



# Christian Healthcare Ministries

The biblical solution to healthcare costs

January 2015

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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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## Illnesses, incidents and needs: what's the difference, anyway?

Illnesses, incidents, needs. If you've ever submitted medical bills to CHM, you've heard one or more of these terms.

If you haven't experienced medical problems—and we hope you never do—it's still wise to read on. Doing so will make it easier for you if a health situation arises.

### Illness

An illness is a diagnosis of a disease, injury or medical condition that can be treated once or multiple times (multiple incidents). CHM members can receive up to \$125,000 per illness in the regular sharing program and up to \$1 million or more per illness by participating

in the Brother's Keeper program.

### Incident

An incident includes medical treatment or testing that lasts until one of the following

occurs:

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

Medical bills incurred from the first test to the last

routine maintenance regimen are considered a single incident. If 90 days pass and you receive no further treatment, any future medical bills will be considered a separate incident. CHM personal responsibility amounts for the Silver and Bronze programs are per incident (Gold personal responsibility is per unit, per year; to learn more, visit [chministries.org/programs](http://chministries.org/programs)).

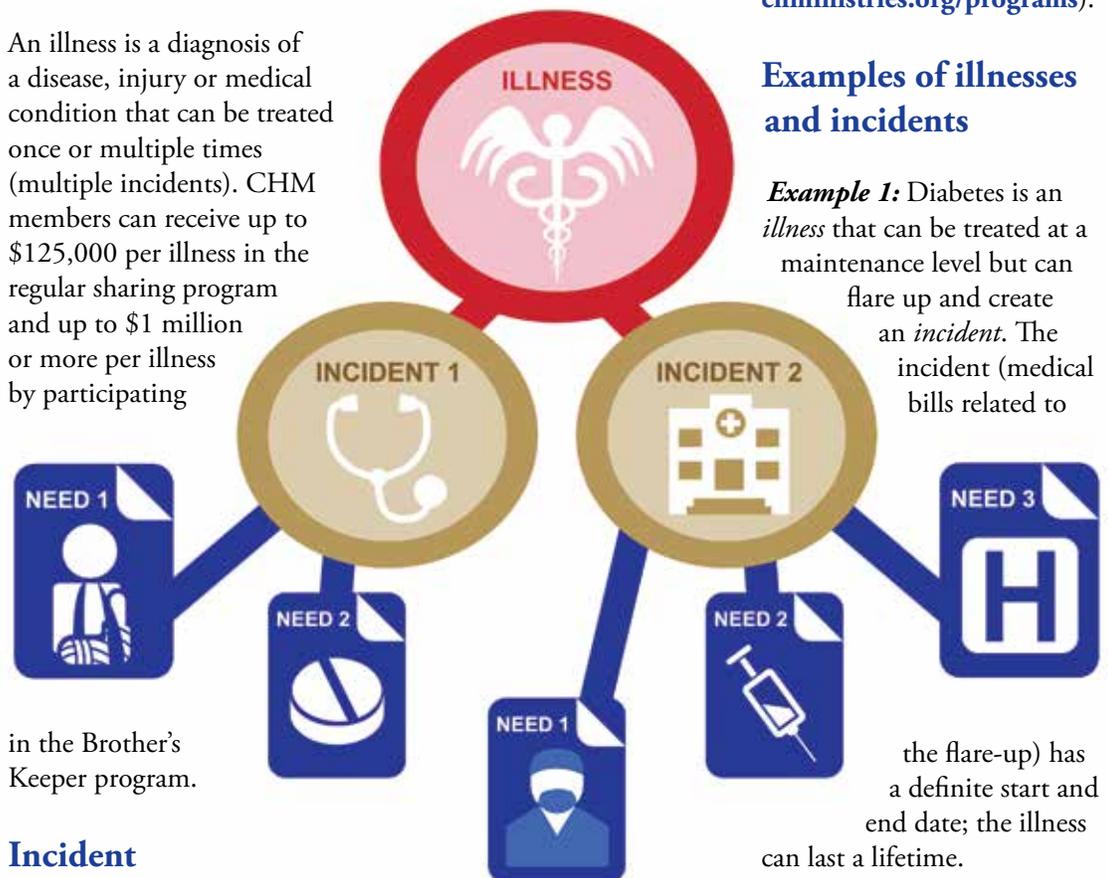
### Examples of illnesses and incidents

**Example 1:** Diabetes is an *illness* that can be treated at a maintenance level but can flare up and create an *incident*. The incident (medical bills related to

the flare-up) has a definite start and end date; the illness can last a lifetime.

**Example 2:** Your doctor orders an MRI for your painful knee. He diagnoses

See "Illness," page 10



treatment before the doctor releases you to a regular,

## If this ministry weren't ministry, calling it a ministry wouldn't make it one



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

As a Christian Healthcare Ministries member, in a very important way you're not nearly, approximately, or categorically like anyone else in our country.

Most people are trying to figure out how they can get, keep and afford health insurance.

You don't have to worry about that, nor are you as a CHM member concerned about being booted out of the ministry because you develop an expensive illness. When you go to your doctor, he doesn't have to convince an insurance company that the medical test he wants you to have is vital for a diagnosis—only to be turned down.

As a CHM member you needn't worry about any of those things.

There's a three-word reason: *God with us.*

That's a long story that I'll condense for space purposes: mankind sinned, so God sent His Son in the person of Jesus Christ to save us from our sins. The transforming power of the Gospel and its teachings throughout the New Testament are the motivation and inspiration for Christians to love and care for each other.

CHM is a tangible 21st century expression of Christians' love for one another.

It's not a mystery, it's a ministry.

CHM isn't a business, an insurance company, or a profit-making enterprise.

It's a ministry of Christians, to Christians, for Christ.

Our purpose is to bring glory to God and to serve His people.



That's who we are, that's what we do, and that's why you're such an important part of this work.

As CHM president I try to do a good bit of MBWA (Management by Walking Around) in our building. One thing I constantly do is reinforce to our staff members that their work is ministry. They know that and live it, but it never hurts to keep it on the front burner.

When you're involved with people's health care, you're with them at some of the highest—and lowest—times of their lives. The emotions are at every stage, in every range, from the level of exultation that comes with a new birth to the sadness that accompanies a life departing this earth.

In our weekly chapel service we pray for members with illnesses. Members with newborns often send us photos of their babies.

Our staff members don't sit here crunching numbers to figure out how to increase profits. There's not anything wrong with making a profit, but that's not the reason we exist. We are a nonprofit ministry. We're here to serve God and serve you.

What we do is reflected in John 13: 34 and 35: "A new commandment I give you, that you love one another. And the world will know you are My disciples by the way you love one another."

If this ministry weren't ministry, calling it a ministry wouldn't make it one. And it wouldn't work.

It works because it's ministry. It works because of Jesus, the New Testament, the example in the book of Acts of early Christians caring for each other, and because of you and your desire to live those principles as well.

The same Spirit that has inspired Christians to care for one another for centuries continues today through CHM. That's ministry.

Thanks for being part of CHM, and Happy New Year!

## CHM for newbies: “I’ve joined CHM; now what?”

Now that you’ve submitted your application to join Christian Healthcare Ministries, here are questions and answers to help you know what to expect and steps you can take to make your CHM experience even better.

### Q: How long will it take for my application to be processed and approved?

A: If your application is complete, your membership will begin the day our staff receives your application online or on the postmark date of your mailed application (unless you have specified a future start date). CHM has no waiting period; however, please be sure to review our pre-existing conditions policy at [chministries.org/preexistingconditions](http://chministries.org/preexistingconditions).

### Q: Will you send me proof of my membership?

A: Yes. You’ll receive a new member welcome pack in the mail within two weeks of submitting your application. The pack will contain your membership card(s), a copy of the CHM Guidelines and forms that you can fill out and submit if you have a medical need. Also included is a Checklist of Understanding (COU), *which must be completed and sent to CHM before we can share your medical needs*. This is



an important document. Since CHM is not insurance, the COU attests that you clearly understand the difference between voluntary health cost-sharing and health insurance.

### Q: When will I receive my first billing statement?

A: All members receive the Member Gift Form statement at the same time—usually around the 15th of the month. For example, you will receive your February statement in mid-January. The tear-off portion of

*See “Newbies,” page 10*

## A worthwhile New Year’s resolution: Prayer Page giving

*“Thank you very much for your help and for the Prayer Page: brothers and sisters in Christ helping to meet our medical expenses. We really appreciate the love and concern shown to us by fellow Christians. We were amazed at how many people responded.” –John Rissler, Leola, Pa.; \$85,433 in bills shared via the Prayer Page*

*“Thank you so much for all your prayers and financial support I was pleasantly surprised to know that there were so many people who donated to my Prayer Page need. I’m so grateful to each and every one of you and your families. My heart has been recovering well and I now consider myself back to normal. Praise God and may He bless you all as you have blessed me!” –Peter Kint, Crete, Ill.; \$48,750 in bills shared via the Prayer Page*

If you want to be part of something that changes lives, inspires hope and encourages

both giver and recipient, CHM’s Prayer Page is your answer. Through extra financial giving by members just like you, hundreds of CHM members have been helped via the Prayer Page, which appears in each monthly newsletter (see pages 7-10). The Prayer Page is for bills for pre-existing conditions.

Prayer Page giving sent to our office is tax-deductible and 100 percent of your donation is sent to the recipient of your choice (if you don’t choose a recipient, the funds will still be sent to a member listed on the Prayer Page).

Here’s what our members say about the Prayer Page:

*“Each month we look forward to being able to pass along the same blessing that was passed to us as we will be making regular Prayer Page contributions for others. We encourage every member to*

*become an active contributor to this program. With such a great number of members, it only takes a small contribution from each one to make a big difference. This is a fantastic way to become a blessing to other members in need.” –Edna Miller, Alvin, Texas; \$34,392 in bills shared via the Prayer Page*

There are several convenient options for making a Prayer Page contribution. You can use the tear-off stub on your Member Gift Form (billing statement) or make a donation online using the Member Portal at [chministries.org/members](http://chministries.org/members). Recurring contributions by bank withdrawal or credit card can be set up by calling the CHM Member Assistance department at 1-800-791-6225, ext. 5993.

Prayer Page needs total \$757,939 this month and would be completely met if each member family contributed just \$17.19. Please consider giving today!

## Paper beats laptop for learning and memory

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Medical Consultant

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

In the digital age, there are questions about electronic media's impact on learning, memory and other aspects of life.

Easy access to a phenomenal breadth of information and interactive apps enables entire school systems to migrate from books, paper and pen to electronic tablets and laptops. A new study, however, calls that strategy into question.

Students at Princeton University and University of California, Los Angeles, were quizzed on retained content after viewing several video lectures and other similar programs. Though they wrote 100 to 150 fewer words, students who took handwritten notes performed better on quizzes than those who typed notes on a laptop. Researchers reported that students who took notes with pen and paper wrote down less verbatim of what they heard but processed the information more thoroughly and reframed concepts into ways that were more meaningful to them.

After reading this article, I searched online (not my usual literature search pattern) for "Is handwriting better for learning?" I received over 7 million hits, many linking to reputable studies and sources.

For example, research out of Norway demonstrates that adults learn new characters better if they're written down with pen and paper than if they're typed with a keyboard. The physical

act of holding an instrument sends positional signals to the brain that results in motor memory (an advantage that a keyboard lacks). Brain scans reveal that the brain's motor function area is active when hand writers attempt to recall information. The same does *not* happen for typists.

The problem is that as a physician in 2014, I truly live in a digital world (whether I'm working with electronic medical records or educational resources). Today's technology offers great advantages in information storage, portability and retrieval. When I'm in hospital wards teaching residents, it's impractical to carry reference books in my white coat pockets. Instead, I keep *all* my reference material in a compact iPad Mini. With a couple of touches and swipes, I instantly access anything I've stored.

So, I wondered, "How do I make the most of this research?" I found a middle ground that I hope allows me to take advantage of the digital age without forsaking handwriting. For what it's worth, here's what I do:

Regarding hardware, I use an Apple MacBook Air (I've been using a Mac since 1985). I've always appreciated the Mac's intuitive interface and simplicity, and now I particularly appreciate its synchrony with my iPad Mini



and iPhone. You can certainly use other operating systems, but I can only teach what I know, which is why I will focus on Macs.

At the core of my virtual library is an app called *Evernote* that allows me to capture information into a single repository from almost any source. Evernote can store a nearly infinite number of "notes" and can be organized into different "notebooks." Each note can hold practically any type of attachment including a PDF file, receipt or photograph. Emails that contain information I want saved are emailed directly to my free Evernote account and show up in my journal notebook.

When I'm working online and come across useful information, I can use Evernote's "web clipper" to capture and store it automatically. Paper documents can be scanned directly into Evernote with a Fujitsu ScanSnap. Finally, I can type information directly into Evernote.

What about handwritten notes? For those, I have a few different options.

1. I write something down with

*See "Paper," page 13*

## Members battle heart disease, prefer CHM over other options *By Tracey Kiesling, Brady, Texas*

My husband, Donald, and I were members of a different health cost sharing ministry. We eventually became unhappy with it because our monthly sharing amount continued to rise and it started to seem more like an insurance company.

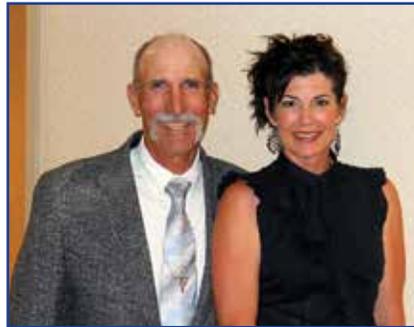
A few years ago I saw a segment on Christian Healthcare Ministries on Fox News' "Huckabee" show. I felt compelled to look into CHM, especially after watching two members give their testimonies on the show. I called the ministry and asked a lot of questions, eager to make the switch.

Three years passed without any major medical issues. Then, on May 19, 2014, my 59-year-old husband experienced

heart attack symptoms. He had never before been ill. He had complained of numbness in his left arm for several weeks, but nothing more. On that morning, however, he was clammy and sweating. His arm was numb, though there was no pain.

I laid hands on him and prayed over him. He began to feel better and left to work at one of our farms. The next day he seemed fine as well, but

as the third day arrived, he was up and down throughout the night due to what he thought was indigestion.



*Donald and Tracey Kiesling*

We contacted a physician friend in nearby San Angelo. He got us an appointment the next day, during which an EKG was performed. Results were abnormal, so medical staff did further testing and determined he would need a stent. More testing revealed three heart blockages, two major and one minor. We scheduled surgery immediately.

*See "Kiesling testimony," page 13*

## What to expect when you—a CHM member—are expecting (part 1)

Babies are a gift from God and the CHM staff rejoices when we hear that one of our members is expecting.

For many families, the joy of expecting a newborn is often coupled with the fear of financial difficulty, but as CHM member, there are thousands of Christians ready to share your needs and shoulder the financial burden. *(Editor's note: The mother must join CHM at least 300 days before the doctor's estimated due date for pregnancy bills to be eligible for sharing.)*

According to the Agency for Healthcare Research and Quality Healthcare Cost and Utilization Project, the average U.S. hospital delivery costs \$3,500 per stay. This figure excludes expenses from pre-natal, complications and post-delivery care.

### The bad news

With such a high price tag, it's no wonder many families have trouble affording the expenses from a new baby's arrival.

### The good news

CHM offers a maternity program at no extra cost to members. It's important to note, however, that there are a number of differences between our Gold, Silver and Bronze programs and maternity cost support. **For women who may become pregnant, we highly recommend the Gold program.** With Gold, all maternity expenses are eligible for sharing after your \$500 personal responsibility is

**Read maternity testimonials at [chministries.org/testimonials](http://chministries.org/testimonials)**



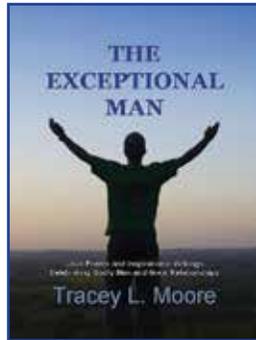
*See "What to expect," page 12*

## Member's book celebrates godly men

*The Exceptional Man*  
By Tracey L. Moore  
Norfolk, Va.

"I believe God is especially pleased when His men and women show appreciation for each other, make it their business to build each other up, and refuse to allow the devil to use them to sow strife, discord and mistrust," writes CHM member Tracey Moore, author of *The Exceptional Man*.

This collection of poems, prayers, praises and scripturally-based inspirational writings



celebrates godly men who live an excellent life but go unrecognized. The book also relays thoughts about topics that help Christian men and women improve their love relationships.

Married couples or singles can benefit from the book, Tracey said, because it offers wisdom in both situations. The passages are intended to encourage, uplift and inspire men to become their best selves; provide a means for women to express appreciation for the good men in their lives; and

help singles to know the criteria to use to choose a good partner.

"This unique format—with the help of the Holy Spirit—will be instrumental in ultimately facilitating spiritual growth in the reader, improving love relationships, and expanding the body of Christ," said Tracey. Each chapter concludes by encouraging a time of reflection and prayer.

Excerpts from *The Exceptional Man* can be read at [www.traceylmoore.com](http://www.traceylmoore.com). The book may be purchased for \$13.99 at [amazon.com](http://amazon.com) or [traceylmoore.com](http://traceylmoore.com) or by calling 1-757-622-1157.

## Meet your CHM staff: Lara Bennett & John Tomic

**Lara Bennett** is the newest addition to the Christian Healthcare Ministries Needs Processing department. She began by entering medical bills into the ministry's database program and now specializes in processing maternity bills.

Lara grew up in Springfield, Ohio, and attended Springfield High School. She honed her customer service skills while working for 15 years at the Ohio Bureau of Motor Vehicles in Ellet, Ohio. Now she uses her computer and interpersonal abilities to serve members expecting children.

"One of my favorite things about working at CHM is working with people who love the Lord. Serving God by serving His children is a blessing," she said.

Lara also helps at Rahab Ministries—an outreach program that ministers to trafficked women and those working at strip clubs—as the ministry's outreach coordinator. "We take gift bags that include Bibles, nail polish, lip gloss,

lotions, makeup, jewelry, CDs, etc. to the women," Lara said. "We bring them a meal (including dessert) and sometimes give gifts to their children."

She became involved with Rahab when a friend asked her to volunteer. "I love reaching out to women who most of society has written off. They're beautiful, amazing women who have made poor decisions."

Given a certain set of circumstances, she said, any person is capable of making the bad choices. "We've all made less-than-desirable decisions," Lara said. "It's the love of God that helps us get through bad situations and make changes. I hope to share that love with these women."



Lara Bennett

Romans 8:28 is a verse that has helped her during difficult times. "It's a reminder of God's love for me, regardless of my circumstances."

Lara resides in Akron, Ohio, with her sons Eian (12), Grady (7), and daughter Avery (9). She attends Grace Church in Bath Township, Ohio.

**John Tomic** has joined CHM's maintenance team, assisting in the renovation and repair of the ministry's office buildings.

A carpenter by trade, John was a partner in a carpentry business until 2000 when he decided to start his own company, J.T. Renovations, Inc. He specialized in remodeling, additions and more. He also was a subcontractor for carpentry work at Christian Healthcare Ministries. He officially joined the CHM staff in June 2014. He also works part-time with Wilson Plumbing and Heating.

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

January 2015

## 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.

### Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave  
Attn: Prayer Page  
Barberton, OH 44203

Phone: 800-791-6225  
(ask for the Prayer Page)

Fax: 330-798-6105

[www.chministries.org](http://www.chministries.org)  
E-mail: [prayerpage@chministries.org](mailto:prayerpage@chministries.org)

**Prayer Page needs do not qualify for sharing under the regular CHM program (see left sidebar).**

*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. David Allan: PO Box 5275, Kalispell, MT 59903** David is a pastor who regularly does mission work in Mexico. He underwent heart surgery and incurred \$41,402 in medical bills.

**2. Pamela Barr: PO Box 877676, Wasilla, AK 99687 (pbarrtx@aol.com)** Pamela experienced shoulder pain and was diagnosed with a significant tear in her rotator cuff. She underwent surgery, incurring \$1,248 in medical bills. **UPDATE: Pamela received \$3,741 in gifts and added \$26,155 in bills, bringing the need to \$23,662.**

**3. Deana Bell: PO Box 91, Chillicothe, OH 45601** Deana underwent eyelid repair surgery and asks the CHM family for help with bills totaling \$5,553. **UPDATE: Deana received \$1,086 in gifts, bringing the need to \$4,467.**

**4. Ronald Birnel: 5325 Downer Rd., Molt, MT 59057 (rsaks@mtintouch.net)** Ronald suffered complications from respiratory failure. He asks the CHM family for prayer and help with \$90,825 in medical bills. **UPDATE: Ronald received \$52,862 in gifts, bringing the need to \$37,963.**

**5. Blake Bishop: 2447 E Thompson Rd., Indianapolis, IN 46227** Blake was diagnosed with

Crohn's disease. His family thanks CHM members in advance for their help with \$18,338 in medical bills. **UPDATE: Blake received \$10,259 in gifts. He now needs \$8,079.**

**6. Alan Branham: 2778 Spokane Creek Rd., East Helena, MT 59635** Alan is battling throat cancer and underwent a laryngectomy. He has medical bills totaling \$40,138 and asks the CHM family for help.

**7. Henrietta Brock: 2603 Freeman Ave, Hamilton, OH 45015 (bentonmetalcare@aol.com)** Henrietta suffered from severe dehydration as the result of an infection. Medical bills totaled \$4,619. She is grateful for the financial and spiritual support from her CHM family. **UPDATE: Henrietta received \$1,759 in gifts, bringing the need to \$2,860.**

**8. Karen Brunk: 2440 Kenyon Ave NW, Massillon, OH 44647** Karen serves as a missionary to Jamaica. She underwent a laminotomy after experiencing severe back pain. Her bills total \$4,936.

**9. William Byler: 15124 South State Ave., Middlefield, OH 44062**

After suffering from minor shoulder pain, an MRI revealed a tumor on William's shoulder. Radiation treatment incurred \$8,901 in medical

bills. **UPDATE: William received \$3,072 in gifts, bringing the need to \$5,829.**

**10. Debra Catlett: 100 Beacon Way, Unit H, Windsor, CO 80550 (leedebcat@gmail.com)** Debra experienced significant pain and was rushed into emergency surgery to remove her gall bladder. She thanks the CHM family for prayer and help with \$6,466 in medical bills. **UPDATE: Debra received \$2,597 in gifts, bringing the need to \$3,869.**

**11. Martin Coates: 2480 Keene Summit Rd., Wysox, PA 18854 (cctransport2@gmail.com)** Martin was diagnosed with non-Hodgkin's lymphoma and had blood clots in the lungs and abdominal ascites. His medical bills total \$9,070. **UPDATE: Martin received \$10,587 in financial gifts and added \$9,580 in bills, bringing the total need to \$8,063.**

**12. Kathleen Conn: 681 N Shenandoah Dr., Palmer, AK 99645** Kathleen suffered from a chronic cough that led to testing, sinusitis and sinus surgery. She

## Prayer Page Giving

**Prayer Page total needs remaining this month: \$757,939**

Each need would be met **in full** if each member family contributed **\$17.19** this month.

*Together, we can make eliminating these bills a reality! This amount is a suggestion; please consider giving today.*

*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

incurred medical bills totaling \$18,862. **UPDATE: Kathleen received \$14,189 in gifts. She now needs \$4,673.**

**13. Robert Daily: 2825 East B St., Torrington, WY 82240** After years of experiencing a racing heartbeat, Robert underwent a procedure that cost \$45,314. He asks the CHM family for prayer and help.

**14. Laura Ellsworth: 4874 Palo Dr., Tarzana, CA 91356 (laura@lauraellsworth.biz)** Laura underwent a total knee replacement procedure and incurred bills totaling \$11,259. **UPDATE: Laura received \$1,782 in gifts, bringing the need to \$9,477.**

**15. Linda Fleenor: 7362 Derby Dr., Hamilton, OH 45011** Linda suffers from thumb pain and underwent surgical reconstruction for basilar arthritis. She requests prayer and financial help with \$2,013 in medical bills.

**16. Elizabeth Frye: PO Box 4277, Palmer, AK 99645** For months, Elizabeth suffered stomach pain that was finally diagnosed as a tumor. She praises God it was not malignant, but she needs help with bills totaling \$7,698. **UPDATE: Elizabeth received \$420 in gifts and added \$727 in bills, bringing the need to \$8,005.**

**17. Susan Funk: 3701 W CR 325 S, Muncie, IN 47302** Susan is fighting persistent cancer. She asks the CHM family for prayer, encouragement, and financial support for \$18,140 in bills.

**18. Jeffery & Joyce Gilbert: 520 W 900 N, Wawaka, IN 46794** The Gilberts' daughter, Megan, was injured in a bicycle accident and her expenses total \$2,254. **UPDATE: The Gilberts received \$370 in gifts, bringing the need to \$1,884.**

**19. Nanette Gottfried: 8357 N**

**Rampart Range Rd., Unit 106, PMB 106, Roxborough, CO 80125** Nanette underwent surgery for a pre-existing condition that cost \$12,711. She thanks God for His blessings and thanks CHM members for their prayers and financial giving. **UPDATE: Nanette received \$1,909 in gifts, bringing the need to \$10,802.**

**20. Lorelle Guentz: 3621 W Aire Libre Ave., Phoenix, AZ 85053** Lorelle received treatment for chronic venous insufficiency. The condition caused swelling and pain that made it difficult to work or drive. She needs help with \$3,000 in medical bills.

**21. Rebecca Hail: 48 S. 31st St., Newark, OH 43055** After she suffered from various painful symptoms, doctors encouraged Rebecca to undergo surgery to repair internal organs. She thanks the CHM family for prayer and requests help with \$7,415 in medical bills. **UPDATE: Rebecca received \$2,591 in gifts, bringing the need to \$4,824.**

**22. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com)** Jeffrey underwent treatment for a brain tumor and is recovering well. He asks the CHM family for help with \$13,125 in medical bills. **UPDATE: Jeffrey received \$43,908 in gifts. He added \$94,858 in bills and now needs \$64,075.**

**23. Bonnie Heying: 809 Westwind Ct., Ashland, MO 65010 (whatsupbonnie@gmail.com)** Bonnie had a total hip replacement and is anxiously waiting to return to full-time ministry. She requests help with \$5,900 in medical bills. **UPDATE: Bonnie received \$8,415 in gifts and added \$4,564 in bills, bringing her need to \$2,049.**

**24. Delane Jorgenson: 2711 190th St., Luck, WI 54853**

**(delanejorgenson@yahoo.com)** After suffering a dangerously low anemic level of 4.9, Delane received four units of blood. She is now doing well and requests help with \$17,556 in medical bills.

**25. Justin Kanagy: 56 E Farmersville Rd., Ephrata, PA 17522** Justin underwent surgery after suffering intense pain from a herniated disc. He asks CHM for help with \$8,568 in bills.

**26. Titus Kauffman: PO Box 448, Sidney, MT 59270** Titus underwent knee therapy for tendonitis and incurred \$2,682 in medical bills.

**27. Debra Koch: 6656 Silver Shores Dr., Cedar Grove, WI 53013 (dkoch005@netscape.net)** Debra was diagnosed with anemia caused by fibroid tumors. She had a blood transfusion and hysterectomy. She asks the CHM family for help with \$5,309 in medical bills. **UPDATE: Debra received \$3,266 in gifts and added \$21,515 in bills, bringing her need to \$23,558.**

**28. David Nelson: 569 Citation Dr., Pataskala, OH 43062** David had ankle surgery and incurred \$34,950 in medical bills. He asks the CHM family for prayer and financial help. **UPDATE: David received \$5,608 in gifts, bringing the total needed to \$29,342.**

**29. Sarah Nollmeyer: 2000 W Seitz Rd., Wilsall, MT 59086 (sarahjane@wildblue.net)** Sarah asks the CHM family for help with \$42,088 in bills incurred following an urgent total knee replacement. **UPDATE: Sarah received \$6,652 in gifts, bringing the need to \$35,436.**

**30. Martha Ortiz: 4633 Caverns Dr., Kissimmee, FL 34758** Martha incurred \$29,041 in medical bills following cancer treatment.

**UPDATE: Martha received \$4,473 in gifts, bringing the need to \$24,568.**

**31. Jane Pedigo: 277 Orange St., Jackson, OH 45640 (pedigojane@yahoo.com)** Jane suffered chest pains and underwent a stress test. She asks the CHM family for help with \$2,523 in medical bills. **UPDATE: Jane received \$2,770 in gifts and added \$9,171 in bills, bringing her need to \$8,924.**

**32. Jeff Prewitt: 1511 Melanie Dr., Uniontown, OH 44685** Jeff suffers from sleep apnea and incurred medical bills totaling \$9,385.

**33. Michelle Price: 11041 West Calla Rd., Salem, OH 44460** After experiencing a very fast heart rate, Michelle was encouraged to undergo an ablation. She requests help from the CHM family with \$12,520 in medical bills. **UPDATE: Michelle received \$5,008 in gifts, bringing the total need to \$7,512.**

**34. Eric Rieck Sr.: 798 N Prairie Meadow Ln., Oronogo, MO 64855** Eric underwent emergency hernia surgery; complications made it necessary for him to have three more surgeries. His bills total \$74,626.

**35. Julie Roberts: PO Box 312, Attica, KS 67009** Julie underwent total knee replacement surgery and asks the CHM family for prayer support and help with \$17,494

in medical bills. **UPDATE: Julie received \$9,190 in gifts. She now needs \$8,304.**

**36. Karen Robinson: 503 First Cape Coral Dr., Winter Garden, FL 34787** Karen is a burn survivor who experienced a life-threatening reaction to her medication. She has also undergone numerous surgeries. She asks the CHM family for help with \$4,700 in medical bills. **UPDATE: Karen received \$2,969 in gifts and added \$4,017 in bills, bringing her need to \$5,748.**

**37. Rachel Ruhl: 6940 County Rd. 37, Lexington, OH 44904** Rachel's infant daughter, Hallie, underwent testing for

## Giving Guide

Membership #	Need #	Membership #	Need #
100025-100844	46	143440-144548	11
100855-102717	18	144550-145617	05
102731-104624	39	145620-146648	35
104636-105984	15	146649-147721	25
106016-107269	23	147733-149320	31
107274-108311	44	149321-150560	32
108318-109175	26	150562-151737	14
109185-109959	07	151738-152904	19
109967-110687	43	152905-154624	42
110689-111357	20	154627-156528	24
111359-112017	41	156530-158390	17
112019-112742	48	158393-160601	27
112747-113523	37	160602-162772	02
113524-114222	10	162773-164851	30
114223-114887	45	164853-167102	38
114891-115968	03	167103-169219	28
115975-118064	12	169220-171745	29
118069-120758	21	171746-174528	04
120769-123759	08	174529-177407	06
123768-126790	40	177408-180273	01
126808-129680	36	180275-183481	13
129681-133204	09	183482-187991	22
133221-138193	33	187992-192753	47
138225-143438	16	192754-197178	34

*Don't see your member number? If you're a new member, chances are this newsletter was printed before you joined CHM. Since the Giving Guide is a suggestion, please give to whatever need God has laid on your heart. Thank you for giving!*

Hirschsprung's disease. The test results came back negative and Hallie's health has improved, but the family needs help with \$3,452 in bills.

**38. Lena Shirik: 62594 SR 19, Elkhart, IN 46517 (shirkpauline@aol.com)** Lena underwent hip replacement surgery and incurred medical bills totaling \$34,325. She praises God for healing her. **UPDATE: Lena received \$6,010 in gifts, bringing the total need to \$28,315.**

**39. Mark Spengler: 5885 Grapevine Dr., Colorado Springs, CO 80923 (mspengler57@gmail.com)** Mark suffered a pulmonary embolism and vein thrombosis. He incurred medical bills totaling \$2,445. **UPDATE: Mark received \$469 in gifts, bringing the need to \$1,976.**

**40. Phillip Sterr: 222 Davidson Rd., Greenville, SC 29609** Phillip was suffering from pain

caused by kidney stones. Treatment incurred medical bills totaling \$7,106. He thanks the CHM family in advance. **UPDATE: Phillip received \$3,386 in gifts and added \$1,884 in bills, bringing the need to \$5,604.**

**41. Greg Stumpf: 32194 Spun Cotton Dr., Winchester, CA 92596** After years of experiencing pain and discomfort, Greg underwent a complete shoulder replacement surgery. He requests help with \$10,115 in medical bills. **UPDATE: Greg received \$7,360 in gifts and added \$255 in bills. He now needs \$3,010.**

**42. Debra Trowbridge: 1346**

## How do I use the Giving Guide?

In the Giving Guide, 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 #16.

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 your gift to:  
Christian Healthcare Ministries  
Attn: Gift Processing  
127 Hazelwood Ave.  
Barberton, OH 44203

Any gifts designated for a person not on the Prayer Page will be forwarded to another recipient.

If you wish to donate to Prayer Page needs using your credit card or bank account, please call the CHM Member Assistance department at 1-800-791-6225, ext. 5993. Donations can be made online via the CHM Member Portal at [chministries.org/members](http://chministries.org/members).

**N Rock Hill Rd., St. Louis, MO 63124**

Debra received treatment for pre-existing uterine cancer and needs help with \$19,736 in medical bills. *UPDATE: Debra received \$10,269 in gifts and added \$6,027 in bills, bringing her need to \$15,494.*

**43. Pamela Waggy: 291 W Sunset Dr.,**

**Rittman, OH 44270** Pamela had surgery and underwent chemotherapy and radiation for gastric cancer. She asks the CHM family for help for ongoing treatment totaling \$2,981.

**44. Charlotte Wilson: 244 Curtis**

**Ford Trail, Nicholasville, KY 40356** ([charlottewilsonky@yahoo.com](mailto:charlottewilsonky@yahoo.com)) Charlotte suffers from a painful bladder condition and

asks the CHM family for help with \$5,710 in medical bills. *UPDATE: Charlotte received \$3,386 in gifts. She now needs \$2,324.*

**45. Stephanie Winder: 507 E Wilson Ave.,**

**Maysville, MO 64469** ([sas417@cccb.edu](mailto:sas417@cccb.edu)) Stephanie underwent a procedure for a throat problem and incurred \$10,464 in medical bills. She asks the CHM family for prayer and help. *UPDATE: Stephanie received \$6,465 in gifts, bringing her need to \$3,999.*

**46. George & Phylis Wright: 6351 Pasilla**

**Rd NE, Rio Rancho, NM 87144** The Wrights' daughter, Hannah, had surgery to correct amblyopia (lazy eye). She incurred

\$1,088 in medical bills.

**47. Timothy & Sheryl York: 31 E. Center**

**St., Lititz, PA 17543** ([sherylyork75@gmail.com](mailto:sherylyork75@gmail.com)) The Yorks' 11-year-old daughter has scoliosis that required spinal fusion and rod insertion. Her medical bills total \$86,883. *UPDATE: The Yorks' daughter received \$12,314 in gifts. She now needs \$74,569.*

**48. Wilmer Zook: 28 Locustdale Dr.,**

**Mohnton, PA 19540** ([wkzook@ptd.net](mailto:wkzook@ptd.net)) Wilmer was diagnosed with Crohn's disease, which caused complications leading to surgery. He incurred \$12,961 in medical bills. *UPDATE: Wilmer received \$9,566 in gifts, bringing the need to \$3,395.*

**Illness (continued from page 1)**

you with arthritis, an *illness*. He gives you a cortisone shot and your knee soon feels better. The medical examinations, testing and treatment you undergo is an *incident*. Two years later, your knee starts to hurt again. You return to the doctor, who says

your arthritis has flared up. He gives you another cortisone shot. After two weeks, you go back because it still hurts. He tells you that you need a knee replacement and schedules the surgery. You undergo surgery and physical therapy. After a few months,

he gives you a clean bill of health. This scenario describes a second incident within the illness of arthritis in your knee.

*See "Illness," page 11*

**Newbies (continued from page 3)**

the statement reflects the amount due or, if you have signed up for automatic credit card charge or CheckEase direct bank account withdrawal, the statement reflects a charge or withdrawal on the date you selected. Please carefully read the letter on the reverse side of the statement; it contains important information about CHM membership.

**Q: Is there anything else I should know or need to do about my membership?**

A: Although no further action is required, here are some things we recommend:

- **Read the newsletter.** You will receive the CHM newsletter at the beginning of each month. Please read it carefully; the newsletter contains helpful information about being a member, ministry news, member testimonies, advice for healthy living and more. You can receive our newsletter by email in lieu of the

printed version by signing up for it at [chministries.org/newsletter](http://chministries.org/newsletter).

- **Visit our website.** You can view the CHM Guidelines, make one-time financial contributions, complete the COU form or learn how to use the internet to bring a friend into CHM by visiting the online Member Portal at [chministries.org/members](http://chministries.org/members). (When registering for a free Member Portal account, your portal access code can be found under your CHM member number on the monthly Member Gift Form billing statement.)
- **Make sure you're on the right program.** There are a number of differences between our Gold, Silver and Bronze programs. The Gold level offers considerably more services. Please check the level for each person in your membership and make sure it's the right one for your needs. To learn more, visit [chministries.org/programs](http://chministries.org/programs) or view CHM Guideline G by visiting the online

Member Portal (see above).

- **Sign up for Brother's Keeper.** Brother's Keeper is CHM's low-cost program for catastrophic medical bills exceeding \$125,000 per illness. If you didn't sign up for Brother's Keeper when you first applied for CHM membership, you can do so at any time by using the application in your welcome pack or by calling 1-800-791-6225, ext. 5993.
- **Take note of the other forms in your welcome pack.** In addition to the COU, the welcome pack contains a copy of all the forms you need to submit medical bills to CHM, a form for enrolling in CheckEase (direct bank account withdrawal), a form for contacting CHM's medical consultant and an extra member application for you to pass along to a friend. These forms are available if and when you need them.

**Illness (continued from page 10)****Need**

A need is simply an individual medical bill. It's necessary for CHM staff and members to distinguish between individual bills. A need is categorized under a particular incident, which falls under a certain illness/diagnosis.

In the example above describing the diagnosis (illness) of arthritis, there are two separate incidents because the patient received treatment for arthritis on two separate occasions. However, within each

incident there are separate needs.

In the first incident, the patient would likely have separate needs (bills) from the initial doctor's office visit, the hospital or clinic performing the MRI and from the second doctor visit during which the cortisone shot was received.

In the second incident that occurred two years later, there would likely have been separate needs for:

- the first doctor visit

- the second doctor visit
- surgery (bill from the hospital or clinic)
- surgery (bill from the surgeon)
- surgery (bill from the anesthesiologist)
- pre- and/or post-operative prescriptions
- physical therapy (multiple bills)
- third doctor visit

For more information on illnesses, incidents and needs, visit [chministries.org/glossary](http://chministries.org/glossary) or see the glossary in the CHM Guidelines.

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

"I enjoy working to restore the old buildings, and I appreciate working for CHM president Rev. Howard Russell, who is an honest, fair and God-fearing man," John said. He also likes working with the CHM maintenance staff.

John wants members to know that "CHM is a very good organization that truly helps those who join. You can trust that the ministry helps with members' health care expenses."

Born in Yugoslavia, John's family moved to the United States in 1970 to obtain religious freedom. The family settled in Copley, Ohio, where John graduated from Copley High School in 1978.

John attended church regularly from a young age. "It wasn't until I got older that I was convicted to become a Christian and leave my worldly habits," he said.

He said that Proverbs 3 has impacted his life. "It has many instructions for Christians and explains how to remain faithful to the Lord. I often think about how it applies to my whole family—to my children's and grandchildren's future." John and his wife, Anna, attend an Apostolic



*John and Anna Tomic*

church in Copley.

The Tomics have three children: Chrissy, Jessica and John Jr. Chrissy and Jessica are both married and live near Wadsworth, Ohio. Jessica has a daughter named Jena. John Jr. attends the nearby University of Akron and is studying to obtain a degree in computer information systems.

In his spare time, John enjoys hunting, fishing, playing tennis and traveling with his wife.

**The CHM newsletter: fast, reliable, convenient**

Why not sign up for CHM's free newsletter? You'll receive it by email at the beginning of each month rather than in your U.S. mailbox.

The newsletter contains the same information as the printed newsletter and was recently redesigned to be more reader-friendly. Signing up for the newsletter saves on printing and

mailing costs.

To sign up, visit [chministries.org/newsletter](http://chministries.org/newsletter) (you don't have to be a member to receive the newsletter).

While you're online, don't forget to visit and "like" CHM's Facebook page at [facebook.com/christianhealthcareministries](http://facebook.com/christianhealthcareministries).



## Attention CHM members!

*Please complete and return to: Christian Healthcare Ministries, Attn: Editor, 127 Hazelwood Ave., Barberton, OH 44203. (You do not need to fill this out if you have already done so.) Thank you!*

To assist our members in locating Christian health care providers, the CHM staff is compiling a nationwide list\* of medical and dental providers.

**If your doctor, dentist, or other medical professional is a Christian or someone you think might consider CHM a good option for his or her patients, please let us know by filling out as much information as possible below.**

We also welcome information about Christian nurses, physician assistants, medical office workers, hospital employees or other people you know in the medical field.

Christian Healthcare Ministries will not share, sell, or rent this information to third parties for their marketing purposes.



Your name: \_\_\_\_\_

Member number: \_\_\_\_\_

Medical professional's name: \_\_\_\_\_

Specialization/occupation: \_\_\_\_\_ Phone: \_\_\_\_\_

Address/city/state/zip: \_\_\_\_\_

Medical professional's name: \_\_\_\_\_

Specialization/occupation: \_\_\_\_\_ Phone: \_\_\_\_\_

Address/city/state/zip: \_\_\_\_\_

Medical professional's name: \_\_\_\_\_

Specialization/occupation: \_\_\_\_\_ Phone: \_\_\_\_\_

Address/city/state/zip: \_\_\_\_\_

*\*The directory is updated continually and is available at [www.chministries.org/providerlist](http://www.chministries.org/providerlist)*

### What to expect (continued from page 5)

met. This includes all pre-natal care, delivery charges (including cesarean and multiple births), home births, midwives' charges, post-natal care and complications (mother and baby) with a maximum of \$125,000 per pregnancy.

For Gold members who also participate in

Brother's Keeper, the maximum amount of financial assistance per pregnancy is unlimited.

Silver and Bronze members can receive help with maternity bills incurred as a hospital patient when the personal responsibility (Silver: \$1,000; Bronze: \$5,000) has been

met. (Exception: Midwife fees for Silver members are eligible for sharing up to \$2,500 per pregnancy even though these services are not performed in a hospital.)

**Next month: What to expect when you—a CHM member—are expecting (part 2)**

# Nasal saline rinses can help stuffy noses

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A fairly recent study sheds new light on nasal saline irrigation. Researchers at the University of Calgary, Alberta, completed a systematic review of scientific literature to analyze evidence regarding topical therapies for chronic nasal congestion. Five strategies people frequently employ are: saline irrigation; topical steroid; antibiotic; antifungal; and other alternatives, such as honey. Of these, evidence strongly supports saline irrigation and topical nasal steroid therapy for effective symptom control.

Other studies likewise demonstrate that

using purified water treated with saline (salt in a concentration similar to that of bodily fluids, also known as “neti pots”) to rinse the nose and sinuses can alleviate symptoms of chronic rhinosinusitis. It may also help with acute infections. Tap water should be avoided, however, as it may contain organisms that do more harm than good.

*Rudmik, L., Hoy, M., Schlosser, R. J., Harvey, R. J., Welch, K. C., Lund, V., & Smith, T. L. (2013). Topical therapies in the management of chronic rhinosinusitis: an evidence-based review with recommendations. International*

## Correction

It was incorrectly reported on page 4 of the CHM November 2014 newsletter that the recommended daily allowance (RDA) of Vitamin B9 is 400 milligrams per day (mg/d). The correct RDA is 400 micograms per day (mcg/d). We apologize for any inconvenience.

*Forum of Allergy & Rhinology, 3(4), 281-298. doi: 10.1002/alr.21096*

## Paper (continued from page 4)

paper and pen. I scan my notes into Evernote, which also has an optical character recognition (OCR) capability that “reads” my handwriting. The app makes my notes searchable for future use.

You can also use a Moleskin notebook that’s specially designed to work with Evernote. Once I’ve made a journal entry, I can take a snapshot with my iPhone or iPad Evernote app, and it’s

stored.

2. I use Evernote’s companion app, *Penultimate*, which allows me to use a stylus and my iPad to write directly into Evernote. Thus, I can use digital media and still reap the benefits of handwriting.
3. I occasionally use an app like *Memo* or *Smart Writing Tool - 7 Notes HD*, which enable me to use a stylus and my iPad

or iPhone as a tablet. My handwriting is converted directly into digital letters and exported to Evernote (or wherever I want to send them). While this technology is improving, I find that it’s slower and makes a fair number of errors interpreting what I’ve written.

I hope these tips are beneficial as you take advantage of both digital media and handwriting!

## Kiesling testimony (continued from page 5)

Donald recovered very quickly. The doctors said he was strong and healthy in general, and the day after he came home from the hospital, he was back to work in the cotton field and overseeing the planting. At 11 weeks post-surgery, he was back to normal.

I called CHM after we returned home from surgery. The staff was very helpful, talking me through what to do as bills came in. The first was our physician bill totaling \$18,616, not including some small out-of-pocket payments. The physician offered a 25 percent discount that was only applicable if paid by a certain time. The hospital, too, offered a time-sensitive discount (50 percent). The bill

was \$83,278 before the reduction. I quickly completed the CHM Needs Processing forms and faxed them (along with the itemized bills) to the ministry. I called the next day to verify their receipt. A kind staff member named Doug Dillard assured me they had arrived and gave me the name of our Needs Processing representative, Jennifer Brotherton. She, too, was very helpful. CHM shared a total of \$59,068 in medical bills after the discounts.

The most important thing I can share about our CHM experience is that we never had to panic and there was no drama. Everything flowed smoothly. CHM helped make our hospital experience seem

like a “blip on the radar” because they gave us peace of mind. We didn’t worry about how the bills were going to be paid because Christian Healthcare Ministries was there for us.

What a blessing, too, to be part of a spiritual support system from CHM members. My husband received cards and letters of encouragement from folks all over the country. Throughout our ordeal, God gave us a great revelation of His grace, love and faithfulness. We are truly grateful, and I definitely recommend CHM to everyone.

Thank you, thank you, *thank you!*

## 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 Michelle,**

Thank you for your quick response time to my emails. May the Lord continue to direct more people to CHM. My family is very grateful for this ministry, especially as I am a pastor and find it difficult to find affordable health care these days.

Thanks again and God bless,

Dustin Bingham  
Irwin, PA

### **Dear Friends,**

Thank you for the many years of protection my husband and I have had as members of Christian Healthcare Ministries. You have always been so faithful and supportive. We can't say thank you enough.

Gary & Paula Halstead  
Bella Vista, AR

### **Dear Friends at CHM,**

Bob and I would like to thank all of you for your wonderful kindness to each of us in the past few years. You've been very special friends to us through some rough times (five surgeries for Bob and the first for me occurring this year).

Last year was a tough one, but it was also wonderful. God has been so very good to us, and you have been a gracious part of His loving grace, both in prayer and in coming alongside us financially.

Yvonne Woolridge in your Needs Processing department has been such a kind help. She's been a wonderful friend in the Lord.

If it hadn't been for Christian Healthcare Ministries, we would have been struggling financially as everything these past few years seemed to come right on top of each other. Again, our many, many thanks.

God has blessed us abundantly through the good times these days and doubly through the rough times. We love Him and we love each of you. We have been with CHM for a long time and are so thankful for this ministry.

We continue to pray for God's richness and blessing for you,

Bob and Carol Murr  
Emmalena, KY

### **Dear CHM Staff,**

I don't have words to express my appreciations for the hundreds of cards I've received from people all over the country who were praying for Lester and me. Even though Lester went home to be with the Lord, it was a comfort to know so many people were praying for me. My life is different now and I miss him more than I can say, but God is good. He is always with me.

A friend said I was walking on a cloud of prayer. I like that picture.

What a joy it is to be part of CHM,

Georgene Lambright  
Pensacola, FL

### **Dear CHM,**

Thank you so much for this valuable ministry; it has been such a blessing to have CHM. It's a great feeling to know our medical bills will be paid. Wish we would have joined sooner.

Love in Christ,

Mark & Rita Calhoun  
Blue Ridge, VA

### **Dear CHM,**

All the staff and members have blessed me greatly by helping with my medical need. Getting my pacemaker has allowed me a renewed life with less fatigue and depression than I have experienced in the past several years. It's wonderful.

I thank God for this group of believers—without you, I would still feel like a real “dead man walking”! My energy and zest for life was failing.

God is good! I pray that you will all be blessed by God for being willing to help others in need.

As the world around us becomes less and less secure, I pray that we become more and more secure in Christ the Rock, who is never changing, always loving and forever in control. Every beat of my heart causes me to remember your gift to me.

In Jesus' name,

Bonnie Rhine  
Greenwich, OH

### **Dear CHM,**

May the Lord continue to bless your efforts for providing health care sharing. I have been a member now for just over two years. Once again we have received a gift of money for sharing in our medical expenses. I suffered a broken right femur. I am fully recovered and am able to work again! Thanks so much for caring and sharing.

I pray that CHM continues to operate as in the past and be of help to many more Christian, praying people.

Sincerely,

Marion C. Holdeman  
Stapleton, GA

## CHM legal notices

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

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

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

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

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

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

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

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

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

**April Anderson-Burrell: 234 N Swinton Ave, Delray Beach, FL 33444** April needs healing from Parkinson’s disease.

**Ashley Bibeau: 8342 Bingham, Detroit, MI 48228** Ashley suffered two miscarriages in one year and needs both emotional and physical healing.

**Steven & Laura Busby: 1911 Sexton, Arlington, TX 76015** The Busbys have had difficulty finding work and request prayer.

**Bruce Collins: PO Box 1017, Silt, CO 81652** Please pray for a quick recovery following Bruce’s knee surgery.

**Ron Conte: 2493 Benton St., Akron, OH 44312** Ron has been diagnosed with lung

cancer and asks the CHM family to pray.

**Anne Elizabeth Correll: 940 Wright St., Santa Rosa, CA 95404** Please pray for job opportunities for Anne Elizabeth.

**Marianna Dwinell: 398 Monte Vista Dr., Pagosa Springs, CO 81147** Marianna faces difficulties with her adopted son, Anton.

**Judy Garris: 9023 Taylor Woods Cir., Rocky Mount, NC 27803** Judy requests prayer to find employment.

**John Jablonsky: PO Box 190422, Boise, ID 83119** John requests prayer for healing from anemia.

**Teresa Gault: 4677 Santa Cruz Ave., San**

**Diego, CA 92107** Teresa faces moving and mourning; also, a family member has been diagnosed with brain cancer.

**Raynard & Sharon Martin: 2905 Eastern Rd., Rittman, OH 44270** The Martins’ three-year-old grandson, Isaiah, passed away suddenly.

**Nathaniel & Roxanne Persinger: 130 Bearden Ln., Huffman, TX 77336** Roxanne had to have an emergency C-section. The Persingers also request prayer for financial provision.

**Cindy Roach: PO Box 4594, Winchester, VA 22604** Cindy asks the CHM family to pray for financial stability and that God will provide her with a reliable vehicle.

# Christian Healthcare Ministries

## January 2015

In this issue:

*Illnesses, incidents and needs: what's the difference, anyway? If this ministry weren't ministry, calling it a ministry wouldn't make it a ministry • CHM for newbies: "I've joined CHM, now what?" • A worthwhile New Year's resolution: Prayer Page giving • Healthwatch • Members battle heart disease, prefer CHM over other options • What to expect when you—a CHM member—are expecting • Member's book celebrates godly men Meet your CHM staff: Lara Bennett and John Tomic Prayer Page • Attention CHM members! Letters to CHM • Prayer requests*



*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.*