



CHM

Christian
Healthcare
Ministries

November
2016

**CHM marks
third year as**



 **Nine phrases
medical providers
love to hear**

Member receives discounts of
\$300,000

 **Brother's Keeper
billing change**

**Can natural
treatments
shrink fibroids?** 

Preventing the
"Four Horsemen"
of disease (part 4)



Health cost sharing
is complicated, **BUT NOT
FOR YOU**

The Guidelines are
CHM's **"GPS"**



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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The CHM Guidelines: the rule book, owner's manual, and GPS for your ministry experience

We've focused a great deal in the newsletter and in the Monthly Gift Form letter on a vital, crucial, absolutely essential element of your CHM membership: the ministry's Guidelines.

To a degree, the Guidelines are the rule book in the baseball umpire's back pocket.

They're the owner's manual that comes with the new car. The Guidelines are the GPS that guides you (without recalculating) where you want to go.

The Guidelines are sent to each prospective member in the CHM Information Pack. New members receive a copy in their ministry Welcome Pack. The Guidelines also can be accessed any time—by anyone—on the CHM website at chministries.org/guidelines.

Your CHM staff must follow the Guidelines because they serve and protect you and every other ministry member.

I've written before—because it's frequently on my heart—that difficult moments are created when members ask the ministry to do things it can't do. Sometimes, when it's explained to a member that the Guidelines don't permit, for example, a bill submitted by a Silver-level

member to be shared at the Gold level, the answer is, "I didn't read the Guidelines."

That's not a reason to ignore the Guidelines, as even that member will eventually acknowledge.



To return to the earlier metaphors, it's somewhat like asking the umpire to declare a runner "safe" because the hitter believes he hit the ball hard enough to have gotten a base hit. The rule book says no, and it can't be interpreted otherwise.

Reading the Guidelines and revisiting them before submitting medical bills for sharing creates the best possible CHM experience for you.

We understand that the Guidelines aren't exactly what someone would take to the beach for pleasure reading. However, we have worked on the Guidelines extensively to make them as clear as we can and avoid unnecessary "legalese" language.

A Guidelines subject we hope members consider carefully—both before and after they join CHM—is the ministry's three participation levels: Gold, Silver, and Bronze. Knowing you're in the right program for your needs will reduce concerns when it comes time to share medical

bills.

We recommend the Gold level to all members because it provides the most services. Silver and Bronze are useful and valuable, but they don't do all the things that are available through the Gold program.

When a Silver or Bronze member submits medical bills, and then switches to Gold, those bills can't be shared at the Gold level. Per the Guidelines, the bills will be shared at the member's participation level at the time the member started having signs or symptoms—even if you haven't yet been to the doctor or received treatment.

Any new bills incurred at the Gold level after that medical incident is over will be shared at Gold. (The definition of "medical incident" is also found—of course—in the Guidelines.)

That's just one example of what the Guidelines explain. From front to back, the Guidelines are valuable to you, and for you.

On behalf of the entire CHM staff and membership, thank you for being part of this ministry.

CHM marks third year as BBB Accredited Charity

Christian Healthcare Ministries is in its third year as a Better Business Bureau (BBB) Accredited Charity. The ministry is the only health cost sharing organization to earn this distinction.

To earn BBB charity accreditation, CHM in 2013 applied and met 20 charity accountability standards on organizational governance; policy and reporting effectiveness; spending money; the truthfulness of the charity's representations and materials and its willingness to disclose financial and other information to the public.

"Being a BBB Accredited Charity is both a great honor and an important responsibility," said Roger Kittelson, CHM vice president and chief financial officer. "This designation is not easily achieved or

met by every charitable organization—in fact, only two percent of BBB-reviewed charities are accredited. The standards CHM meets go beyond the accountability requirements of local, state, and federal laws and regulations."

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-Roger Kittelson, CHM Vice President and CFO

For more than 100 years the BBB has been nationally respected for its objectivity and its ratings of business and charitable organizations.

The BBB's charity

review of CHM includes financial information; relevant dates; key personnel; evaluation conclusions; and contact information. Website visitors can also view the BBB's list of charity accountability standards. To view the CHM

page, go to bbb.org, narrow your search results by selecting "Charities" and type "Christian Healthcare Ministries" into the search box.

CHM abides by the Better Business Bureau Standards of Trust, which are: build trust; advertise honestly; tell the truth; be transparent; honor promises; be responsive; safeguard privacy; and embody integrity.

"Being a BBB Accredited Charity—along with other factors like our extremely low administrative expense—is one way to assure our members and prospective members that the ministry operates in a way that glorifies God and serves fellow believers," said Kittelson. "CHM is a trustworthy way for Christians to meet their healthcare costs."



Nine phrases medical providers love to hear

By Rhonda Barfield, St. Charles, Mo.

Imagine this: you're facing another day of work, and for most of the eight hours you're on the phone, you'll be talking with customers. Some will be unreasonable, rude or even nasty. But sometimes, a few treat you with respect and kindness. They are the ones who brighten your day.

This scenario describes the life of customer service representatives. If you've ever called medical providers about your bills, you've spoken with them. Hopefully you've been nice. Even if you haven't, here are some key phrases to use—when you call again—that they'll appreciate hearing:

How are you today? If my wait time is long, I try to start the phone conversation

 right with something like, "Busy day, isn't it?" or "I'll bet you can hardly wait for the weekend." I smile and use light humor to help keep the discussion relaxed and positive.

 **I want to start paying this bill as soon as possible.** I use this phrase because it gets representatives' attention and proves to them that I'm serious about payment. Sometimes my family's bills have totaled tens of thousands of dollars and I could only manage \$10 a month while waiting for Christian Healthcare Ministries' reimbursement check to arrive. Providers appreciate some

kind of monthly installment, even if it's small.

 **What do you suggest for a payment plan?** Most providers have a formula they use when calculating monthly payments. I hope to get them on my side by learning what they expect. Garage sale shoppers do this all the time when they ask, "How much do you want for this?" In the same way, inquiring about the "payment plan price" makes representatives more open to negotiating.

Lifestyle recommendations to prevent a visit from the “Four Horsemen” (part 4)

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

Last month’s article said that age-related slowing of the metabolism doesn’t have to occur. If we maintain muscle mass through strength training and aerobic exercise, our basic metabolic rate (BMR) will stay very close to what it was during our youth. Therefore, my weight management lifestyle includes several components. I’ve already explained the critical importance of setting a cap on your energy (calorie) intake and tracking *all* your energy consumption and expenditure.

Part 4 of Dr. Jacobson’s response:

Move while you’re at your desk. Years ago I built a box-like platform with a slide-out tray for my keyboard. It’s about 30 inches tall and sits on my desk so I can stand while working at the computer. My goals were to improve my posture and burn more energy. Though it helped my posture, it made

little difference in my energy expenditure.

After doing some online research a few months ago, I ordered a FitDesk (thefitdesk.com) through Amazon.

After assembling it, I made some modifications that have worked well for me. I removed the desk attachment from the FitDesk, which enabled me to slide a stationary bike under the keyboard tray and right up to the monitor. Now I can sit erect and pedal gently while working.



Pedaling too furiously prevents efficient typing or writing, but a gentle pace allows me to burn about two calories per minute (about twice as much as I would burn standing still). It took a little while to get used to it, but I’m pleased with the results.

Get at least 30 minutes of aerobic exercise per day, six days per week (180 minutes total). It’s difficult to overstate the benefits of regular exercise.

Over the last eight years I’ve learned to enjoy running. Borrowing the idea from a book, I run three times each week and

vary the pace from leisurely to more strenuous. On days I don’t run I play tennis or bicycle by using the FitDesk or hitting the road.

Strength train at least three times per week. Since I travel a lot, I consulted a physical trainer to help keep my fitness on track. He taught me a number of exercises that can be done without equipment (abdominal crunches, push-ups, chair dips, etc.).

He also introduced me to TRX Training. TRX was developed by a U.S. Navy SEAL who wanted a portable workout method he could use when he deployed. TRX trainers say to “make your body your machine,” and leverage the weight of your body against the muscles you want to work. My wife and I both love the system and I take my training equipment with me almost every time I travel.

Prioritize fitness near the top of your daily list. Anything I want to make into a daily discipline needs to happen early in the day. If I put it off until later in the day, it’s far less likely to get done. Other needs, concerns, and fatigue will mount as the day goes on.

If you have trouble doing a full 30-minute workout before work, split it up. Exercise 10

See “*The Four Horsemen*,” page 13



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

Health cost sharing is complicated—but not for you

The world of health care costs is confusing, but not if you're a CHM member.

Though every health care situation is different, in most cases there are only two things you need to do:

1. Send your CHM Needs Processing Forms (available at chministries.org/needsforms) and itemized medical bills* to us within six months of the date of service.

An itemized bill—not the same as a receipt showing payment—contains the following information:

- patient name
- date of service
- place of service
- procedural (CPT) codes
- itemized charges

2. Ask your health care provider(s) for a discount, apply for any available financial assistance and set up a payment plan until your bills are shared by CHM.

Members sometimes ask why it generally takes 90 to 120 days to process medical bills for sharing from the date they arrive at CHM.

It's because we handle the complicated part of health care costs so you don't have to.

The CHM staff performs the following tasks to share your bills:

- We scan thousands of medical bills and other correspondence into our computer system each day.
- We check to see if all necessary information has been received (see above) and contact you if anything is missing.
- We scrutinize each bill for duplicates or errors.
- We evaluate each medical charge for sharing eligibility using the CHM Guidelines.

- We often contact health care provider(s) to make sure the highest discount is obtained. This step alone can take several weeks and a number of follow-up phone calls to the provider, but it saves the ministry hundreds of thousands of dollars and helps keep your monthly financial gifts low.
- We perform a final “audit” of each bill to make sure the correct amount is sent to you.

In addition, CHM is taking the following steps to improve our service to you and our rapidly-growing family of believers:

- **Automation:** We're using technology to speed our processes without compromising members' sensitive health

information.

- **Training:** With a swiftly growing membership, we're adding more staff members

to maintain

the highest level of member care and satisfaction while keeping costs low.

CHM staff members are cross-trained in multiple departments so they can quickly assume new roles or fill in as needed, which also speeds bill sharing time.

- **Education:** We want you to be

See “Not complicated,” page 12



CHM and medical transportation costs

A friendly reminder: **CHM cannot share bills for most medical transportation costs.** These costs are only shared for Gold level members if the following criteria are met:

- you are in a life-threatening situation (as noted in your medical records) *and*
- you are transferred from one hospital to a nearby hospital that can provide the necessary services *and*
- the reason for the transfer is because the first hospital cannot adequately care for you. (Note: The hospital or facility to which you are transferred must be the nearest hospital able to provide the care you need.)

services are available in your area. For example, one member who lives in a rural area told us that she recently contacted a trustee in her township. The trustee explained that any ambulance ride for her or one of her immediate family members would only cost \$90 and this special price is available to any of the township's residents.



Other members have reported they pay for medical transportation services through

their taxes and have no out-of-pocket expenses at the time of transport.

Editor's note: More information can be found in CHM Guideline U (chministries.org/guidelines).

Medical transportation costs are not shared at the Silver or Bronze levels. We encourage you as a CHM member to find out what medical transportation

Prayer Page participant sees \$300,000 in discounts, CHM members helping to share remaining bills

By Jeff Bathiany, Mandan, N.D.

I'm a Missouri River riverboat pilot and a fan of financial expert Dave Ramsey. I first heard about Christian Healthcare Ministries while listening to Dave's radio show. I had no health insurance but was intrigued by the concept of Christians sharing each other's medical bills, so I joined CHM in July 2015.

I was born with Tourette syndrome and have had symptoms since I was seven years old. I wasn't undergoing treatment at the time I joined the ministry and, in fact, knew nothing about CHM's programs for pre-existing conditions. I was simply excited to be part of a Christian health cost sharing ministry and have provision for any future medical costs.

Eventually I learned I needed surgery because the Tourette syndrome caused severe cervical spinal stenosis. The price was staggering—almost \$350,000. The surgery

center staff wanted 75 percent upfront to perform the surgery.



I explained that I'm a CHM member and that my condition is pre-existing so there was no way I could come up with the money in advance. I did set up a payment plan and, miraculously, my bill was discounted to \$44,000—a reduction of 87 percent!

Sadly—and despite the surgeon's optimism—the surgery wasn't successful and my condition continues to worsen. I sincerely appreciate your ongoing prayers for healing, patience and perseverance.

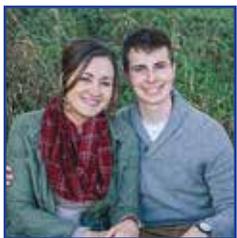
The good news is that soon after the surgery I heard about the Prayer Page, one of CHM's programs for pre-existing conditions. The staff was friendly and helpful and I had no problems filling out the paperwork to be listed in the monthly newsletter. So far, members have

voluntarily donated to share \$27,606 of my \$44,000 in remaining bills and I continue to receive checks from the CHM office each month.

My Prayer Page experience has been nothing short of a miracle. The funds I received from all the wonderful members have been a game changer for me. I never expected that. Also, the many cards

See "Bathiany testimony," page 11

Meet your CHM staff: Cara Mancari and Havilah Spengler



Cara Mancari: I recently graduated from Moody Bible Institute (Akron, Ohio extension site) with a degree in biblical studies.

While in school I interned with the young adult ministry at Grace Church in Akron, and then accepted a position as the church's First Impressions Coordinator. Each role strengthened my

creativity and developed my event and project coordination skills.

As CHM's Conference Coordinator, I now oversee the details and logistics when CHM participates at a number of Christian conferences to share with families how the ministry can affordably and biblically meet their healthcare needs. It's a privilege to help share the CHM story.

See "Meet your staff," page 11

Brother's Keeper annual fee billing change won't affect your wallet

Brother's Keeper is making a billing change, but it won't affect your wallet.

The \$40 per-membership 2017 annual fee will be billed in January rather than November. This means that Brother's Keeper members will see the charge for their 2017 annual fee appear on their January 2017 Brother's Keeper billing statement.

Again, there's no need for members to send their 2017 annual fee until they receive their next Brother's Keeper billing statement.

If you're not a Brother's Keeper member, now is the time to join this low-cost solution to catastrophic medical bills. To learn more, visit chministries.org/catastrophicbills.

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

November 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. **Donations: \$2,149. Remaining: \$19,368.**
- 2. Danny Arnold, Sr.: 487 Trestle Way, Conway, SC 29526** Condition: knee replacement and complications. Total bills: \$7,540. **Donations: \$9,184. Add-on bills: \$6,073. Remaining: \$4,429.**
- 3. Robert Ashba: 1041 Margie St., Summerton, SC 29148** Condition: knee replacement. Total bills: \$38,983. **Donations: \$23,188. Remaining: \$15,795.**
- 4. Sage Bainter: 245 Deadman Canyon Rd., Big Timber, MT 59011** Condition: hip replacement. Total bills: \$25,608. **Donations: \$15,912. Remaining: \$9,696.**
- 5. Kyle Barnes: 194 Elm St., Covington, GA 30014** Condition: rare heart condition. Total bills: \$61,443. **Donations: \$42,458. Add-on bills: \$2,041. Remaining: \$21,026.**
- 6. Sherrie Barton: PO Box 2232, Stephenville, TX 76401** Condition: hip replacement. Total bills:

\$13,264. **Donations: \$3,403. Remaining: \$9,861.**

- 7. Gil Bates: PO Box 544, Rocky Top, TN 37769** Condition: diverticulitis. Total bills: \$14,674. **Donations: \$5,087. Remaining: \$9,587.**
- 8. Jeff Bathiany: 311 37th St. #2B, Marathon, FL 33050** Condition: Tourette syndrome/cervical spinal stenosis. Total bills: \$44,000. **Donations: \$27,606. Remaining: \$16,394.**
- 9. Kathy Baxter: 292 Alcodia Dr., Orofino, ID 83544** Condition: total hip replacement. Total bills: \$18,981. **Donations: \$13,142. Remaining: \$5,839.**
- 10. Addi Bennett: PO Box 374, Kersey, CO 80644** Condition: heart ablation. Total bills: \$12,321. **Donations: \$7,542. Add-on bills: \$58,797. Remaining: \$63,576.**
- 11. Kathleen Bishop: 2539-1 Shoal Creek Church Rd., Shelby, NC 28152** Condition: heart blockage. Total bills: \$20,779. **Donations: \$10,256. Remaining: \$10,523.**
- 12. Guy Bolin: 5852 Highway 27, Center Point, TX 78010** Condition: artery procedure. Total bills: \$8,331. **Donations: \$832. Remaining: \$7,499.**
- 13. Roman Borntreger: 1321 E. Main St., Linn, MO 65051** Condition: knee replacement. Total bills: \$20,500. **Donations: \$10,186. Remaining: \$10,314.**

autoimmune disease. Total bills: \$13,013. **Donations: \$18,823. Add-on bills: \$15,349. Remaining: \$9,539.**

- 16. David T. Campbell: PO Box 453, Powell, WY 82435 (dave@davecampbelloutdoors.com)** Condition: spinal stenosis/laminectomy. Total bills: \$50,746. **Donations: \$40,479. Remaining: \$10,267.**
- 17. David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462** Condition: congestive heart failure and diabetes complications. Total bills: \$63,506. **Donations: 22,449. Add-on bills: \$1,420. Discounts: \$35,998. Remaining: \$6,479.**
- 18. Roland Carson: 22661 CR 3313, Chandler, TX 75758** Condition: bladder cancer. Total bills: \$11,072. **Donations: \$1,093. Remaining: \$9,979.**
- 19. Carmen Catalano: 682 Candlewood Hill Rd., Higganum, CT 06441** Condition: cataract surgery. Total bills: \$12,893. **Donations: \$1,273. Remaining: \$11,620.**
- 20. Janet Charon: 200 Deer Mountain Rd., Walnut Shade, MO 65771** Condition: hysterectomy. Total bills: \$7,350. **Donations: \$726. Remaining: \$6,624.**
- 21. David Cooper: PO Box 134, Woodland, NC 27897** Condition: heart procedure. Total bills: \$47,249. **Donations: \$31,065. Remaining: \$16,184.**
- 22. Jane Cowart: PO Box 1613, Haines, AK 99827 (wcowart@57@live.com)** Condition: fibroid tumors/hysterectomy. Total bills: \$54,887. **Donations: \$47,139. Remaining: \$7,748.**
- 23. Valerie Craft: 116 Gregory Rd., Conroe, TX 77304** Condition: cerebral aneurysm. Total bills: \$39,651. **Donations: \$3,924. Remaining: \$35,727.**
- 24. Marsha Davis: 285 Sandra Lane, Cleveland, GA 30528** Condition:

Prayer Page Giving

Prayer Page total needs remaining this month: \$2,414,898

Each need would be met **in full** if each member family contributed **\$23.65** this month or **\$7.89** for the next three months.

These amounts are suggestions; please consider giving today.

14. Nathan Brower: 11690 Highland Colony Dr., Roswell, GA 30075 Condition: surgery for pectus excavatum (congenital condition). Total bills: \$63,779. **Donations: \$33,913. Remaining: \$29,866.**

15. Kathleen Brubaker: 110079 SE 50th Ave., Sawyer, KS 67134 (dkbru90@gmail.com) Condition:

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

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

- foot infection/surgery. Total bills: \$32,736.
- 25. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com)** Condition: intervertebral disc disorder. Total bills: \$61,534. **Donations: \$55,841. Add-on bills: \$500. Remaining: \$6,193.**
- 26. Judy DeHaan: 624 Rocking Horse Dr., Bozeman, MT 59718** Condition: knee replacement. Total bills \$16,416. **Donations: \$2,278. Remaining: \$14,138.**
- 27. Lowell Devitt: 47961 258th St., Brandon, SD 57005** Condition: heart attack and procedure. Total bills: \$46,833. **Donations: \$30,376. Remaining: \$16,457.**
- 28. Stephen Doutrich: 2 Hemlock Dr., Lancaster, PA 17602** Condition: degenerative disc disease. Total bills: \$12,340. **Donations: \$1,021. Remaining: \$11,319.**
- 29. Joseph Driscoll: PO Box 5403, Abilene, TX 79608** Condition: hiatal hernia surgery. Total bills: \$7,308.
- 30. Doris Duncan: 5026 Mayfair Rd., North Canton, OH 44720** Condition: knee replacement. Total bills: \$32,596. **Donations: \$3,218. Remaining: \$29,378.**
- 31. James Eberly: PO Box 504, Terre Hill, PA 17581** Condition: osteoarthritis/knee replacement. Total bills: \$18,746. **Donations: \$17,167. Add-on bills: \$2,775. Remaining: \$4,354.**
- 32. Donna Eby: 2255 W Miner Rd., Wickenburg, AZ 85390** Condition: nasal polyp surgery. Total bills: \$14,107.
- 33. Sandra Erlenbach: PO Box 577, Millersport, OH 43046** Condition: arthritis/knee replacement. Total bills: \$63,554. **Donations: \$25,645. Discounts: \$111. Add-on bills: \$3,408. Remaining: \$41,206.**
- 34. Bobbie Flowers: 113 Lawrence Rd., West Columbia, SC 29170** Condition: gallbladder surgery. Total bills: \$17,558. **Donations: \$12,717. Remaining: \$4,841.**
- 35. Brenda Fox: 8601 Wakefield Dr., McKinney, TX 75070** Condition: spinal stenosis. Total bills: \$46,409. **Donations: \$32,821. Add-on bills: \$9,044. Remaining: \$22,632.**
- 36. Kathy Gaffney: 40202 Pipestone Rd., Magnolia, TX 77354** Condition: pelvic organ prolapse. Total bills: \$15,115.
- 37. Janice Garbet: 20319 Elder Rd., Granby, MO 64844** Condition: spinal stenosis. Total bills: \$19,844. **Donations: \$2,084. Remaining: \$17,760.**
- 38. Karen Garibay: 300 Modene Ave., Waxahachie, TX 75165** Condition: heart attack/triple bypass surgery. Total bills: \$141,187. **Donations: \$33,200. Discounts: \$16,187. Remaining: \$91,800.**
- 39. Candace Garner: 3756 Rd. 84, Lingle, WY 82223** Condition: ureter repair. Total bills: \$34,476. **Donations: \$27,426. Add-on bills: \$2,188. Remaining: \$9,238.**
- 40. Cora Garth: 27460 Pierce St., Southfield, MI 48076** Condition: hysterectomy. Total bills: \$15,034. **Donations: \$10,383. Remaining: \$4,651.**
- 41. Mark Gasster: 3656 Harkness St., Napa, CA 94558** Condition: epilepsy. Total bills: \$11,682. **Donations: \$14,756. Add-on bills: \$60,178. Remaining: \$57,104.**
- 42. Natalya Goncharova: PO Box 349, Maple Valley, WA 98038** Condition: carotid tumor surgeries. Total bills: \$13,749. **Donations: \$17,593. Add-on bills: \$32,093. Remaining: \$28,249.**
- 43. Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528 (wellmangraber@hotmail.com)** Condition: atrial fibrillation/heart ablation. Total bills: \$76,810. **Donations: \$62,675. Add-on bills: \$5,171. Remaining: \$19,306.**
- 44. Roger Graber: 3258 E. 800 N., Plainville, IN 47568** Condition: ACL/meniscus tear. Total bills: \$16,755. **Donations: \$9,626. Add-on bills: \$1,023. Remaining: \$8,152.**
- 45. Beth Grimm: 428 E. Orange St., Lancaster, PA 17602** Condition: herniated disc. Total bills: \$15,872. **Donations: \$5,753. Add-on bills: \$27,353. Remaining: \$37,472.**
- 46. Timothy Grubb: 3520 6th Ave., Beaver Falls, PA 15010** Condition: elbow/arm surgery. Total bills: \$34,118. **Donations: \$14,560. Remaining: \$19,558.**
- 47. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118** Condition: heart condition. Total bills: \$41,766. **Donations: \$34,149. Add-on bills: \$1,591. Remaining: \$9,208.**
- 48. John Harvey: 3450 Tyler Ave., Ogden, UT 84403** Condition: MRSA, diabetes. Total bills: \$4,325. **Donations: \$427. Discounts: \$3,645. Add-on bills: \$5,617. Remaining: \$5,870.**
- 49. Jeffrey Hegstrom: 11802 Summerhaven Circle, Gulfport, MS 39503** Condition: surgery for shattered elbow. Total bills: \$19,238. **Donations: \$15,045. Add-on bills: \$1,482. Remaining: \$5,675.**
- 50. Forrest Holdeman: 3386 Old Hwy. 61 S., Leland, MS 38756** Condition: hernia repair. Total bills: \$25,024. **Donations: \$15,126. Remaining: \$9,898.**
- 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: \$25,434. Remaining: \$72,561.**
- 52. Casey Hooley: 35995 Polly Farm Ln., Lebanon, OR 97355** Condition: anemia. Total bills: \$11,462. **Donations: \$2,693. Remaining: \$8,769.**
- 53. Robert Hough: 1120 Huffman #345, Anchorage, AK 99515** Condition: pacemaker replacement. Total bills: \$13,485.
- 54. Vicki Hudson: 6610 St. Rt. 47 W., DeGraff, OH 43318** Condition: heart condition. Total bills: \$15,409. **Donations: \$2,174. Remaining: \$13,235.**
- 55. Carol Huffman: 3611 Mary Circle, Ames, IA 50014** Condition: abdominal surgery. Total bills: \$28,268. **Donations: \$15,574. Remaining: \$12,694.**
- 56. Christine Hurst: 4772 Westbury Rd., Red Creek, NY 13143** Condition: herniated disc surgery. Total bills: \$22,500. **Donations: \$7,900. Remaining: \$14,600.**
- 57. James Isakson: 1141 E 1st Ave. #1426, Broomfield, CO 80020**

- Condition: spinal stenosis. Total bills: \$20,467.
- 58. Jill Isken: 651 E Cedar Ave., Cedar Grove, WI 53013 (zach7777@hotmail.com)** Condition: uterine fibroid tumors. Total bills: \$22,889. *Donations: \$39,350. Add-on bills: \$23,054. Remaining: \$6,593.*
- 59. Carol James: 18224 Justice Rd., Camp Douglas, WI 54618** Condition: diverticulitis. Total bills: \$39,130. *Donations: \$15,593. Remaining: \$23,537.*
- 60. Rebecca Jamison: 346 Jamison Farm Ln., Troutville, VA 24175** Condition: hysterectomy. Total bills: \$39,038. *Donations: \$3,932. Remaining: \$35,106.*
- 61. Faith Jelle: PO Box 169, Kykotsmovi, AZ 86039 (twolivingbyfaith@yahoo.com)** Condition: Three spinal surgeries. Total bills: \$22,053. *Donations: \$42,464. Discounts: \$1,500. Add-on bills: \$31,750. Remaining: \$9,839.*
- 62. Jan Johnson: 208 Granite Park Ct., Lincoln, CA 95648** Condition: gallbladder surgery. Total bills: \$3,573. *Donations: \$1,751. Add-on bills: \$2,993. Remaining: \$4,815.*
- 63. Jane Jones: 38420 Palomino Ln., Burns, OR 97720** Condition: arthritis/hip replacement. Total bills: \$29,591. *Donations: \$21,736. Remaining: \$7,855.*
- 64. Gilbert Kassing: 3907 Farmingdale Dr., Arlington, TX 76001** Condition: heart attack/triple bypass surgery. Total bills: \$77,722. *Donations: \$30,609. Discounts: \$1,300. Remaining: \$45,813.*
- 65. Rhonda Kessler: 70479 SE 60th Ave., Sawyer, KS 67134** Condition: osteoarthritis/knee replacement. Total bills: \$10,022. *Donations: \$15,855. Add-on bills: \$11,376. Remaining: \$5,543*
- 66. Fred Klink: 1450 CR 54, Garrett, IN 46738** Condition: abdominal pain. Total bills: \$6,786.
- 67. Victor Koehn: 445 Union B Rd., Monterey, TN 38574** Condition: hip replacement. Total bills: \$16,578. *Donations: \$10,162. Add-on bills: \$8,765. Remaining: \$15,181.*
- 68. Daniel Kranz: 3101 Old Naches Hwy., Yakima, WA 98908 (Dancrane11@Q.com)** Condition: total knee replacement. Total bills: \$23,704. *Donations: \$19,230. Remaining: \$4,474.*
- 69. Walter A. Langley, Jr.: 1700 N. Monroe, Ste. 11-170, Tallahassee, FL 32303** Condition: heart disease. Total bills: \$16,430. *Donations: \$10,857. Remaining: \$5,573.*
- 70. Gloria Laurine: 102 Highmount Dr., Greer, SC 29651** Condition: esophageal reflux. Total bills: \$15,472. *Donations: \$3,591. Remaining: \$11,881.*
- 71. Lucinda Lauver: c/o Tim Lauver, 124 Lauver Lane, Mifflintown, PA 17059** Condition: dystonia (neurological disorder). Total bills: \$4,416. *Donations: \$30,894. Add-on bills: \$36,351. Remaining: \$9,873.*
- 72. Keng Fun Lee: 3328 Shepperton Blvd., Indianapolis, IN 46228** Condition: degenerative disc disease. Total bills: \$34,007. *Donations: \$24,915 Add-on bills: \$24,950. Remaining: \$34,042.*
- 73. Rose Lee: 517 Heather Dr., Round Rock, TX 78664 (rosemary.lee213@gmail.com)** Condition: Stage 4 (advanced) breast cancer. Total bills: \$16,778. *Donations: \$31,623. Add-on bills: \$28,987. Remaining: \$14,142.*
- 74. Kimberly Luckey: 5773 West Fork Rd., Darby, MT 59829** Condition: multiple heart surgeries. Total bills: \$37,987. *Donations: \$30,062. Remaining: \$7,925.*
- 75. Burton Mack: 3433 Montazuma Cir., Sacramento, CA 95826** Condition: hernia repair. Total bills: \$11,488. *Donations: \$2,691. Remaining: \$8,797.*
- 76. Suzanne McDonald: 9211 Acorn Dr., Waco, TX 76712** Condition: heart valve replacement/aorta repair. Total bills: \$18,698. *Donations: \$16,951. Add-on bills: \$3,800. Remaining: \$5,547.*
- 77. Joseph Medlock: 215 N. Pine St. #3602, Charlotte, NC 28202** Condition: achalasia (rare esophagus disorder). Total bills: \$21,481. *Donations: \$15,120. Add-on bills: \$888. Remaining: \$7,249.*
- 78. Shiela Meert: 28999 Westwynd Dr., Elkhart, IN 46516** Condition: diverticulitis/bowel surgery. Total bills: \$9,127. *Donations: \$7,295. Add-on bills: \$35,174. Remaining: \$37,006.*
- 79. Guadalupe & Heidy Meraz: 37711 E 128 Ave., Hudson, CO 80642** Condition: The Merazs' teenage son, Ezequiel, developed blood clots in his legs. Total bills: \$24,865.
- 80. Gary Miles: 1440 Westview Cir., Lynden, WA 98264** Condition: hip replacement. Total bills: \$32,051. *Donations: \$4,463. Remaining: \$27,588.*
- 81. Thomas Mills: 15906 Ryan Dr., Belton, MO 64012** Condition: myelodysplasia (blood condition). Total bills: \$26,849. *Donations: \$16,664. Add-on bills: \$15,636. Remaining: \$25,821.*
- 82. Rita Mitchell: 906 28th St. SW, Hickory, NC 28602** Condition: carotid artery surgery. Total bills: \$28,641. *Donations: \$19,549. Remaining: \$9,092.*
- 83. Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227 (vickieinhisgrace@yahoo.com)** Condition: surgery and other medical difficulties. Total bills: \$76,446. *Donations: \$68,865. Add-on bills: \$148. Remaining: \$7,729.*
- 84. Kerry Mott: 535 Tavern Ln., Columbia Falls, MT 59912** Condition: knee replacement surgery. Total bills: \$23,606. *Donations: \$3,247. Remaining: \$20,359.*
- 85. Joseph Mozley: PO Box 144, Hittervale, MN 56552** Condition: diverticulitis. Total bills: \$4,430. *Donations: \$1,125. Add-on bills: \$34,623. Remaining: \$37,928.*
- 86. Robert Neal: 50100 E. Town Hall Rd., Frazee, MN 56544** Condition: heart condition. Total bills: \$59,451. *Donations: \$25,825. Discounts: \$6,509. Remaining: \$27,117.*
- 87. Janet Nelson: 7118 Verde Ct., Buda, TX 78610** Condition: asthma/COPD. Total bills: \$9,313.
- 88. Randall Neubauer: 7136 Tannery Rd. #26, Two Rivers, WI 54241** Condition: spinal surgery.

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 #48.

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.

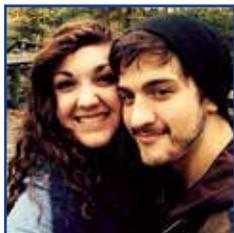
- Total bills: \$75,456. **Donations: \$10,186. Remaining: \$65,270.**
- 89. Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (georgia@frontier.com)** Condition: hip replacement. Total bills: \$72,516. **Donations: \$80,201. Add-on bills: \$272,975. Remaining: \$265,290.**
- 90. Alan Nortz: 164 Apollo Rd. SE, Carrollton, OH 44615** Condition: heart condition (arrhythmia). Total bills: \$29,126. **Donations: \$20,439. Remaining: \$8,687.**
- 91. Linda Overholt: PO Box 134, Amanda, OH 43102** Condition: knee replacement. Total bills: \$47,065.
- 92. Heather Page: 225 Empire Rd., Crofton, KY 42217** Condition: blood transfusion/surgery. Total bills: \$8,115. **Donations: \$2,862. Remaining: \$5,254.**
- 93. Gerry Parker: 3875 Hwy 114, Deaver, WY 82421** Condition: heart attack and surgery. Total bills: \$61,860. **Donations: \$2,815. Discounts: \$55,794. Remaining: \$3,251.**
- 94. Patricia Phillips: 18428 N 32nd Dr., Phoenix, AZ 85053** Condition: prolapsed uterus. Total bills: \$5,207.
- 95. Melody Porth: 111 Mill St., Lexington, SC 29072** Condition: gallbladder surgery. Total bills: \$26,786. **Donations: \$2,644. Remaining: \$24,142.**
- 96. Dana Price: 37961 Eastwood Rd., Hilliard, FL 32046** Condition: uterine cancer. Total bills: \$13,341. **Donations: \$10,499. Add-on bills: \$2,464. Remaining: \$5,306.**
- 97. Mike Reed: 1368 M Rd., Loma, CO 81524** Condition: hypertension. Total bills: \$9,601. **Donations: \$4,568. Add-on bills: \$6,464. Remaining: \$11,497.**
- 98. Kim Rees: PO Box 1417, Thayne, WY 83127** Condition: hip replacement. Total bills: \$8,523. **Donations: \$3,582. Add-on bills: \$111. Remaining: \$5,052.**
- 99. Derrick Richardson: 7108 Blue Beech Dr., Fort Wayne, IN 46815** Condition: shoulder replacement. Total bills: \$21,130. **Donations: \$15,118. Add-on bills: \$3,504. Remaining: \$9,516.**
- 100. Michael Rizzo: 6284 Towncenter Circle, Naples, FL 34119** Condition: hip replacement. Total bills: \$13,709. **Donations: \$1,353. Remaining: \$12,356.**
- 101. Mark Rockwell: 1542 SE Belcrest St., Port St. Lucie, FL 34952** Condition: knee replacement. Total bills: \$15,021.
- 102. Patricia Rodgers: PO Box 60, Mineola, TX 75773** Condition: knee replacement. Total bills: \$10,027. **Donations: \$5,426. Remaining: \$4,601.**
- 103. Joel Ruppert: 415 North Church St., Bethany, IL 61914** Condition: high blood pressure/aneurysm. Total bills: \$13,745. **Donations: \$3,204. Add-on bills: \$269. Remaining: \$10,810.**
- 104. Brenda Rutt: 111 Apple Blossom Circle, Lititz, PA 17543** Condition: cyst removal. Total bills: \$11,632. **Donations: \$4,337. Remaining: \$7,295.**
- 105. John Sanny: 3506 Nancy Place, Shoreview, MN 55126** Condition: torn rotator cuff. Total bills: \$10,581. **Donations: \$3,774. Remaining: \$6,807.**
- 106. Angelica Segui-Kuhl: PO Box 190102, Atlanta, GA 31119** Condition: deviated septum. Total bills: \$19,611. **Donations: \$14,151. Remaining: \$5,460.**
- 107. Cathy Seppanen: 44094 185th St., Vienna, SD 57271** Condition: hernia repair. Total bills: \$10,177. **Donations: \$1,165. Add-on bills: \$1,331. Remaining: \$10,343.**
- 108. Dale Shannon: 430 Washburn Rd., Washburn, ME 04786** Condition: heel deformity/tendonitis. Total bills: \$2,703.
- 109. Rhonda Shearer: 70 Clay Manor Ct., Springboro, OH 45066** Condition: achalasia (esophagus disease). Total bills: \$12,845. **Donations: \$21,834. Discounts: \$5,869. Add-on bills: \$40,993. Remaining: \$26,135.**
- 110. Pavel Smid: 679 N. Hill Rd., Kalispell, MT 59901** Condition: heart attack. Total bills: \$58,529. **Donations: \$40,794. Remaining: \$17,735.**
- 111. Richard Smithers: 818 Southmoor Ln., Round Lake Beach, IL 60073** Condition: groin injury. Total bills: \$24,005. **Donations: \$17,768. Remaining: \$6,237.**
- 112. W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com)** Condition: osteoarthritis/hip replacement. Total bills: \$69,534. **Donations: \$61,125. Remaining: \$8,409.**
- 113. Ben Stoltzfus: 1302 Cedar Ave., East Earl, PA 17519** Condition: bypass surgery. Total bills: \$82,198. **Donations: \$39,574. Remaining: \$42,624.**
- 114. Pamela Strader: 105 S. Cuernavaca, Austin, TX 78733** Condition: abdominal aortic aneurysm. Total bills: \$70,911. **Donations: \$34,228. Add-on bills: \$113. Remaining: \$36,796.**
- 115. Elizabeth Unruh: 41276 202nd St., Yale, SD 57386** Condition: blocked artery/heart procedure. Total bills: \$40,666. **Donations: \$26,935. Add-on bills: \$1,558. Remaining: \$15,289.**
- 116. Denise Vanadore: 9064 Deer Trail Run, Hearne, TX 77859** Condition: surgery. Total bills: \$7,410. **Donations: \$1,060. Remaining: \$6,350.**
- 117. James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021** Condition: shoulder replacement surgery. Total bills: \$17,688. **Donations: \$39,653. Add-on bills: \$30,612. Remaining: \$8,647.**
- 118. Eva Wagler: 6957 N 550 E, Montgomery, IN 47558** Condition: heart condition. Total bills: \$8,788. **Donations: \$46,582. Add-on bills: \$67,257. Remaining: \$29,463.**
- 119. Corwin Walhof: 1715 15th St., Rock Valley, IA 51247** Condition: knee surgery and therapy. Total bills: \$9,595. **Donations: \$1,571. Remaining: \$8,024.**
- 120. Katharina Wall: PO Box 278, Deerfield, KS 67838** Condition: hip replacement. Total bills: \$14,750. **Donations: \$1,456. Remaining: \$13,294.**
- 121. Tiffany Watkins: PO Box 814, Anderson, SC 29622** Condition: uterine fibroid surgery. Total bills: \$6,749. **Donations: \$1,717. Remaining: \$5,032.**
- 122. Michelle White: 2360 Salt Springs Rd., McDonald, OH 44437** Condition: diverticulitis and complications. Total bills: \$10,549. **Donations: \$3,424. Add-on bills: \$9,852. Remaining: \$16,977.**
- 123. Willie "Cliff" Wilson: 15664 Mountain Valley Place, Lakeside, CA 92040 (rockinw54@yahoo.com)** Condition: heart transplant. Total bills: \$4,000. **Donations: \$55,327. Add-on bills: \$101,754. Remaining: \$50,427.**
- 124. Paul Winters: 927 Whispering Hollow St., Wiggins, MS 39577** Condition: gallbladder surgery. Total bills: \$12,330.
- 125. John Wolfe: 105 Ruth Ave., Hawthorne, NJ 07506** Condition: hernia repair. Total bills: \$21,992. **Donations: \$3,194. Remaining: \$18,798.**
- 126. Greg Worley: 1301 Robinwood, West Plains, MO 65775** Condition: torn rotator cuff. Total bills: \$7,999. **Donations: \$3,363. Add-on bills: \$2,710. Remaining: \$7,346.**
- 127. Cathy Wright: 582 Damien Cir., Gold Hill, OR 97525** Condition: achalasia (rare esophagus disorder) and botulism. Total bills: \$51,808. **Donations: \$48,047. Add-on bills: \$868. Remaining: \$4,629.**
- 128. Cheryl Wyant: 6600 W 45th St. N., Wichita, KS 67205** Condition: hip replacement. Total bills: \$13,620. **Donations: \$11,841. Add-on bills: \$2,779. Remaining: \$4,558.**

Meet your staff (continued from page 6)

I accepted Christ at a young age; however, I began to “own” my faith during my freshman year of high school.

Romans chapters 6 to 8 are among my favorite Bible passages. They are beautiful, sobering explanations of our great need for Jesus Christ. Chapters 4, 5 and 12 of 2 Corinthians are also constant “companions” as I weather the various seasons of life and discover more of who I am in Christ.

My husband, Jordan, and I met and fell in love because of our similar interest in ministry. We married in May 2016 and are enjoying our time as newlyweds. We live in Wadsworth, Ohio, and like its small town character. Serving at church, photography, and hiking and adventuring with my husband is how I spend most of my free time. Building relationships, hosting get-togethers, jazz music and any kind of designing are also hobbies of mine.



Havilah Spengler:

I was born and raised in Akron and am a senior at the Moody Bible Institute Akron extension site. I will graduate in 2017

with a degree in biblical studies.

I work in CHM’s Gift Processing department, where we process members’ financial gifts and extra donations. It’s very encouraging to see the generosity and faithful giving of God’s people each day.

Two things I especially enjoy about CHM are the leadership and the staff’s commitment to prayer. It’s the lifeblood of the ministry. Our leaders remind us daily to pray for the CHM family and for specific needs as they cross our desks.

In second grade I gave my life to the Lord

after my teacher explained the Gospel message and prayed with me. Later in life, the Lord helped me relinquish areas in life where I tried to retain control and encouraged me to trust Him and know Him as Lord over my life. I “waved my white flag” and accepted His lordship and leadership.

In every season of life, I cling to Philippians 2:5-7 because it says that the heart of God is to serve. He emptied Himself to become an offering for us. I’m also reminded of our calling as His children to live a high-quality life and to follow His example in humility.

In October 2016 I married Anthony Spengler, a wonderful man who loves Jesus. I enjoy anything creative: songwriting, playing the acoustic guitar and singing. Leading our church in worship alongside my husband is a great joy. In my spare time I also like to read and repurpose furniture.

Bathiany testimony (continued from page 6)

and letters they send offer me hope and compassion. They take my breath away and bring tears of joy when I see how the Lord works. I hope to someday meet some of these dear people and thank them in person.

I tell anyone who will listen about CHM. Most of them say it’s too good to be true. I, too, was skeptical at first, but now I’m a believer! Not only have I received help through the Prayer Page, but I had an unrelated incident earlier this year during which I thought I was suffering a heart attack. I was surprised to learn it was actually a panic attack; CHM members also shared these bills.

Through both experiences, God showed me that there are thousands of Christians like me out there who love helping people and truly care. I’m amazed at how CHM

members open their hearts and keep “paying it forward.”

I’m so thankful that God can use anyone and anything to accomplish His purposes. In the 1980s I trained for the decathlon event in the Olympic Games and served as a spokesperson for the Tourette Syndrome Association (now the Tourette Association of America, or TAA). During that time I appeared in a Tourette syndrome educational video along with William Shatner.

Thousands of grade school and high school students viewed the video. I didn’t realize the impact the project had on many kids

and teenagers who suffered from the same condition. I mention this only because I feel just as blessed to be a part of the work CHM is doing as I felt being involved with the TAA. I’ll never regret my decision to put my faith in God to provide for my healthcare costs.



Nine phrases (continued from page 3)

4 *Would you consider...* Once I know what the providers expect, I counter-offer. For example, a few years ago a representative insisted I make a \$400 monthly payment. I explained that with all of our bills, I could only pay half that amount and asked if she would consider it. She agreed.

5 *I'm calling to check on my status.* Our family has sometimes qualified for financial aid, but it can take a while to get approval. Our local hospital, for example, has been very generous but often neglects to notify us when they've endorsed our financial aid application. I've learned that it's smart to call often and make sure the process is moving forward. Providers appreciate it, too.

6 *Just to verify what you've told me. . .* Representatives take notes on phone calls, and I do, too—including names, dates of service and my calls, and other important details. I end the call with a recap of what we've discussed. This habit was especially helpful when I once spoke with a man whose accent made it difficult to understand everything he said. Restating the conversation assured me that he and I were in agreement.

7 *Expect payment by. . .* I remember a time when I faced a delay in CHM bill sharing time because my provider sent an inaccurate bill. I kept calling the provider about once a month, assuring them that I was aware of the situation and was ready to pay once the problem was resolved. They were understanding because, in the past I had always paid on time as promised. They knew they could trust me.

8 *I'll call again when I know more.* Many of my local providers have granted the same discount as my city's hospital, but it can take two or three months for the discount to appear on the hospital's invoice. In turn, this has delayed my ability to get a discount from an ER doctor. I've often asked their representative to wait to hear from me. I put it on my calendar to call them again when I have the information they need.

9 *Thank you for your help.* I always tell representatives that I appreciate their assistance. My goal is to end the conversation positively, partly to keep the lines of communication open. I also have another goal. Jesus said,

“Do unto others as you would have them do unto you.” This applies to the way we treat those who work in customer service, too.



Medical providers' representatives deal with many challenges. However, by using affirmative phrases, we can share the love of Christ with those who have tough jobs. The results often benefit members

in gaining better discounts and lower payments. Furthermore, showing kindness promotes a positive image of Christian Healthcare Ministries. It's a winning play for everyone involved.

Editor's note: For more information on interacting with health care providers, including a letter from CHM that you can download and give your providers, visit chministries.org/providerinteraction and chministries.org/providerletter.

Not complicated (continued from page 5)

informed—through the ministry's newsletter, website, Member Gift Form, and other communication pieces—so you have the best possible CHM experience.

It's our responsibility and privilege to serve you by sharing your health care costs. However, our first responsibility is to glorify God by stewarding the financial resources of His people. That's why we're

careful to make sure we do it right—and make it less complicated for you.



**Editor's note: CHM can accept CMS-1500, CMS-1450 or UB-04 forms (health care provider standardized billing forms) instead of detailed itemized bills. Medicare-eligible patients are asked to send CHM their Medicare Explanation of Benefits (EOB) form in lieu of itemized bills; the Needs Processing forms are still required. For a more in-depth guide on what to do if you need medical care, visit chministries.org/whattodo.*

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

Do natural treatments help shrink uterine fibroids?

Q: About five years ago I was diagnosed with a fibroid on my uterus lining. Recently my doctor found three more; the largest is the size of a lemon. My uterus is now the size it would be 18 weeks into a pregnancy.

At the moment the fibroids aren't causing problems, but I imagine they might at some point down the road. My doctor didn't give me much hope of getting rid of them except through surgery, which I'd rather not have. She also said alternative treatment to shrink fibroids fails 90 percent of the time. I've been looking around for options other than surgery. Can you suggest anything?

In addition, I'm 44 years old and have never been pregnant, but I'd still like to have a child if possible. I understand

this may be unlikely but my doctor said my ovaries are fine.

A: I've met many women with this problem over the years. Like you, most of them preferred to avoid surgery. Unfortunately, I haven't heard of anyone who rid herself of uterine fibroids through anything but surgery.

Fibroids are muscle tumors. Presumably, they form from excessive hormonal stimulation of the muscle tissue. They are benign and don't cause cancer. In most women, they don't cause any problems, including infertility. They regress (get smaller) after hormonal stimulation ceases with menopause.

The most common reason for fibroid removal is abnormal—especially excessive—bleeding. Therefore, as long as your doctor doesn't believe the fibroids interfere with your ability to conceive and they're not causing hemorrhaging or serious pain, you can probably forego—or at least delay—surgery.



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)

or 15 minutes in the morning and finish the rest later. When spiritual and physical disciplines are first in the day, everything else seems to fall in line.

To summarize, my fitness lifestyle involves the following key principles:

1. Track all your energy (caloric) intake and expenditure.
2. Set a cap on your energy intake and avoid non-nutritious (“empty”) calories.
3. Move while you're at your desk.
4. Get at least 30 minutes of aerobic exercise six days per week.
5. Strength train at least three times per week.
6. Prioritize fitness near the top of your daily list.

I hope this information has been helpful to you. I suggest implementing *one* aspect of

what I've suggested above *today*. Do it consistently for at least a week. Then, add another and practice it until it becomes habit. Eventually, you'll be firing on all cylinders and—I believe—you'll have done everything you can to optimize your health.

Upcoming concerts at the CHM Event Center

To purchase tickets, visit 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 to all the members. No words can describe how much CHM has meant to us; it's a ministry of miracles. Thank you from the bottom of our hearts. We pray that God's blessings continue to pour out over the staff as you help others.

In Him,

M. Eric Sparks
Mountain Home, AR

Dear Michelle,

We find Christian Healthcare Ministries to be such a blessing to us. It gives us so much joy to send in our monthly financial gift amount because we know it is going to the health care needs of other believers. It also brings us joy to pray for this ministry and for so many of our brothers and sisters in Christ who are struggling with physical needs.

God bless you and may the Lord continue to bless this ministry.

Kind regards,

Janean Mirchandane
Hilo, HI

Dear Friends,

My wife and I would like to express our thanks and gratitude for all that the CHM staff has done and said during the time of our daughter's passing. Our hearts have been touched, and we will never forget the kindness you have shown.

Thank you,

Greg Brown
Mossyrock, WA

Dear CHM Staff,

We can't express enough gratitude for Christian Healthcare Ministries' financial support during Jenny's recent health issues.

Before CHM, we were both recipients of health insurance, and making the decision to drop insurance was difficult. We're grateful we did.

Recently my wife, Jenny, experienced extreme tiredness and constant headaches. She attributed it to being the mother of three small children and the stress of being in ministry. However, her symptoms worsened. She was frequently pale and short of breath.

She ordered her own blood work, and soon after received a call with the results: her hemoglobin levels were dangerously low. We knew this was serious and took her to the emergency room where she received two units of blood. We learned she had iron deficiency anemia.

The CHM staff was so helpful in guiding us through submitting our medical bills. All of our bills were paid smoothly, and we've learned so much throughout the process. We are now taking ownership of our own healthcare.

Thank you, CHM, for being there for us. Jenny has been restored to health. What a gift!

God bless you,

James Risner
Dayton, OH

Dear CHM,

The words "thank you" hardly seem enough, but they're coming from my

heart—a heart that's been uplifted by your kindness.

Thank you for the check I received to pay for my medical expenses. You have shared the complete bill. Because one of your staff members called the hospital billing office on my behalf, the hospital lowered my bill by more than \$1,700. And now, the remainder has been paid. Praise God!

Love and prayers,

Donna Ackley
Towanda, PA

Dear CHM Leadership,

Please know that the effects of your ministry are rippling all over this country. Thank you for doing the work of the New Testament church. When my husband died, I received cards from friends and family for nearly two months. Now, I'm receiving cards from strangers across the nation—my fellow CHM brothers and sisters. It has touched this lonely widow's heart. You just need to know that.

Patricia Mullens-Hale
New Philadelphia, OH

Dear CHM,

I had a bicycle accident that required an MRI. I contacted our local hospital and got a quote of \$4,400. When I told them I was self-pay, the price reduced to \$829; the hospital uses a different MRI company for self-pay patients. We chose the \$829! This wouldn't have happened had we not signed up with CHM. Thank you!

Sincerely,

James Null
Louisville, KY

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.*

Thomas Allinger: 6870 Cody St., Apt. A, Bonners Ferry, ID 83805 Thomas has heart problems; please pray.

Mikey Humphrey: 30126 Lake Rd., Bay Village, OH 44140 Mikey was diagnosed with cancer.

Melville & Joan Sherwin: 149 Stormy Ridge, Brasstown, NC 28902 Joan suffered a heart attack.

Patricia Arnold: 170 Wilhemina, Ellenwood, GA 90294 Patricia needs biopsies for spots that appeared on an MRI.

David Marsh: 142-B Smith Dixon Rd., Crumpler, NC 28617 David’s wife, Linda, passed away. Please pray.

Allen & Jessica Smith: 1476 Lancaster Pike, Circleville, OH 43113 The Smiths’ newborn son is in the NICU due to birth complications.

Justin & Ellen Combs: 5024 Chaves Circle, Port Charlotte, FL 33948 Pray for the Combs family; Ellen had a miscarriage.

Stephanie Marotta: PO Box 860 Fletcher, NC, 28732 Stephanie has breast cancer.

Edith Tubbs: 169 Pinecrest Rd. N., Toccoa, GA 30577 Edith’s husband, Paul, was killed in a car accident. Please pray.

Benjamin & Virginia Estes: 1871 Heather Rd., Mapleton UT 84664 The Estes’ daughter, Sarah, needs a kidney removed.

Dale & Charmeyne Payne: 2222 Eleanor Dr., Hudson, NC 28638 Dale has been hospitalized for blood clots in both lungs.

Dan Vories: 140 Clearwater Rd., Carbondale, CO, 381623 Dan had heart bypass surgery.

Ann Flowers: 395 Monroe Rd., Anderson, MO 64831 Ann’s daughter, Gloria, passed away after battling cancer.

Paulette Pollock: 413 S Willow St., Fleetwood, PA 19522 Paulette was diagnosed with cancer and requests prayer from the CHM family.

Kevin Wolfe: 300 Melody Ln., Mattoon, IL 61938 Kevin is battling leukemia.

Christian Healthcare

Ministries

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Christian Healthcare Ministries
 The biblical solution to healthcare costs



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