



Christian Healthcare Ministries

The biblical solution to healthcare costs

February 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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The ministry, taxes and you

Editor's note: The following information should not be construed as legal, tax or accounting advice. Though this information is presented in good faith, it is general in nature and is not intended as tax advice. You should consult with a professional advisor familiar with your particular situation for advice concerning specific

tax or other matters before making any decisions.

This information is current at newsletter publication date; however, the newsletter is printed ahead of time. For the most up-to-date information, please visit chministries.org/taxes or call 1-800-791-6225, option 4.



We've been waiting for guidance from the government on how members of CHM, an eligible option under the U.S. Affordable Care Act, should report membership on their

tax returns for 2014.

At newsletter publication date, we have the information in **draft** form. The IRS has issued Form 8965, "Health Coverage Exemptions," to attach to Form 1040, Form 1040A, or Form 1040EZ.

The following comes from the published **draft** (and drafts can change) of instructions on filling out Form 8965. Below, in excerpted form, is language specific to health care sharing ministry members.

- **Members of a health care**

See "Taxes," page 13

CHM for newbies (part 2): the right program for you

Make sure your CHM program is the one that best meets your needs.

If it isn't, please don't wait to switch. You can change your program by calling the CHM Member Assistance department at 1-800-791-6225. (If you're undergoing medical treatment, we recommend waiting until your bills are shared before switching to a lower participation level.)

Gold program: \$150

per membership unit, per month

The Gold program is the ministry's most extensive financial support. It's also an excellent value; research shows that Gold membership is nearly 70 percent less than the average price of HMO, PPO, and HDHP/SO health insurance plans.*

At the Gold level, you can receive assistance up to \$125,000 per illness. At Gold, you have a \$500 personal

responsibility per unit, per year. Total bills per medical incident must exceed \$500. However, obtaining discounts on your bills may reduce or eliminate your \$500 personal responsibility.

Example: You receive treatment early in the year for a gallbladder problem. Your bills total \$7,500. CHM shares the total amount minus your personal responsibility (\$7,000). In the middle of the same year you have some blood tests done

See "Newbies," page 10

Short-term growing pains: a “problem” we love to have



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

Here are lyrics from a golden oldie (bonus points if you know the title, year, and group; answers at the end of this column):

“I feel it in my fingers; I feel it in my toes. Love is all around me, and so the feeling grows.”

Deep, abiding, from-the-depths-of-your-heart-love for another person will do that for you. The love of Jesus will do that for you, and even more.

The love expressed this year by CHM members for each other through their financial gifts, cards and letters of encouragement, Prayer Page giving and other ways is, in a word, spiritual.

And there’s an ever-growing amount of love to share, as evidenced by CHM’s 2014 growth. We’re pleased, grateful, happy and motivated. But we’re not surprised. We thank God for our growth and ability to glorify Him and serve His people.

At the same time, for every action there is an equal and opposite reaction. An influx of new members has generated an accompanying increase in our employees’ workload. Please understand that no one is complaining about this. We’re helping more people—God’s people, members of the Body of Christ. That’s a good thing.

And we’re adjusting. Adjustments in operations can be exciting, particularly when they’re fueled by something positive, such as

dramatic growth. Adjustments can be either fundamental changes or temporary surges. It’s my role to know each time which type of change is occurring and to take the right steps to make CHM run smoothly.

We’ve added staff to deal with the increased number of applications for membership, medical bills submitted and membership-related questions. It’s not that we didn’t see this coming and weren’t preparing for it, but new staff means thorough training and making sure that every employee has excellent foundational skills. However effective the training, it still takes time before new employees have sufficient knowledge about the multiple facets of the ministry. We want to train them well so they can serve you well.

And, as we all know, ultimately there’s no substitute for experience.

When I lived in Tennessee we had an expression, “A long way around the barn.” We used it whenever an explanation required a considerable introduction—when we needed to lay sufficient groundwork to help make the main point better and more quickly understood.

Thus, we’ve come around the barn to make this point: some members who have submitted medical bills for sharing have noticed a slight delay in the amount of time it takes for those bills to be shared. It’s very simple:

the influx—or avalanche, if you will—of new members has created an extra load and slowed the process a bit.

Please understand we’re not talking about six-month time lags. It’s substantially less than that, but still at present longer than we’d like, and longer than it will be a short time from now.

Here are the most important things to bear in mind:

- Eligible medical bills will be shared as quickly as possible, without fail and without question.
- Money isn’t the issue; rather, the time element is principally to ensure that bills are entered, processed and shared correctly.

As our new staff members who’ve finished training gather experience, and our even newer staff members are completing their training, the sharing time will speed up accordingly.

That’s our promise to you and we’ll keep it.

What’s motivating us isn’t the desire to increase profits. We don’t make profits.

What’s motivating us is love: our love for our members and a desire to serve.

Because love is all around.

(The Troggs, “Love Is All Around,” 1967)

God gets the glory through evangelists' cancer fight

By Tim Marshall, Pasadena, Texas

Our family joined CHM in January 2014 and, with what happened soon after, we're so very thankful for that decision.

We served as pastors in Indiana for nearly 10 years when, six years ago, we felt the Lord calling us to become full-time evangelists. As a result, our family travels extensively.

We hadn't had a health care plan for several

years because a full-time evangelist doesn't have a set or guaranteed income, plus we wanted something faith-based. Due to the requirements of the new health care legislation, we looked for a different way to care for our family's needs.



The Marshall family

After extensive research and speaking with several staff members at Christian Healthcare Ministries, we felt this was the best choice.

In February we were in the final stages of

See "Marshall testimony," page 12

What to expect when you—a CHM member—are expecting (part 2)

Editor's note: Please see the CHM January 2015 issue for part 1 of this article.

Are you expecting or hope to become pregnant in the future? Submitting maternity needs to CHM is simple. Here's an overview of the steps to share medical bills for your pregnancy:

1. Obtain medical care as soon as you know you're pregnant. Prenatal care should begin immediately. This care is important and includes regular office visits with the medical professional of your choice.*

2. Inform your health care provider that you're a member of Christian Healthcare Ministries—an eligible option under the Affordable Care Act—that will help with your medical bills after all other forms of assistance have been exhausted. Show them your CHM membership card and point out the phone number on the back if they have any questions.



3. Ask for a prepayment agreement on your clinic/hospital/doctor's letterhead (remember to tell health care providers to send itemized bills directly to you). These charges are often bundled as a one- or two-day hospital stay (sometimes called a "global fee" or a "Stork Package") and are significantly less expensive than being admitted to a facility when it's time to give birth.

4. Check for further possible discounts on your obstetric, radiology and pathology bills. Take note of time limits for reduced charges. If you have difficulty obtaining a discount, our Member Advocate department can help negotiate with your health care provider to make sure you get the best possible price for your medical care.

See "What to expect," page 5

Skyler & Megan Powers

Carthage, Mo.

Maternity bills shared: \$17,216

Our daughter, Brielle Shalom, was born December 5, 2013. The blessing that Christian Healthcare Ministries has provided through prayer and support is incredible! We have shared our joy and excitement about the CHM program—along with our new little blessing—with everyone we can.

Thank you for standing on and trusting in the powerful, life-changing word of God. You have been the hands and feet of Jesus. We can't thank you enough for practicing what the Bible describes in Acts. Our gratitude can't be fully expressed in words. We pray that others may experience the fullness of life that occurs when the body of Christ loves one another.



Reduced diabetes risk: another reason to consider the Mediterranean diet

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A research study shows that a Mediterranean diet with an extra virgin olive oil supplement was associated with a 40 percent reduction in type 2 diabetes risk.

In the study, Spanish researchers followed 3,500 patients without diabetes for an average of four years. The patients were randomly assigned to one of the following:

- a Mediterranean diet with a daily supplement of three to four tablespoons of extra-virgin olive oil (EVOO)
- a Mediterranean diet with a daily supplement of one ounce of mixed nuts
- a control diet in which they were simply advised to reduce their intake of all types of fats

None of the participants were instructed to reduce their calorie intake or increase their exercise level.

During the study, 273 patients developed type 2 (adult onset) diabetes mellitus. Of those, 80 were in the EVOO group, 92 in the mixed nuts group and 101 in the control group.

In my first book, *The Word on Health*, several chapters build a biblical strategy for a personal nutrition plan. People spend a lot of time and money reading dietary books espousing a wide range of thinking, but it's wise to consider guidance the Creator has provided in recorded history.

The closest diet that approximates a "biblical diet" is the southern Mediterranean diet. This diet has repeatedly been shown in studies as one that gives adherents the lowest risk of common diseases:

- The Seven Countries Study, led by scientist Ancel Keys, was published in 1970 and was a landmark research project revealing that a southern Mediterranean diet dramatically reduces cardiac disease risk. Of the seven countries studied, Crete showed 98 percent less coronary artery disease than the United States. This study opened the scientific community's eyes to the association between diet and heart disease. Since then, numerous studies have confirmed the benefits of a southern Mediterranean diet rich in olive oil, fresh fruits, vegetables, legumes and fish; adherents limit their intake of red meat, dairy products and saturated fat.

- After the Seven Countries study was published, many people wondered if Westerners would experience the same health benefits from a Cretan diet. A group of researchers in Lyon, France decided to answer that question and randomly assigned into two groups 605 hospital patients who had just suffered their first heart attack. The experimental group followed the southern Mediterranean diet



while a control group followed the prudent heart diet (low fat, salt and cholesterol) commonly prescribed to coronary patients.

The patients were followed for an average of 27 months and were observed for vascular events. The study, originally scheduled to last years, was stopped early because of its dramatic results. By 27 months, nearly one-third of the control group had a major clinical event (heart attack, bypass surgery, angioplasty, death from a cardiac cause, chest pain, heart failure, stroke or a major blood clot). Only five percent of the experimental group experienced these symptoms.

Keep in mind that the control group in this study was comprised of patients following the standard, prudent heart diet that doctors prescribe to most U.S. coronary patients. Still, the results of the study were dramatic and showed the tremendous benefits of practicing a southern Mediterranean diet plan like the one observed in Crete.

- Participants who adhered

See "Mediterranean diet," page 13



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

Meet your CHM staff: Scott Coggins

Scott Coggins comes to Christian Healthcare Ministries with a passion for ministering to you and all those who are counted among God's people.

As a new staff member in CHM's Records Management department, Scott enters into the ministry's database medical bills received via mail, fax or email. He also works with members to confirm receipt of emailed bills and forms.

Praying with and encouraging members who are undergoing a physical trial are Scott's favorite parts of working at the ministry. "It's an honor to pray for members and their needs. Working for a Christian ministry like CHM allows me to do that. This is the job I've dreamed of all my life and I love it. God is wonderful."

Scott was born in East Liverpool, Ohio, and spent much of his life living on the U.S. East Coast. After graduating from high school in 1980, he studied at Massillon Baptist College in Massillon,

Ohio, for two years before serving six years in the U.S. Navy. Jobs in the following years included working for a call center and serving as a political campaign fundraiser.

In 2003, he felt the Lord calling him back to Bible college and he met his goal by graduating from Victory Baptist College in North Augusta, S.C.

In August 1974, after listening to a message about the Luke 16 parable of the rich man in hell, Scott decided to follow the Lord. He was baptized the following Sunday.

Revelation 22:1 is Scott's favorite Bible verse. "On the day I got saved, Jesus showed me the water I could drink to

never be thirsty again," he said. "I love the Lord for saving me and I'm looking forward to heaven. Every day I look to the sky, hoping today will be the day He calls us all home."

If he could relay anything to CHM members, it would be: "Trust God. If you fall, get back up. If you fall again, get up again. The Bible says that a just man falls seven times and rises up again."

Scott can empathize with members in need because he, too, has faced medical difficulties. He overcame cancer twice and experienced other illnesses and hospitalizations. "God has always seen me through, and He will see you through as well," he said. "Until we are called home, trust in the Lord."

Scott and his wife, Diana, have two children: Sarah (31), who lives in Boardman, Ohio; and Robert (28) who resides in North Augusta, South Carolina.



Scott and Diana Coggins

What to expect (continued from page 3)

Remember that if you pay the bill up-front, negotiations cease. Please don't make full payment upfront; set up a payment plan if necessary. This allows CHM more time to further negotiate discounts while assuring your provider that your bills will be paid.

5. Fill out the CHM Needs Processing forms. These forms can be found by visiting chministries.org and going to "Medical care and bills" under the "How it works" menu. Or, call the CHM office and we'll mail you a printed copy.

6. Immediately submit the Needs Processing forms, prepayment agreement and bills to the Christian Healthcare Ministries office. Please note on the Needs Processing forms if your provider has a time limit for reduced charges.

Early submission speeds the time for bill sharing. In most cases, submitting a timely agreement enables CHM to share your maternity bills by the time the baby is born.

7. Send all "add-on" bills (or additional charges to the original amount) to CHM immediately. Note on the top of the bill that it is an "add-on" and include your name and member number.

8. Enjoy the peace of mind that comes with being a CHM member. Average sharing time is 60-90 days as bills are processed, negotiated and shared in the order they are received by our office.

Post-delivery

Any non-routine medical bills your baby incurs in the first three months after birth are eligible for sharing. After three months, your baby will automatically be added to your membership. In other words, your baby receives the first three months of membership free!

CHM's mission is to glorify God and serve His people as Christians share each other's medical bills. May you be blessed as you prepare to receive your gift from God.

****We highly recommend the Gold program for women who may become pregnant. Silver and Bronze members: Only charges you incur as a patient of a hospital are eligible for sharing.***

Prayer Page help exceeds member's expectations

By Jeffrey Heindel, Brogue, Pa.

On July 13, 2013, I went to pick up a cake for our church's Vacation Bible School. I asked my wife, Roxana, to go along because it was her birthday. We pulled out of our driveway and made the 30-mile round-trip.

I realized later that sometime during the trip my short-term memory had disappeared. I didn't remember driving or any other details about the trip to the store. In fact, I couldn't remember anything.

Roxana took me to the emergency room. After a series of tests, doctors discovered that I had a brain tumor. Four days later,



Jeffrey and Roxana Heindel

surgeons removed the tumor and my short-term memory reappeared.

It wasn't until that October that Roxana and I joined Christian Healthcare Ministries, so we knew my brain tumor would be considered pre-existing. My bills incurred prior to joining couldn't be shared, but any future bills from my illness

would be possible candidates for the Prayer Page.

Radiation later became a necessity in my battle against cancer. We are so grateful that CHM was there to help financially through the Prayer Page. Otherwise, I likely would have been denied treatment, giving me one year to live (according to my radiologist).

As soon as my name appeared on the Prayer Page, I began receiving checks from CHM comprised of donations made by fellow members. It was a manifestation of the biblical principle of praying for one another and carrying each other's burdens.

The checks continued to arrive in my mailbox each month. CHM members shared \$51,364 of my medical bills! The

See "Heindel testimony," page 12

Member's science fiction book explores technology and spiritual warfare

Europa
By J.A. Sanderlin
Waxahachie, Texas

Jonas Black, *Europa's* protagonist, lives a peaceful life in a mining colony on Europa (Jupiter's third largest moon). After building *Manta*—a submarine with an onboard artificial intelligence, he embarks on a journey to explore the moon's ocean. There, he finds the secret beginnings of life and unknowingly places himself on the edge of a battle for his survival.

Returning home, he learns of a brutal coup that transpired in his absence. Together with an old mentor and his two best friends, Jonas finds people willing to fight for freedom. Through faith, cunning and simple good luck, they take on the challenge to return peace to *Europa*.

Author J.A. Sanderlin was inspired to write *Europa* after reading a NASA article theorizing that Europa may have a liquid ocean beneath its icy surface. Fascinated with technology and its development, he hoped a science fiction book would give him the freedom to explore where technology might lead humans.

Regardless of how technologically advanced humans become or how far into the galaxy we go, there will always be an ongoing spiritual war, J.A. said.

"Satan will always campaign to destroy all that represents Christ," he said. "Those who serve the Light must never give up, even when the odds seem impossible."

The author and his wife, Whitney, have one daughter. J.A. graduated from Texas State University and has 15 years of writing experience. He writes articles for heavenorbust.com and jasanderlin.com.

Louis Lamour, Tom Clancy and other prolific writers were influential in J.A.'s authoring of *Europa*.

The book is available at Amazon.com and at Barnes & Noble for \$14.99 to \$19.99. An electronic version can be purchased for \$9.99.



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

February 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
E-mail: 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 (djallan5@gmail.com) David is a pastor who regularly does mission work in Mexico. He underwent heart surgery and incurred \$41,402 in medical bills. **UPDATE: David received \$4,294 in gifts, bringing the need to \$37,108.**

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 \$5,982 in gifts and added \$26,188 in bills, bringing the need to \$21,454.**

3. Nazary Basargin: PO Box 3264, Homer, AK 99603 Nazary suffered from constant pain due to severe degenerative disc disease. She incurred surgery bills totaling \$3,015.

4. 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 \$1,822 in gifts, bringing the need to \$3,731.**

5. 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 \$60,662 in gifts, bringing the need to \$30,163.**

6. 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 \$11,933 in gifts. He now needs \$6,405.**

7. Thomas Bordonaro: 5157 Wabash River St., Dublin, OH 43016

Thomas suffered from arthritis which eventually led to hip replacement surgery costing \$29,732.

8. Alan Branham: 2778 Spokane Creek Rd., East Helena, MT 59635 (alanbranham@gmail.com) Alan is battling throat cancer and underwent a laryngectomy. He has medical bills totaling \$40,138 and asks the CHM family for help. **UPDATE: Alan received \$4,227 in gifts, bringing the need to \$35,911.**

9. 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 \$2,233 in gifts, bringing the need to \$2,386.**

10. Karen Brunk: 2440 Kenyon Ave NW, Massillon, OH 44647 (karenbrunk@gmail.com) Karen serves as a missionary to Jamaica. She underwent a laminotomy after experiencing severe back pain. Her bills total \$4,936. **UPDATE: Karen received \$582 in gifts and added \$656, bringing the need to \$5,010.**

11. 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 \$4,310 in gifts, bringing the need to \$4,591.**

12. 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

Prayer Page Giving

Prayer Page total needs remaining this month: \$1,114,356

Each need would be met **in full** if each member family contributed **\$24.01** this month or **\$8.01** for the next three months.

Together, we can make eliminating these bills a reality! These amounts are suggestions; 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

and help with \$6,466 in medical bills. **UPDATE: Debra received \$3,098 in gifts, bringing the need to \$3,368.**

13. 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 \$12,555 in financial gifts and added \$9,580 in bills, bringing the total need to \$6,095.**

14. Kathleen Conn: 681 N Shenandoah Dr., Palmer, AK 99645 Kathleen suffered from a chronic cough that led to testing, sinusitis and sinus surgery. She incurred medical bills totaling \$18,862. **UPDATE: Kathleen received \$15,596 in gifts. She now needs \$3,266.**

15. Robert Daily: 2825 East B St., Torrington, WY 82240 (judy@wagonswestrealty.com) After years of experiencing a racing heartbeat, Robert underwent a procedure that cost \$49,216. He asks the CHM family for prayer and help. **UPDATE: Robert received \$4,285 in gifts, bringing the need to \$44,931.**

16. Lavonne Dickson: 2908 Kelmar Dr., Fort Wayne, IN 46809 Lavonne has degenerative disc disease and received emergency care at the hospital. Her bills total \$9,710.

17. 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 \$2,724 in gifts, bringing the need to \$8,535.**

18. Guy Fish: 11569 N. Bryant

Rd., Fort Atkinson, WI 58538 (gfish@centurytel.net) Guy is a Christian attorney whose career is jeopardized by laryngeal cancer. He incurred \$6,515 in medical bills and asks the CHM family for help and prayer. **UPDATE: Guy received \$50 in gifts. He now needs \$6,465.**

19. 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 \$2,059 in gifts and added \$2,430 in bills, bringing the need to \$8,069.**

20. Dwight Funk: 3701 W CR 325 S, Muncie, IN 47302 Dwight's wife, Susan, passed away after battling persistent cancer. He asks the CHM family for prayer, encouragement, and financial support for her \$18,140 in bills. **UPDATE: Susan received \$897 in gifts and added \$220,327 in bills prior to her death, bringing the need to \$237,570.**

21. 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 \$3,242 in gifts, bringing the need to \$9,469.**

22. Lorelle Guentz: 3621 W Aire Libre Ave., Phoenix, AZ 85053 (Loribg1@q.com) 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. **UPDATE: Lorelle received \$369 in gifts, bringing the need to \$2,631.**

23. 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 \$3,709 in gifts, bringing the need to \$3,706.**

24. Felicia Harper: 119 Ohara Rd., Americus, GA 31719 Felicia underwent repair for a hiatal hernia and incurred \$31,065 in bills.

25. 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. **UPDATE: Delane received \$2,224 in gifts, bringing the need to \$15,332.**

26. 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. **UPDATE: Justin received \$1,097 in gifts, bringing the need to \$7,471.**

27. Titus Kauffman: PO Box 448, Sidney, MT 59270 Titus underwent knee therapy for tendonitis and incurred \$2,682 in medical bills. **UPDATE: Titus received \$353 in gifts, bringing the need to \$2,329.**

28. 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 \$6,716 in gifts and added \$21,515 in**

bills, bringing her need to \$20,108.

29. Jeffrey Lewis:
288 Fair St., Baxley,
GA 31513 Jeffrey
underwent unexpected
surgery for a herniated
disc and incurred
\$13,377 in medical
bills.

30. 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 \$10,423 in
gifts, bringing the total
needed to \$24,527.**

31. 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 \$11,990
in gifts and \$12,075 in
discounts, bringing the
need to \$18,023.**

**32. Martha Ortiz: 4633 Caverns
Dr., Kissimmee, FL 34758** Martha
incurred \$29,041 in medical
bills following cancer treatment.
**UPDATE: Martha received \$8,209
in gifts, bringing the need to
\$20,832.**

**33. 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 \$4,254
in gifts and added \$9,171 in bills,**

Giving Guide

Membership #	Need #	Membership #	Need #
100025-100939	52	132682-136182	33
100954-102638	27	136186-140477	26
102650-104345	09	140482-143460	19
104370-105598	34	143463-144255	35
105601-106834	54	144259-145088	17
106841-107771	48	145094-145990	21
107779-108500	22	145991-146798	16
108512-109137	50	146799-148248	49
109139-109686	39	148251-149720	29
109691-110219	51	149722-151196	25
110220-110719	40	151197-152621	31
110720-111227	03	152622-154223	28
111230-111745	14	154224-155880	32
111755-112261	12	155888-157537	02
112265-112816	44	157538-159190	42
112823-113418	23	159191-160820	30
113420-113905	04	160826-162782	07
113906-114475	46	162783-164613	05
114476-114995	11	164614-166458	24
114999-115904	10	166459-168401	08
115905-117703	38	168402-170295	01
117709-119859	36	170296-172689	15
119861-122588	13	172690-176099	53
122601-125022	41	176101-179502	37
125023-127465	06	179504-183202	43
127467-129850	18	183204-189757	47
129878-132671	45	189758-200141	20

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!

bringing her need to \$7,440.

34. Rosemary Pickering: 1590 Pleasant Ridge Rd. NW, Wesson, MS 39191 Rosemary underwent follow-up testing for kidney cancer. She's happy to report that her results were clear, but she has bills totaling \$2,532.

35. Jeff Prewitt: 1511 Melanie Dr., Uniontown, OH 44685 Jeff suffers from sleep apnea and incurred medical bills totaling \$9,385.
UPDATE: Jeff received \$1,197 in gifts, bringing the need to \$8,188.

36. 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 \$6,680 in gifts, bringing the total need to \$5,840.**

37. 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.
UPDATE: Eric received \$7,797 in gifts, bringing the need to \$66,829.

38. 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 \$11,701 in gifts. She now needs \$5,793.**

39. 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 \$6,007 in gifts and added \$4,017 in bills, bringing her need to \$2,710.**

40. Rachel Ruhl: 6940 County Rd. 37, Lexington, OH 44904 (scottruhl@ymail.com) Rachel's infant daughter, Hallie, underwent testing for Hirschsprung's disease. The test results came back negative and Hallie's health has improved,

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 #26.

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.

but the family needs help with \$3,452 in bills. **UPDATE: The Ruhls received \$439 in gifts, bringing the need to \$3,013.**

41. Dianna Scott: 41821 CR 19, Killbuck, OH 44637 After severe chest pain and medical tests, Dianna needed to have her gallbladder removed. She incurred bills totaling \$6,137.

42. Lena Shirk: 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 \$10,803 in gifts, bringing the total need to \$23,522.**

43. Don Smith: 500 Anthony Dr., Centreville, MI 49032 Don underwent back surgery to correct his spondylolisthesis, a vertebrae condition. His medical bills total \$71,754.

44. 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 \$773 in gifts and added \$1,943 in bills, bringing the need to \$3,615.**

45. Anthony & Rita Steffen: 4305 Meter Rd NE, Mechanicstown, OH 44651 The Steffens' teenage son, Jacob, was born with a club foot that recently required additional surgery. The family asks for help with \$6,578 in medical bills.

46. 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 \$4,763 in gifts and added \$1,884 in bills, bringing the need to \$4,227.**

47. James & Amy Stevens: 2033 San Elijo Ave #513, Cardiff, CA 92007 The Stevens' 10-year-old son, Shane, has brain cancer and underwent surgery. The family asks CHM for prayer and help with \$130,885 in medical bills.

48. 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 \$8,031 in gifts and added \$490 in bills. He now needs \$2,574.**

49. Debra Trowbridge: 1346 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 \$13,034 in gifts and added \$6,027 in bills, bringing her need to \$12,729.**

50. Pamela Waggy: 291 W Sunset Dr., Rittman, OH 44270 (campbelsue@earthlink.net) Pamela had surgery and underwent chemotherapy and radiation for gastric cancer. She asks the CHM family for help for ongoing treatment totaling \$2,981.

UPDATE: Pamela received \$317 in gifts, bringing the need to \$2,664.

51. Stephanie Winder: 507 E Wilson Ave., Maysville, MO 64469 (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 \$7,576 in gifts, bringing her need to \$2,888.**

52. George & Phylis Wright: 6351 Pasilla Rd NE, Rio Rancho, NM 87144 (phyliswright@yahoo.com) The Wrights' daughter, Hannah, had surgery to correct amblyopia (lazy eye). She incurred \$1,808 in medical bills. **UPDATE: The Wrights received \$120 in gifts, bringing the need to \$1,688.**

53. Timothy & Sheryl York: 31 E. Center St., Lititz, PA 17543 (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 \$23,073 in gifts. She now needs \$63,810.**

54. Wilmer Zook: 28 Locustdale Dr., Mohnton, PA 19540 (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 \$10,406 in gifts, bringing the need to \$2,555.**

Newbies (continued from page 1)

(for an unrelated illness) that cost \$400. CHM does not share these bills because the total cost of the incident is less than \$500. At the end of the year, you break your arm and the treatment amounts to \$2,500. CHM shares the entire amount of \$2,500 because you have already paid your \$500 personal responsibility in the beginning of the year.

Gold plus Brother's Keeper: If you join at the Gold level and also join Brother's Keeper, you will have **unlimited financial assistance** available to you for all

eligible medical bills (after your personal responsibility is met). You can learn more at chministries.org/catastrophicbills.

We recommend Gold to all members, but especially if:

- You're a woman who may become pregnant.
- You have a history of health issues or a family history of health problems.
- You have a pre-existing condition(s).
- Spending more than \$500 out-of-pocket for health care costs doesn't work with

your budget.

Silver program: \$85 per unit, per month

At the Silver level, as with Gold, you can receive assistance up to \$125,000 per illness, but other program services are different. There is a \$1,000 personal responsibility per incident. In other words, you need to pay \$1,000 (or receive at least

Newbies (continued from page 10)

\$1,000 worth of discounts on your medical (bills) per medical incident before CHM helps share your expenses.

The Silver program *only* includes inpatient or outpatient hospital incidents and surgery performed at any medically certified surgery center. Testing and treatment performed outside a hospital are not eligible for sharing.

Silver plus Brother's Keeper: Signing up for Brother's Keeper provides an additional \$100,000 of cost support. With each annual Brother's Keeper renewal, members receive an additional \$100,000, accruing up to \$1 million per illness.

We recommend Silver if:

- You're comfortable spending \$1,000 out-of-pocket for any medical incident that arises (CHM steps in to help after you have met your \$1,000 personal responsibility).

- You're comfortable paying for all prescriptions and all treatment that occurs outside a hospital.

Bronze program: \$45 per unit, per month

At the Bronze level, you can receive up to \$125,000 in assistance per illness and you have a \$5,000 personal responsibility per incident. In other words, you need to pay \$5,000 (or receive at least \$5,000 worth of discounts on your medical bills) per medical incident before CHM helps share your expenses.

The Bronze program *only* includes inpatient or outpatient hospital incidents and surgery performed at any medically certified surgery center. Testing and treatment performed outside a hospital are not eligible for sharing.

Bronze plus Brother's Keeper: Signing up

for Brother's Keeper provides an additional \$100,000 of cost support. With each annual Brother's Keeper renewal, members receive an additional \$100,000, accruing up to \$1 million per illness.

We recommend Bronze if:

- You're comfortable spending \$5,000 out-of-pocket for any medical incident that arises (CHM steps in to help after you have met your \$5,000 personal responsibility).
- You're comfortable paying for all prescriptions and all treatment that occurs outside a hospital.

**Editor's note: Comparisons are based on results from the 2014 Annual Employer Health Benefits Survey (Kaiser Family Foundation and Health Research and Educational Trust). To learn more, visit chministries.org/countingthecost.*

CHM programs self-quiz

Choose the correct program(s) for each statement. This quiz should not be returned to the CHM office. Answers below and in the CHM Guidelines.

1. I can choose my own health care providers.
2. My personal responsibility amount is \$1,000 per medical incident.
3. If my friend joins CHM because of me, I'll receive a free month of membership after my friend has submitted three monthly financial gifts.
4. I don't have to worry about paying a penalty under the Affordable Care Act (Obamacare). *Editor's note: See tax article on page 1.*
5. If I join this program along with Brother's Keeper, CHM's catastrophic needs program, there is no limit on the dollar amount of bills CHM will share.
6. I can use the CHM online Member Portal to make my monthly financial gifts.
7. CHM will help me negotiate discounts on my eligible medical bills.
8. I can use CHM as a supplement to Medicare.
9. My monthly cost to participate is capped at three units of membership, no matter how many dependent children I have.
10. CHM will share the cost of pre-natal doctor visits.

GOLD	SILVER	BRONZE
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Answers: 1) All 2) Silver 3) All 4) All 5) Gold 6) All 7) All 8) All 9) All 10) Gold

Marshall testimony (continued from page 3)

preparing for an April missions trip to the Philippines. We planned to speak at churches and a youth camp in a city called Baguio.

My wife, Melanie, hadn't seen a doctor in six years. She made an appointment in Houston where we were ministering at the time. The doctor discovered Melanie had never had a mammogram. She sent her for one that day. Three days later, we were told that something looked abnormal.

Another biopsy and MRI confirmed that Melanie had invasive lobular carcinoma (ILC).

Cancer.

Her tumor was nine millimeters in size and she needed surgery quickly.

There is no way to describe the feelings of panic, fear, desperation and uncertainty. While I prayed, the Lord spoke very clearly to me: "I have it under control and everything will be okay."

I'm human and I had moments of distress. Through our ministry we'd witnessed many miracles and healings across the United States and overseas. God healed people we prayed for who suffered from cancer,

seizures and other medical issues. This was different. Now we were faced with our own need, so we prayed continually for my wife's healing.

Surgery was scheduled for March 5. "Expect the cancer to be in the left breast and perhaps the lymph nodes as well," doctors told us. We prayed for complete healing.

The doctor approached me after the surgery. "We removed the cancer on her right side. The tumor is now only 0.7 millimeters. There's no other cancer in the lymph nodes or anywhere else."

I was overjoyed at the tumor's reduced size! God has always been faithful.

Many people have asked why God didn't remove the cancer completely. My answer is this: "Yes, He could have, but He gets more glory from this." At first, the doctor suggested that my wife undergo chemotherapy, but she's now receiving radiation treatment and is doing wonderfully.

It's a walk of faith, but we're taking this walk together and the Lord continues to lead the way.

When I contacted CHM about my wife's condition, I was asked if she could be placed on the prayer list. I was impressed that someone would be interested enough to take the time to pray for her situation.

I spoke with Wilma in the Needs Processing department, who was kind and able to assist us in processing our medical bills. I talked with Lori in the Member Advocate department, who said to let her know if I had any problems with payments to the doctors.

CHM has completely taken care of us during this difficult time. We're forever grateful, and I tell everyone about this health care option. CHM fulfills biblical principles as the body of Christ bears one another's burdens.

It has been a blessing not to worry about the medical bills. After \$20,125 in discounts, CHM shared \$23,514. We don't know what we would have done if CHM hadn't been there for us. Our faith has been lifted and we realize more than ever that God is fighting for us.

Thank you, Christian Healthcare Ministries family, for ministering to us during a time of crisis. May God richly bless every one of you.

Heindel testimony (continued from page 6)

CHM family has exceeded all of our expectations.

Patience and trust were certainly lessons God taught me. Surgery and medication caused some depression, but the encouraging cards I received from my CHM brothers and sisters proved to be like the Bible story of Aaron and Hur. Just as they held up Moses' arms and gave the Israelite army an advantage to victory, the prayers and cards I received gave me encouragement, words of peace, hope and

love.

In the shadow of death, God gave peace and joy. My grandchildren, too, were a blessing because their questions gave me opportunities to share about the goodness of the Lord in times of trouble.

On October 24, 2014, I was told that my tumor was no longer a threat. I've been given a clean bill of health. To God be the glory!

My CHM family is a major part in my recovery and the life I am now enjoying. I tell many people about the ministry. I tell them about the cards, the Prayer Page and everything I know about CHM. It's just a small token of the gratitude I have for my CHM family.

Without your help, I would either be gone from this earth or I'd have overwhelming medical debt. Thank you to all at Christian Healthcare Ministries.

Health care and chronic conditions

Courtesy Saurage Research's "Key Findings" newsletter

Who are the biggest healthcare consumers? These days it is those with multiple chronic conditions. Almost half of all Americans live with a chronic condition. More than a quarter—and two out of three older Americans—are estimated to have at least two chronic physical or behavioral health problems. This number is projected to increase by more than one percent per year by 2030, resulting in an estimated chronically ill population of 171 million.

A chronic condition, as characterized by

The Chronic Care Model, is any condition that requires ongoing adjustments by the affected person and interactions with the health care system. Treatment for people living



with these multiple chronic conditions currently accounts for an estimated 66 percent of the nation's health care costs. As the U.S. population ages, the number of patients with multiple chronic conditions continues to grow. This mounting challenge has become a major public health issue that is linked to suboptimal health outcomes and rising health care costs.

Taxes (continued from page 1)

- sharing ministry** — You are a member of a health care sharing ministry — (write 'D' under "Exemption Type" in Part III of Form 8965).
- Members of a health care sharing ministry...may claim a coverage exemption on their tax return...if you did not receive a coverage exemption from the Marketplace and want to claim one of these exemptions on your return, see the instructions for **Part III**.

Part III — Coverage Exemptions for

Individuals Claimed on Your Return

- Use **Part III** to claim a coverage exemption on your tax return for yourself or another member of your tax household.

CHM is a certified, eligible option under the Affordable Care Act (ACA), better known as Obamacare. You will not be penalized by the government for being a CHM member and not having health insurance through a health insurance company. **Remember, you have no reason**

or requirement to go to the ACA-created insurance exchanges.

Our understanding (*again, not a legal or tax advice interpretation*) is to fill out Part III of IRS Form 8965 and submit it with your tax return. You should be able to obtain IRS Form 8965 where you acquire your other tax forms. We're watching this carefully and will advise you of any new developments as they come to us.

Mediterranean diet (continued from page 4)

- closely to the southern Mediterranean diet had lower levels of virtually every "unhealthy" biomarker. This included lower levels of inflammatory proteins, such as C-reactive protein (CRP), interleukin-6, and tumor necrosis factor-alpha. They also had lower levels of fibrinogen (a protein involved in making blood clots) and homocysteine (an amino acid that has been associated with heart disease).
- Olive oil helped prevent PCB-induced damage to the lining of blood vessels (as compared to corn oil). PCB stands for *polychlorinated biphenyl*, a synthetic

chemical compound.

- Diets high in olive oil reduced "bad" LDL cholesterol while not affecting "good" HDL cholesterol, thus improving coronary artery disease risk profiles.
- A predominantly Mediterranean diet resulted in 40 percent fewer individuals with Alzheimer's disease over a four-year period compared other diets.
- High fruit and vegetable intake (characteristic of the Mediterranean diet) was associated with a significantly reduced stroke risk.

For the sake of your heart, brain, blood vessels, pancreas, and who knows what else,

consider the benefits of transitioning to a southern Mediterranean diet.

Salas-Salvado, J., Bullo, M., Estruch, R., Ros, E., Covas, M. I., Ibarrola-Jurado, N., . . . Martinez-Gonzalez, M. A. (2014).

Prevention of diabetes with Mediterranean diets: a subgroup analysis of a randomized trial. *Ann Intern Med, 160(1), 1-10. doi: 10.7326/M13-1725*

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 Brothers and Sisters in Christ,

I want to say thank you from the bottom of my heart for all of your support via the Prayer Page. Thank you for your godly, caring hearts in a time that I so dearly needed you. My eyes just filled with tears every time I opened my mail to find your precious cards of encouragement. God is so good! Thank you and God bless you.

Henrietta Brock
Hamilton, OH

Dear CHM Staff and Members,

Pat and I are overwhelmingly thankful for the support of this cooperative ministry. When we think about what it would be like to stand alone as a couple facing tens of thousands of dollars in medical bills, we can't do it.

Thank you for your love, care and faithfulness.

Sincerely,

Warren & Pat Willie
Muncie, IN

Dear CHM,

Thank you so much for your excellent ministry! I'm excited to be one of the family now. Being a "newbie," I'm still feeling my way around, but I want to thank you for your helpful suggestions regarding the Prayer Page giving box and the Giving Guide. As I prayerfully considered all the needs, I realized how beautifully your "helps" brought the magnitude of the needs from overwhelming to manageable. Thank you for that.

Many blessings,

Nancy O'Brien
Saint Albans, VT

Dear CHM,

I am so grateful that all my bills from my

heart attack and stent were shared. It was great to be able to write a check for over \$40,000 to the hospital. What an amazing feeling!

Thank you,

Karen DeVries
Missoula, MT

Dear Diligent Servants of God,

Many thanks for making it possible—through meetings, organization, phone calls and many, many behind-the-scene details—for the body of Christ to help one another. I know I am grateful for what all of you do. This program is a huge blessing.

Thank you, *thank you!*

Anne Fisher
Mt. Crawford, VA

Dear CHM,

Thank you so much for your timely response in sharing our recent need. Our son, who is a college student in another state, had a kidney stone which required hospital and doctor visits along with expensive medication. We were thankful for your ministry, which allowed our son to focus on his finals—not the financial burden this incident would have placed on him. He is studying for ministry work and our entire family is grateful for CHM.

Blessings,

Lisa & Andrew Palmer
Reidsville, NC

Dear CHM,

I must say that I'm very grateful for Christian Healthcare Ministries. When I went through my most devastating health issues, you folks were there and were the greatest example of Christian love and concern. We will forever be grateful to you for that. Please know that

my husband, who is a pastor, has ordered and received several informational packets from CHM and has been announcing to the congregation the advantages of partnering with CHM. We encourage anyone who asks to join the CHM family without hesitation.

Thank you very much for standing with us in some of our most difficult times.

Because of Him,

Cheryl Cogle
Auburn, ME

Dear Brothers and Sisters,

We rejoice in the fact that we can be part of the Christian Healthcare Ministries family.

Enclosed is a check for one of the Prayer Page needs. We normally send a smaller amount, but we recently received reimbursement for our medical need. We originally chose to pay with our credit card because we receive points for doing so, but rather than keeping the points for ourselves, we will be adding them to our future CHM gift amounts. We believe this is the best stewardship of the Lord's money as we help and encourage our brethren.

May the Lord continue to richly bless Christian Healthcare Ministries!

Pastor Greg & Lynnette White
Pana, IL

Dear CHM:

We wanted to let you know that we are returning to Christian Healthcare Ministries after two years of company-provided health care. You were a blessing for many years, and my husband decided to return to CHM even before he was laid off.

The Ekeland Family
Merriam, KS

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.*

Bonnie Rodriguez: 1155 W Market St., Smithfield, NC 27577 Bonnie suffers from severe back pain and requests prayer.

David Havener: 1919 Mahan St., Port Orchard, WA 98366 David has been diagnosed with multiple myeloma and will undergo radiation treatment.

Dwight Funk: 3701 W CR 325 S, Muncie, IN 47302 Dwight is heartbroken due to the death of his wife, Susan.

Daniel & Reitha McCabe: PO Box 328, Seal Rock, OR 97376 The McCabes’ young grandson was murdered and the family is devastated. Please pray for healing.

Suzie Norwood: 2215 73rd St E, Lot 145,

Palmatto, FL 34221 Suzie has financial difficulties and suffers from post-traumatic stress disorder.

Todd & Laura Richardson: 311 S Donovan Dr., Wasilla, AK 99623 Gabriel, the Richardsons’ one-year-old son, passed away due to a brain tumor. Please pray.

Judy Bass: PO Box 55, Smithfield, NC 27577 Judy recently suffered four deaths in her family and also needs cataract surgery.

Dan Schwieder: 13920 Rennie Rd., Summers, AR 72769 Dan has a disease that affects his ability to walk and use his hands.

Susan Tschetter: 6232 Arendes Dr., St. Louis, MO 63116 Susan’s husband,

Thomas, passed away from brain cancer.

Cathy Bailey: 208 Douglas Hollow, Greenup, KY 41144 Cathy is undergoing treatment for macular degeneration and has lost some of her sight.

Mike Vignali: PO Box 81174, Phoenix, AZ 85069 Mike has diligently been seeking employment without success.

Patricia Hicks: 1633 SE 148th Ave., Portland, OR 97233 Patricia suffers from heart problems and chronic pain.

Tara Freeman: 437 Cokerville Rd., Georgetown, SC 29440 Tara is overwhelmed with family and health difficulties and requests prayer.

Christian Healthcare Ministries

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