Kassing: 3907 Farmingdale Dr., Arlington, TX 76001** Condition: heart attack/triple bypass surgery. Total bills: \$77,722. **Donations: \$25,096. Discounts: \$1,300. Remaining: \$51,326.**
- 67. Rhonda Kessler: 70479 SE 60th Ave., Sawyer, KS 67134** Condition: osteoarthritis/knee replacement. Total bills: \$10,022. **Donations: \$14,842. Add-on bills: \$11,376. Remaining: \$6,556.**
- 68. Victor Koehn: 445 Union B Rd., Monterey, TN 38574** Condition: hip replacement. Total bills: \$16,578. **Donations: \$8,106. Add-on bills: \$8,765. Remaining: \$17,237.**
- 69. Daniel Kranz: 3101 Old Naches Hwy., Yakima, WA 98908 (Dancrane11@Q.com)** Condition: total knee replacement. Total bills: \$23,704. **Donations: \$18,655. Remaining: \$5,049.**
- 70. Darlene Ladines: 1330 Olmstead Rd., Grandview, WA 98930** Condition: hysterectomy. Total bills: \$27,600. **Donations: \$22,869. Remaining: \$4,731.**
- 71. Walter A. Langley, Jr.: 1700 N. Monroe, Ste. 11-170, Tallahassee, FL 32303** Condition: heart disease. Total bills: \$16,430. **Donations: \$9,997. Remaining: \$6,433.**
- 72. Gloria Laurine: 102 Highmount Dr., Greer, SC 29651** Condition: esophageal reflux. Total bills: \$15,472. **Donations: \$2,154. Remaining: \$13,318.**
- 73. Lucinda Lauver: c/o Tim Lauver, 124 Lauver Lane, Mifflintown, PA 17059** Condition: dystonia (neurological disorder). Total bills: \$4,416. **Donations: \$29,383. Add-on bills: \$36,351. Remaining: \$11,384.**
- 74. Keng Fun Lee: 3328 Shepperton Blvd., Indianapolis, IN 46228** Condition: degenerative disc disease. Total bills: \$34,007. **Donations: \$23,738. Remaining: \$10,269.**
- 75. Rose Lee: 517 Heather Dr., Round Rock, TX 78664 (rosemary.lee213@gmail.com)** Condition: Stage 4 (advanced) breast cancer. Total bills: \$16,778. **Donations: \$29,770. Add-on bills: \$28,987. Remaining: \$15,995.**
- 76. Kimberly Luckey: 5773 West Fork Rd., Darby, MT 59829** Condition: multiple heart surgeries. Total bills: \$37,987. **Donations: \$28,917. Remaining: \$9,070.**
- 77. Burton Mack: 3433 Montazuma Cir., Sacramento, CA 95826** Condition: hernia repair. Total bills: \$11,488. **Donations: \$1,631. Remaining: \$9,857.**
- 78. John & Rosa Martin: 252 S Kinzer Rd., Paradise, PA 17562** Condition: The Martins' young son, Daymon, underwent surgery. Total bills: \$12,128. **Donations: \$6,813. Remaining: \$5,315.**
- 79. Misty McCuen: 446 Oxbow Dr., Monument, CO 80132** Condition: thyroid cancer testing. Total bills: \$2,698.
- 80. Suzanne McDonald: 9211 Acorn Dr., Waco, TX 76712** Condition: heart valve replacement/aorta repair. Total bills: \$18,698. **Donations:**
- \$16,064. Add-on bills: \$3,800. Remaining: \$6,434.**
- 81. Joseph Medlock: 215 N. Pine St. #3602, Charlotte, NC 28202** Condition: achalasia (rare esophagus disorder). Total bills: \$21,481. **Donations: \$14,053. Add-on bills: \$888. Remaining: \$8,316.**
- 82. Shiela Meert: 28999 Westwynd Dr., Elkhart, IN 46516** Condition: diverticulitis/bowel surgery. Total bills: \$9,127. **Donations: \$2,711. Add-on bills: \$35,174. Remaining: \$41,590.**
- 83. Gary Miles: 1440 Westview Cir., Lynden, WA 98264** Condition: hip replacement. Total bills: \$32,051. **Donations: \$1,254. Remaining: \$30,797.**
- 84. Thomas Mills: 15906 Ryan Dr., Belton, MO 64012** Condition: myelodysplasia (blood condition). Total bills: \$26,849. **Donations: \$13,169. Add-on bills: \$15,636. Remaining: \$29,316.**
- 85. Rita Mitchell: 906 28th St. SW, Hickory, NC 28602** Condition: carotid artery surgery. Total bills: \$28,641. **Donations: \$18,396. Remaining: \$10,245.**
- 86. Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227 (vickieinhisgrace@yahoo.com)** Condition: surgery and other medical difficulties. Total bills: \$76,446. **Donations: \$67,584. Add-on bills: \$148. Remaining: \$9,010.**
- 87. Kerry Mott: 535 Tavern Ln., Columbia Falls, MT 59912** Condition: knee replacement surgery. Total bills: \$23,606. **Donations: \$909. Remaining: \$22,697.**
- 88. Joseph Mozley: PO Box 144, Hittervale, MN 56552** Condition: diverticulitis. Total bills: \$4,430. **Donations: \$691. Add-on bills: \$36. Remaining: \$3,775.**
- 89. Robert Neal: 50100 E. Town Hall Rd., Frazee, MN 56544** Condition: heart condition. Total bills: \$59,451. **Donations: \$22,553. Discounts: \$6,509. Remaining: \$30,389.**
- 90. Randall Neubauer: 7136 Tannery Rd. #26, Two Rivers, WI 54241** Condition: spinal surgery. Total bills: \$75,456. **Donations:**

How do I use the online 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 #130.

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

- \$2,904. Remaining: \$72,552.*
- 91. Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (georgia@frontier.com)** Condition: hip replacement. Total bills: \$72,516. *Donations: \$60,924. Add-on bills: \$180,968. Remaining: \$192,560.*
- 92. Alan Nortz: 164 Apollo Rd. SE, Carrollton, OH 44615** Condition: heart condition (arrhythmia). Total bills: \$29,126. *Donations: \$19,271. Remaining: \$9,855.*
- 93. Heather Page: 225 Empire Rd., Crofton, KY 42217** Condition: blood transfusion/surgery. Total bills: \$8,115. *Donations: \$2,119. Remaining: \$5,996.*
- 94. Gerry Parker: 3875 Hwy 114, Deaver, WY 82421** Condition: heart attack and surgery. Total bills: \$61,860. *Donations: \$2,381. Discounts: \$55,794. Remaining: \$3,685.*
- 95. Lisa Patterson: 9577 S. 161st W. Ave., Sapulpa, OK 74066** Condition: heart condition. Total bills: \$14,652. *Donations: \$9,895. Remaining: \$4,757.*
- 96. Melody Porth: 111 Mill St., Lexington, SC 29072** Condition: gallbladder surgery. Total bills: \$26,786.
- 97. Dana Price: 37961 Eastwood Rd., Hilliard, FL 32046** Condition: uterine cancer. Total bills: \$13,341. *Donations: \$9,782. Add-on bills: \$2,464. Remaining: \$6,023.*
- 98. Mike Reed: 1368 M Rd., Loma, CO 81524** Condition: hypertension. Total bills: \$9,601. *Donations: \$2,846. Add-on bills: \$6,464. Remaining: \$13,219.*
- 99. Kim Rees: PO Box 1417, Thayne, WY 83127** Condition: hip replacement. Total bills: \$8,523. *Donations: \$2,860. Add-on bills: \$111. Remaining: \$5,774.*
- 100. Derrick Richardson: 7108 Blue Beech Dr., Fort Wayne, IN 46815** Condition: shoulder replacement. Total bills: \$21,130. *Donations: \$13,898. Add-on bills: \$3,504. Remaining: \$10,736.*
- 101. Michael Rizzo: 6284 Towncenter Circle, Naples, FL 34119** Condition: hip replacement. Total bills: \$13,709.
- 102. Patricia Rodgers: PO Box 60, Mineola, TX 75773** Condition: knee replacement. Total bills: \$10,027. *Donations: \$4,745. Remaining: \$5,282.*
- 103. Joel Ruppert: 415 North Church St., Bethany, IL 61914** Condition: high blood pressure/aneurysm. Total bills: \$13,745. *Donations: \$1,858. Add-on bills: \$269. Remaining: \$12,156.*
- 104. Brenda Rutt: 111 Apple Blossom Circle, Lititz, PA 17543** Condition: cyst removal. Total bills: \$11,632. *Donations: \$3,394. Remaining: \$8,238.*
- 105. John Sanny: 3506 Nancy Place, Shoreview, MN 55126** Condition: torn rotator cuff. Total bills: \$10,581. *Donations: \$2,784. Remaining: \$7,797.*
- 106. Stephen Schmelzer: 330 North Barneburg Rd., Medford, OR 97504** Condition: heart attack/stent inserted. Total bills: \$3,215. *Donations: \$30,121. Add-on bills: \$31,522. Remaining: \$4,616.*
- 107. Angelica Segui-Kuhl: PO Box 190102, Atlanta, GA 31119** Condition: deviated septum. Total bills: \$19,611. *Donations: \$13,457. Remaining: \$6,154.*
- 108. Iva-Laura Self: 4607 Clay Ct., Fredericksburg, VA 22408** Condition: heart procedure. Total bills: \$3,392. *Donations: \$2,352. Add-on bills: \$3,420. Remaining: \$4,460.*
- 109. Cathy Seppanen: 44094 185th St., Vienna, SD 57271** Condition: hernia repair. Total bills: \$10,177.
- 110. Rhonda Shearer: 70 Clay Manor Ct., Springboro, OH 45066** Condition: achalasia (esophagus disease). Total bills: \$12,845. *Donations: \$18,246. Discounts: \$5,869. Add-on bills: \$40,993. Remaining: \$29,723.*
- 111. Pavel Smid: 679 N. Hill Rd., Kalispell, MT 59901** Condition: heart attack. Total bills: \$58,529. *Donations: \$38,231. Remaining: \$20,298.*
- 112. Richard Smithers: 818 Southmoor Ln., Round Lake Beach, IL 60073** Condition: groin injury. Total bills: \$24,005. *Donations: \$16,941. Remaining: \$7,064.*
- 113. Suzanne Speight: 4316 Wedgworth Rd., Fort Worth, TX 76133** Condition: tumor/cyst removal. Total bills: \$11,120. *Donations: \$6,352. Remaining: \$4,768.*
- 114. W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com)** Condition: osteoarthritis/hip replacement. Total bills: \$69,534. *Donations: \$60,079. Remaining: \$9,455.*
- 115. Ben Stoltzfus: 1302 Cedar Ave., East Earl, PA 17519** Condition: bypass surgery. Total bills: \$82,198. *Donations: \$34,128. Remaining: \$48,070.*
- 116. Pamela Strader: 105 S. Cuernavaca, Austin, TX 78733** Condition: abdominal aortic aneurysm. Total bills: \$70,911. *Donations: \$28,949. Add-on bills: \$113. Remaining: \$42,075.*
- 117. Ruth Stroup: PO Box 344, Weippe, ID 83553** Condition: Stage 4 (advanced) breast cancer. Total bills: \$7,912. *Donations: \$34,473. Add-on bills: \$53,042. Remaining: \$26,481.*
- 118. Elizabeth Unruh: 41276 202nd St., Yale, SD 57386** Condition: blocked artery/heart procedure. Total bills: \$40,666. *Donations: \$24,726. Add-on bills: \$1,558. Remaining: \$17,498.*
- 119. Denise Vanadore: 9064 Deer Trail Run, Hearne, TX 77859** Condition: surgery. Total bills: \$7,410. *Donations: \$285. Remaining: \$7,125.*
- 120. James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021** Condition: shoulder replacement surgery. Total bills: \$17,688. *Donations: \$38,350. Add-on bills: \$30,612. Remaining: \$9,950.*
- 121. Eva Wagler: 6957 N 550 E, Montgomery, IN 47558** Condition: heart condition. Total bills: \$8,788. *Donations: \$42,798. Add-on bills: \$67,257. Remaining: \$33,247.*
- 122. Corwin Walhof: 1715 15th St., Rock Valley, IA 51247** Condition: knee surgery and therapy. Total bills: \$9,595. *Donations: \$369. Remaining: \$9,226.*
- 123. Katharina Wall: PO Box 278, Deerfield, KS 67838** Condition: hip replacement. Total bills: \$14,750.
- 124. Tiffany Watkins: PO Box 814, Anderson, SC 29622** Condition: uterine fibroid surgery. Total bills: \$6,749. *Donations: \$1,097. Remaining: \$5,652.*
- 125. Michelle White: 2360 Salt Springs Rd., McDonald, OH 44437** Condition: diverticulitis and complications. Total bills: \$10,549. *Donations: \$1,645. Add-on bills: \$9,852. Remaining: \$18,756.*
- 126. Willie "Cliff" Wilson: 15664 Mountain Valley Place, Lakeside, CA 92040 (rockinw54@yahoo.com)** Condition: heart transplant. Total bills: \$4,000. *Donations: \$48,812. Add-on bills: \$101,754. Remaining: \$56,942.*
- 127. John Wolfe: 105 Ruth Ave., Hawthorne, NJ 07506** Condition: hernia repair. Total bills: \$21,992. *Donations: \$896. Remaining: \$21,096.*
- 128. Greg Worley: 1301 Robinwood, West Plains, MO 65775** Condition: torn rotator cuff. Total bills: \$7,999. *Donations: \$2,394. Add-on bills: \$2,710. Remaining: \$8,315.*
- 129. Cathy Wright: 582 Damien Cir., Gold Hill, OR 97525** Condition: achalasia (rare esophagus disorder) and botulism. Total bills: \$51,808. *Donations: \$47,422. Add-on bills: \$868. Remaining: \$5,254.*
- 130. Cheryl Wyant: 6600 W 45th St. N., Wichita, KS 67205** Condition: hip replacement. Total bills: \$13,620. *Donations: \$10,943. Add-on bills: \$2,779. Remaining: \$5,456.*

Meet your staff (continued from page 6)

During my youth, my dad was an associate pastor and my mom helped lead worship in our church. Therefore, nearly everything I was a part of was church-related. My siblings and I knew many of the “right” answers, but I never truly understood what it meant to have faith until some tough circumstances occurred within my family. At age 17, I had a revelation that God’s Word was real and not just a collection of articles or stories someone had thrown together. I gave my life to the Lord and never looked back.

I often lean on Hebrews 6:13 because it reinforces the greatness and power of God. This verse challenged and encouraged me at a point in my life when my heart didn’t believe that God “meant” His promises.

I met my wife, Kara, while working for University of the Nations. We live near Wooster, Ohio, with our one-year-old, Raelyn. We’re also expecting identical twins in February 2017! Outside of work, we keep busy renovating our 1879 home.

I enjoy reading many types of books but I especially like humorous fiction and books by British scholars and authors. I also read and listen to pieces that challenge my worldview. I believe it’s important because a healthy dose of challenging thought strengthens my Christian beliefs.



Rebecca Krenz: I grew up in a Christian home on a small sheep farm in Wadsworth, Ohio. I was homeschooled for many years and recently graduated from the nearby University of Akron with a degree in family and child development.

Before joining CHM’s Needs Processing team, I interned for Medina County’s Ohio State University Extension Office under the Family and Consumer Sciences Educator. The detailed work helped prepare me for my role at CHM: entering members’ medical bills into the ministry’s database and confirming that each charge is in accordance with the CHM Guidelines.

My favorite part about CHM is the Christian environment and that we can pray and speak about our faith regularly. Each day, we come together as a team and work to advance God’s kingdom. We’re constantly in prayer for members and we do our best to help them any way we can.

I’m grateful to my parents for their influence and strong, beautiful

example of walking closely with Jesus. At age nine I accepted Christ into my heart and was baptized by my father.

My childhood on the farm taught me many spiritual lessons. I saw firsthand how my father’s sheep trusted him. As he led, they followed because they knew he cared for them and would protect them. As a child of God, I look to my heavenly Father as my shepherd because I know that He, too, protects my steps from what I can’t see or understand. Psalm 23:1-4 talks about the Lord being our shepherd. It reminds me He is ever-present in our struggles and pain.

In January 2016 I married Mitchell Krenz and today we serve as youth leaders at Grace Church in Akron. We’re extremely blessed to have our families living near us; our parents, siblings and many extended family members are close by. We’re grateful to have their support, love and wisdom in our lives.

In my spare time, I like to camp, go on walks and explore God’s creation. I enjoy doing anything creative with my hands and am often working on one or more projects.

Open enrollment (continued from page 3)

In this case, as a CHM member, you adhere to the law by *not* participating in open enrollment.

Your requirement under the ACA is this: when you file your 2016 tax return next year, you must report on IRS Form 8965 that you were a CHM member for all or part of 2016. CHM will provide more information on this topic during the upcoming tax season. For now, you can visit chministries.org/affordablecareact

and chministries.org/taxes for more information, including the exact wording of the U.S. healthcare law.

Please don’t enroll in anything during open enrollment. Just let it roll past.

Upcoming Concerts

at the CHM Event Center

<p>1. Cana’s Voice & David Pendleton: Saturday, October 22nd, 7pm</p>	<p>3. The Hoppers & The Hall Sisters: Friday, December 16th, 7pm</p>
<p>2. The Browns Family & The Blackwood Brothers: Saturday, November 19th, 7pm</p>	

To purchase tickets for these events visit www.itickets.com or call 1-800-965-9324

*More information is available at fb.com/chmeventcenter
*CHM Event Center events are funded solely by ticket sales.**

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,

Thank you for caring and for praying for me and my family, especially at the time of my husband's passing. We are glad to be part of the CHM family.

Sincerely,

Suzanne Thompson
Leslie, MI

Dear CHM Staff and Members,

I used to work for one of the largest medical facilities in the world. As an employee, I didn't think there was a better option for medical benefits than what we had, but I was wrong.

After working for 24 years, I left my position. Unfortunately, my husband's employer offered no health benefits, so we were concerned about what to do.

Three years ago I heard about Christian Healthcare Ministries at our church and hopped online to check it out. After prayer and a few phone calls, we chose CHM.

This year, Tom suffered a heart attack and I broke my arm. We learned a huge lesson: to trust God with *all* our needs, not just

some. Every financial need was met in full, and we knew other Christians were praying for us. We felt your prayers.

Thanks be to God for this lesson, and thanks to all involved in meeting our financial and spiritual needs. I recommend CHM to other believers. Never underestimate the power of God and a loving, giving group of Christians!

Sincerely,

Tom & Gloria Rueber
Rochester, MN

Dear CHM,

I just wanted to give a shout out for your provider list at chministries.org/providerlist and specifically for listing Easy Lab Work. A year ago, our local lab at the clinic charged us over \$800, and that was just for one visit. Easy Lab Work's charge for the same tests is less than \$250! Thank you for helping me save a considerable

amount of money.

Sincerely,

Robert Bixler
Hannibal, MO



Dear Friends at CHM,

We want to express our deepest gratitude for all the love and prayers you sent our way during this very difficult time. All the financial support from CHM has lifted a tremendous load. Only God knows the reward that waits in heaven for all those who faithfully give with a heart to serve. May God bless each and every one who played a part.

Sincerely,

Rey, Julie, Stephen and Maria
Edinburg, TX

Dear CHM,

My wife and I have been members for about five years and CHM has been a "financial lifesaver" during my battle with cancer. We're owners of a tax and book keeping firm. My wife is a CPA and I do

See "Letters to CHM," page 14

Bring-a-Friend (continued from page 3)

Information Packs to members who wish to hand them out (visit chministries.org/getmoreinfo). The packets include the CHM Guidelines and a recent newsletter.

- d. **Website:** CHM's website explains the various programs, costs and "hot-topic" questions and answers. You and your friends can view the ministry's Guidelines (chministries.org/guidelines) or informational,

testimonial and media-related videos (chministries.org/videos). Encourage friends to check out our frequently asked questions (chministries.org/faqs) or get answers to specific questions (chministries.org/contactus).

- 2. To make sure you receive Bring-a-Friend credit, encourage your friend to put your name and member number in the referral field of his or her online or

printed application so you can receive proper recognition. This is important because it's the only way our staff will know that you're the one who referred your friend.

- 3. After your friend submits their third monthly financial gift, you automatically receive one month of your CHM membership—free!

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

If knee cartilage is gone, should repeated injections still be avoided?

Q: When you write a more in-depth article on knee health care, will your suggestions change for someone who has little knee cartilage appearing on their X-rays? My mom is 83 and probably has some arthritis in her knees, but I believe the main issue is reduced cartilage. I've included below some quotes from your article on page 13 of the CHM August newsletter:

Avoid further cortisone injections.

Repeated cortisone injections can weaken connective tissue and "thin" the bone.

My mom has been doing this every three months for two years. Does this still apply with her condition?

Consider prolotherapy or platelet rich plasma (PRP) injection (via orthopedics or sports medicine).

Would this be beneficial for my mom's condition?

Consider Synvisc® or similar "cartilage" injections if prolotherapy or PRP injections are ineffective.

My mom plans to try this soon. Thank you.

A: The short answer is yes—with a few caveats.

If there truly is advanced joint degeneration, there is probably very little connective tissue (cartilage, ligament) with which to work. While some professionals claim that repeated steroid injections into a joint or connective tissue is harmless (and possibly helpful), a considerable body of research does raise concerns about its adverse effect on connective tissue and bone.

Nevertheless, if that's the only treatment option other than enduring pain and

eventually undergoing total knee replacement, it may not be a bad idea as long as relief lasts for a long time. Most people who receive repeated steroid injections will notice an ever-shortening period of relief from pain and immobility.



The other treatment options noted above don't raise the same concern of weakening or thinning tissue. Thus, my recommendation is to give them a trial of two or three injections and see if there is a sustained response.

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)

demonstrating that whenever I stopped tracking my energy intake and expenditure, my weight inevitably crept up. Conversely, when I logged my stats faithfully over a period of time, my weight was brought back under control.

Set a cap on your energy intake

As part of tracking, you'll need to establish a daily limit of how many calories you'll consume.

However, don't be surprised if the estimates from the web apps are actually too high. I've never lost much weight using the typical caloric limit that so-called experts say is right for me. Invariably, it's several

hundred calories too high for my six-foot frame. For example, I have to keep my target energy intake capped at about 1,200 calories per day—not the 1,800 or so usually recommended for weight loss—to lose a pound each week.

In fact, as I get close to my ideal body weight, I have to cut it even more—1,000 calories per day—to break through the "barrier" that my body seems to have set to preserve my weight.

Avoid non-nutritious sweets (empty calories) and starchy foods

I find I can eat more food that I like and stay under the energy cap if I skip breads

and high-sugar beverages and foods. For example, if I have a sandwich, I often make it without the top piece of bread and eat the sandwich "open-faced."

Why is a cap so important? The answer is because our bodies seem to have an almost infinite capacity to store fuel. Imagine what your car would look like after a while if it had a gas tank with an infinite ability to expand, and every day you used a little bit of gas but replaced it with more fuel than you burned. It wouldn't be long before the gas tank would dominate your car's size, volume, and appearance. Similarly, if we frequently consume more fuel (food) than we burn, our "tank" (body fat) will continue to expand.

Letters to CHM (continued from page 12)

tax returns. Our clients are always asking what to do because of the health care law, and I'm able to share with them my story and the CHM story.

Thank you for providing us with the flyers we requested to help spread the news about CHM; they're displayed in our office. When we purchased our company and I left my previous job, we couldn't find affordable health insurance. Then, a good friend mentioned CHM. Thank you for being an answer to our prayers.

Sincerely,

Russell Sage
Austin, TX

Dear CHM,

I first joined CHM in the early 1990s when I was a single parent without health insurance. CHM gave me great comfort, and I didn't have to worry about catastrophic medical bills in the case of an emergency.

I also took great pleasure in sending my monthly check for someone in need.

I later took a position at a company that offered great health care benefits, so I discontinued my CHM membership. But in 2005, I once again found myself without healthcare cost provision because I left my job to start my own business.

Immediately, I returned to Christian Healthcare Ministries. I enjoy that my money goes directly to those in need instead of contributing to a health insurance company's profit. I have

reconnected with the joy of sending monthly cards of encouragement to fellow brothers and sisters in Christ.

Though I have since closed my business and work for my county, I can't imagine ending my membership with CHM. The peace and joy I feel when sending my monthly check and cards of encouragement is priceless. I'm blessed to contribute to this meaningful ministry every month, and I plan to continue for as long as I'm able.

God bless,

Richard Poudrier
Salem, OR

Dear Wilma,

Thank you (and your team) for the great work they have done in sharing for my hospital bill. I'm very grateful. I wish the Lord's richest blessings upon you and CHM for the work you do for Him.

I want to acknowledge the role that Christian Healthcare Ministries has played in making his birth easy. We weren't concerned with the financial part of his birth and were able to focus on Maximus and my wife's wellbeing.

I have friends who have health insurance, and their deductible is \$7,500. While they enjoyed having several children, each birth created a new financial burden.

Thank you for this valuable ministry which is, without a doubt, far superior to any health insurance plan.

With much gratitude to God,

Rev. & Mrs. Michael Habib
Twin Falls, ID

Dear CHM,

I am part of a company group that joined CHM. I recently received a check for my medical need; thank you. I made sure to share the news with the leaders of my organization. Since we are new to Christian Healthcare Ministries, it's an encouragement to see that this ministry really works! And, personally, I'm blessed to see my medical expense shared through the kindness and faithfulness of other members.

Thank you for what you do,

W. Bruce Davison
Whiting, NJ

Dear CHM staff,

Thank you for so faithfully serving us. We couldn't have gone through our medical ordeal without you all. Please accept the enclosed donation to the Prayer Page.

God bless all of you,

Dianne Bakke
Bigfork, MN

Dear CHM Members,

*Your name was unknown,
But you've taken the time.*

*You heard of my sickness,
And dropped me a line.*

*You're lifting me up,
Before heaven's throne.*

*Though strangers on Earth,
We're God's family—His own.*

*You've encouraged my spirit,
And so warmed my heart,*

*Thro' such kindness and love,
You've shown on your part.*

*And my body is healing,
More strength for each day.*

*Your prayers have been heard,
The Lord's grace all the way!*

*One day we shall meet,
In glory so bright,*

*As we worship the Lamb,
Our eternal delight.*

*Till then, let me thank you,
For continuing in prayer.*

*Thro' Earth's trials we journey,
But each step in His care.*

**Howard Miller
Menifee, CA**

Sincerely,

Lavern Graham
Clearville, PA

Dear CHM,

It is with great joy that we welcomed our first child, Maximus Joseph Habib, into the world. The delivery was smooth, and both he and mom are doing well.

CHM legal notices

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

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

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

Michelle Armstrong: PO Box 204, Gresham, OR 97080 Michelle has T-cell lymphoma; please pray.

Valerie Haynes: 3207 Liberty Church Rd., Macon, GA 31216 Valerie’s husband passed away. Please keep Valerie in prayer.

Joseph Orlando: 6100 Jameson Cir., Pace, FL 32571 Joseph has been in the hospital over a year with complications from surgery.

Inger Barberg: 3901 High Street, Everett, WA 98201 Inger has bleeding ulcers.

Kimberly Johnson: 8103 Arch St. Pl., Madison, AL 35758 Kimberly has brain cancer and is unable to speak.

Jonathan & Rachel Tankersley: 453 S. 1550 W., Pingree, ID 83262 Rachel is in a coma following a car accident.

David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462 David needs a heart transplant and requests prayer.

Isaac & Destinie Krabill: 29830 Goracke Ln., Shedd, OR 97377 The Krabills’ preborn baby has spinal problems and fluid on the brain.

Charles Tracy: 915 Swilling Rd. Eastanollee, GA, 30538 Charles had emergency heart surgery.

Joanna Davison: 9427 Woodcrest Dr., Shreveport, LA 71118 Joanna has pain and fatigue from a liver issue.

John McDaniel: 204 Latrobe St., Suite 3, Grafton, WV 26354 John had a heart attack; please keep him in prayer.

Fern Utz: 671 Deere Creek Rd., Atmore, AL, 36502 Fern had an aneurysm.

Mike Gordon: 198 Madison Ave, Danville, KY 40422 Mike’s wife, Janice, passed away unexpectedly.

Marsha Miller: 1486 Northway Dr., Lynden, WA Marsha has breast cancer.

Mervin & Sarah Witmer: 14204 Doty Rd., New Haven, IN 46774 Sarah, a young mom, has cancer.

Christian Healthcare Ministries

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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.