



Christian Healthcare Ministries

The biblical solution to healthcare costs

March 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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CHM for newbies (part 3): how CHM is different from health insurance

As a health cost sharing ministry, CHM isn't health insurance. But what are the differences? Here are five items that will help illustrate the differences and enrich your experience as a CHM member.

1. Medical treatment is determined by you and your doctor, not CHM. We don't require pre-authorization for any procedures, nor do we limit your health care choices (and how much we will assist you) by tying you to a



preferred provider network. As a member, you can go to any doctor or hospital and CHM will share your bills as long as they are eligible under the Guidelines.

2. CHM is a ministry and looks for ways to help

members, not deny claims.

Though we must abide by our Guidelines—available to all members and prospective members before they join—there are times when complex situations arise that are “outside the box.” With biblical precepts as our guide, we do our best to say “yes” rather than “no.”

3. The ministry is not a profit-seeking enterprise with stockholders to satisfy. There's nothing at all wrong with a businesses

See “Newbies,” page 13

Take the quiz! By Rhonda Barfield, St. Charles, Mo.

Christian Healthcare Ministries wants members to understand how the ministry works. But because CHM operates differently than health insurance, some of the policies may seem unfamiliar.

For example, do you know what to do in the following scenarios? Each scenario below has three correct answers and one incorrect answer. (Please don't return this quiz to the CHM office.)

Scenario: You slipped on the ice yesterday and hurt your arm. The pain is intense and you think you've broken a

bone. What should you do?

- A. Ignore the pain, take two aspirin, and settle on the couch to watch reruns.
- B. Go to the emergency room immediately (or, if you're a Gold member, consider an urgent care facility).
- C. When you're home again, review your CHM Guidelines to know what is eligible for sharing based on your program (Gold, Silver or Bronze).
- D. Fill out the Needs Processing forms (available at chministries.org) so you'll be ready to send them

to CHM when you receive your itemized medical bills.

Answer: B, C, and D. Act quickly if you need emergency treatment. You can focus on the financial details when your condition is stable.

Scenario: During a routine check-up, your doctor finds a suspicious-looking spot on your forearm and wants you to see a skin specialist for a biopsy. How do you find one?

- A. Open the phone book or search online for

See “Quiz,” page 6

The CHM Guidelines: they aren't the Pirates' Code; they really work when used



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

In the movie *Pirates of the Caribbean: The Curse of the Black Pearl*, the world learned of the existence of a (fictitious) Pirates' Code, which turned out to be, rather than hard-and-fast rules, more like, "guidelines."

Christian Healthcare Ministries has Guidelines as well, but they're more like hard-and-fast rules. If members follow the Guidelines when submitting medical bills, it makes everything run more smoothly for everyone.

We're grateful—and humbled—that today more than 50,000 families are using CHM for health cost support. Our dramatic growth continues, which is good for everyone because more shoulders lighten the load for all.

We're hiring new staff and streamlining processes for greater efficiency and speed. It's an exciting task.

But we need your help, too.

Please consider for a moment that CHM has more than 100,000 members. Now, imagine just five percent (5,000 people) calling the ministry to ask about something concerning their membership. Add to those calls the hundreds we receive each week from prospective members.

If the Guidelines and CHM website (chministries.org), aren't checked for an answer first, the volume of calls slows down the process for you, for your fellow

members—for everyone trying to contact CHM.

Please understand that we love to hear from members. Our sole purpose is to serve you. That's why we're here.

But multiply a single conversation dozens of times—or more—in a week and you'll see why we respectfully ask that if you have a question that may already be answered through our communications materials, please check the website and Guidelines before calling.

Another issue is that many, many times medical bills are sent for sharing without the proper documentation and forms required by the Guidelines. These must reach a certain point in the process before we know what's missing. We then have to send the member a letter requesting the forms or documents. Sometimes the answer we receive is a distressed response—often a call—from a member asking why it took us so long to let them know they hadn't sent the proper paperwork.

The reality is that we let the member—and all members—know exactly what is needed before their first bills are sent to the ministry. The information is in our Guidelines.

Please check the Guidelines before contacting us. If you still have a question,

by all means, let us know.

We're working hard to serve you better. One way is the secure CHM Member Portal, located at chministries.org/members or by clicking the link at the top right corner of the home page. The Guidelines are available as a free download via the Portal.

The Portal also gives you a secure method of sending your monthly financial gift amount and for Prayer Page giving. We'll soon be announcing additional improvements to serve you even better.

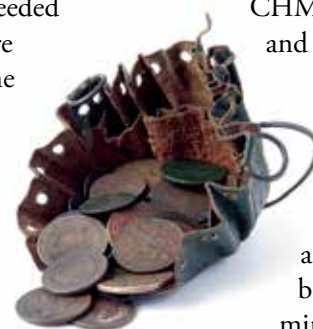
We've put in more phone lines and brought aboard new employees to meet the growing needs of our growing membership.

We'll be adding more instructional videos to provide information on common questions, such as how are bills submitted for sharing; how do I give to the Prayer Page; how does Brother's Keeper work; what's the process for sharing bills once they're determined to be eligible under the Guidelines?

We have one purpose at CHM: to glorify God and serve His people.

Please help us help you.

God bless you, and thank you for being part of this ministry.



Brother's Keeper: a necessity, not an option

By Lani Sanders, Victorville, Calif.

My husband and I had read for years about exorbitant health care costs and had firsthand experience with them. Our son was paralyzed in a car accident in 2010 and was hospitalized for three weeks, followed by several weeks of rehabilitation. The cost was well over a million dollars.

When we looked at Christian Healthcare Ministries, we knew that in this age and culture, it's absolutely necessary to prepare for catastrophic events. In our minds, Brother's Keeper is a *necessity*, not an option. So we joined the CHM Gold program and Brother's Keeper.



My husband, Larry, thought he had a cold, and then bronchitis, in Feb. 2014. By May he'd become extremely pale and weak. We took him to the emergency room when at one point he couldn't breathe. His lower abdomen hurt on the right side—a symptom we believed was caused by his continual coughing the day before. Doctors felt his side, diagnosing possible appendicitis.

However, tests revealed a large tumor perforating his colon. A hemoglobin level of 5.9 meant he'd lost *almost two thirds* of his blood. Immediately after receiving eight units of

"[Larry] had surgery to remove the volleyball-sized tumor. 'Had you waited two or three days,' we were told, 'Larry wouldn't have made it.'"

blood and four units of plasma and platelets, he had surgery to remove the volleyball-sized tumor. "Had you waited two or three days," we were told, "Larry wouldn't have made it."

We were blindsided. What we thought was pneumonia turned out to be a large, benign B-cell non-Hodgkin lymphoma diagnosis. Cancer.

See "Sanders testimony," page 6

Member finds peace with CHM's maternity program

Emma Jo Walker was born to Charles and Jackie Walker of Casper, Wyo. on April 13, 2014 under CHM's maternity program. Jackie kindly answered some questions about her experience with the ministry:

Christian Healthcare Ministries: Why did you join CHM?

Jackie Walker: When some friends who are CHM members said how much they loved the ministry (particularly for maternity), we looked into it. When we saw the low costs and that maternity assistance was available at no extra cost, we decided to give CHM a try. We joined in May 2013.

CHM: What was it like interacting with the CHM staff throughout your pregnancy?

JW: After learning I was pregnant, I called

CHM and asked what we needed to do. They were excited for us, directed me to the appropriate paperwork, and told me what to ask for at our first doctor's appointment. I spoke to many CHM staff members regarding bill sharing and all were extremely helpful.

CHM: After nine months, you gave birth to your first child, a baby girl?

JW: Yes, Emma Jo weighed eight pounds, 15.3 ounces. She measured 22 inches long. She was born on her great-grandfather Joe's birthday. We named her Emma Jo in honor of him.

CHM: What was the cost of your pregnancy?

JW: We were fortunate not to have any complications, but our bills totaled



\$12,588 after \$1,638 in discounts. We met our personal responsibility through discounts, and CHM shared the remaining amount.

However, as first-time parents we didn't realize there were separate hospital fees. These weren't included in the hospital's "global fee" we had previously submitted to CHM. These charges totaled nearly \$5,800

See "Maternity," page 10

How to avoid C.diff and the “friendly fire” of antibiotics

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The 17th century discovery of microbes is perhaps the greatest single advancement in medicine. Since then, doctors and scientists have researched ways to eliminate pathogens without harming patients. Accomplishing both goals, however, is a formidable challenge.



frequent use. One example is *C. diff* (clostridium difficile, or pseudomembranous colitis), a bacterial intestinal infection that occurs in people who remain on antibiotics for an extended period. *C. diff* especially affects the elderly and immunocompromised.

The solution? Antibiotics.

However, doctors, veterinarians and patients are cutting back on antibiotic use to only what’s truly necessary because there may be more harm than benefit to

Infection rates have doubled in the last 10 years, and it’s estimated that three million new cases occur in the United States annually. The increase may be

due to an epidemic virus strain that produces higher toxin levels and is more resistant to common antibiotics.

The cause: When antibiotics kill a “bad” bacterial infection, they also kill the “good” bacteria, knocking out the body’s first line of defense and leaving it vulnerable to other diseases.

When someone touches a contaminated surface and then touches their mouth or mucous membranes, they are subject to infection. Once established, *C. diff* spores are shed in the feces, can spread quickly, and can

See “*C.diff*,” page 13

Cousin to C.diff may be its mortal enemy

After writing this month’s main article (above), I came across a separate research study that reported on a possibly harmless and effective way of treating or preventing Clostridium difficile (*C.diff*) infections.

Researchers at Memorial Sloan-Kettering Cancer Center (New York City) discovered that Clostridium scindens, bacteria closely related to *C. diff*, may protect against its pathologic cousin.

In the experiment, mice were given antibiotics to reduce the number of “friendly” bacteria in their guts. They were then exposed to *C. diff* spores. Mice

who had more *C. scindens* were able to ward off *C. diff* infection more successfully than mice who had less of the bacteria. Likewise, when mice were fed with *C. scindens* prior to exposure to *C. diff*, they got sick less, lost less weight, and the death rate was significantly lower.

The researchers then examined 24 human bone marrow transplant patients, all of whom had lower intestinal populations of various bacteria after getting treated with antibiotics, radiation and chemotherapy. Despite their compromised immune systems, a number of the patients did not develop post-transplant *C. diff* infection. These patients were

more likely to have *C. scindens* present.

It’s too early to tell whether we should begin using *C. scindens* to treat *C. diff*. However, it looks promising and may be less problematic than the current practices of fecal transplants or over-prescribing antibiotics.

Buffie, C. G., Bucci, V., Stein, R. R., McKenney, P. T., Ling, L., Gobourne, A., . . . Pamer, E. G. (2015). Precision microbiome reconstitution restores bile acid mediated resistance to Clostridium difficile. Nature, 517(7533), 205-208. doi: 10.1038/nature13828



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

Definitions:

Microbes: bacteria, viruses (a.k.a “germs”) Pathogens: agents of disease

Did you know?

Visitors aren’t required to “gown up” when entering infected patient rooms. We at CHM advocate the “better-safe-than-sorry” rule, so check with nursing staff for what’s appropriate.

Meet your CHM staff: Shirley Johnson

Shirley Johnson is one of Christian Healthcare Ministries' recent hires in the Needs Processing department. She enters medical bills into our rapidly-growing ministry database.

Shirley was born and raised in Wadsworth, Ohio, and attended Wadsworth High School. After graduation, she attended Mansfield Business College in Akron, Ohio, while working full-time at Trufit in nearby Medina.

She later took a position at Fairlawn Country Club's accounting department in Fairlawn, Ohio, using her accounting background to take care of payroll, accounts receivable and accounts payable. She worked there for over 25 years.

These previous jobs honed Shirley's

attention to detail, which she uses for the critical task of entering members' medical bills into the CHM database. "I love working in an environment that is godly," she said. "All of the employees are here to glorify God."

Shirley is excited about working with members to meet their medical needs. She wants members to know that "Everyone works hard to get your needs shared in a timely manner. From the time we receive your bills until they're shared, we work together to make it happen."



Shirley was raised in a non-Christian home, though she occasionally went to church with her grandparents. "When I was a teenager, I went with a friend to a youth group meeting," she said. "It was there that I received Jesus as my savior.

I was later baptized and now attend Wadsworth Church of the Nazarene."

Philippians 4:13 is her favorite verse. "This verse helps me remember that Christ is always with me, helping me and loving me."

She has been married to Scott Johnson for seven years and they live in Rittman, Ohio. Shirley has a 23-year-old daughter, Sarah, who recently became engaged. In her spare time, Shirley enjoys scrapbooking and reading.

Member's singing group brings inspiration to weary Christian soldiers

**Free
Stetler Trio
Hobe Sound, Fla.**

"Music is one of the greatest blessings that God ever created and gifted to His children. It has the ability to lift the soul and focus us once again on the bountiful gifts from His hand," said Phil Collingsworth Sr., of the well-known singing group The Collingsworth Family.

Collingsworth said that encouragement plays a key role in the Stetler Trio's purpose. "The trio grasps this concept," he said. "You will immediately pick up on it as you listen to their choices

of song lyrics and the power of their arrangements."

The Stetler Trio began their singing debut more than 40 years ago when Kenneth Stetler, the beloved Stetler patriarch, began singing with his sons Daniel and David.

The trio traveled often and sang at many churches, camp meetings and revivals.

Now the trio is in its third generation. Three siblings (Paul, Julia and CHM member Elisa Calderon) sing in their loved ones' place. With many years of

musical experience, they have developed a distinct gospel style and tight family harmony.



"To have this ability shows the careful parental crafting that took place while these young people were raised in a God-honoring atmosphere," said Collingsworth.

The trio's CD *Free* offers 12 uplifting songs that inspire listeners to take heart. The project's message centers on the wonderful reality of freedom from sin through the blood of Jesus Christ. The purpose, the group said, remains unchanged from the original trio's desire: to glorify God and inspire people to love and serve Him.

More information about the Stetler Trio and upcoming concerts can be found at thestetlertrio.com. The album can be purchased on the site for \$18 (shipping and handling included).

Sanders testimony (continued from page 3)

Everything seemed out of control. I was so afraid of losing him.

And the cost. As you can imagine, I was devastated the first time I called CHM. I called crying, not knowing what to do or say. The man who answered was kind and reassuring. He prayed for me right away, calmed me down and told me what I needed to tell hospital staff members because they didn't understand my first explanation. He told me what to do when Larry returned home and the bills arrived.

I couldn't believe we really didn't have to worry about money while going through this process. Submitting the initial forms and bills was easier than I expected.

In time, Larry began to heal. He slowly regained his appetite and we prepared to take a trip from California to Baltimore for our daughter's June 30 wedding.

We'd planned to see an oncologist upon returning home. The cancer was benign and slow-growing, we'd been told. But as we left for Baltimore, Larry felt pain in his back and on the side where his tumor had been. It worsened so we went to an urgent care center for pain medication on the day of the wedding rehearsal. We made it through the wedding, but the pain was so bad that Larry needed a wheelchair at the airport during our return trip. That really scared me and we ended up in the emergency room again two days later.

"The cancer is everywhere," a doctor told us. "One kidney is compromised and he needs blood." I called a cancer center 80 miles away to get Larry admitted. His pain was horrible, and I was frightened. I knew I very well could lose him.

The center was tentative about admitting Larry because we didn't have "conventional

insurance." I panicked and called CHM. Heather Collins in the Member Advocate department spoke with the center's billing department to explain the process. Larry was admitted the same day.

After two rounds of chemotherapy, the cancer center's financial office called to demand a large payment before the next week's treatment. I again called Heather, who also had been contacted and was already working with the center. We returned for treatment on time, thanks to her help.

Words can't express my gratitude for what everyone did on our behalf. Heather and our Needs Processing representative, Beth Kabellar, were amazing. I'm so very, very grateful. Their kindness and caring made our journey easier.

See "Sanders testimony," page 11

Quiz (continued from page 1)

- "Dermatologists." Find the first listing under "AAA Dermatologists" and call the office to schedule an appointment.
- B. Ask your friends and neighbors for references.
- C. Ask your doctor for a reference.
- D. Research potential providers on websites such as chministries.org/providerlist, healthgrades.com or Christian Medical & Dental Association (cmda.org) to help you make a wise decision.

Answer: B, C, and D. Since CHM doesn't limit your choices with a provider network, why not find the best physician in your area?

Scenario: Your doctor wants you to have a thyroid panel (blood work) done because he suspects something is wrong. What do you do?

- A. Check out healthcarebluebook.com

- to help you find fair prices for your area, then go to chministries.org/providerlist for national and local lab testing service companies.
- B. If you are a Gold member, ask your doctor if the panel can be done in-office.
- C. If you are Silver or Bronze, schedule a test at the nearest hospital (it's acceptable to schedule a test elsewhere if you can provide written proof that the cost is less than the hospital charges).
- D. Skip the blood work until 2016.

Answer: A, B, and C. If you shop around, you may be surprised to learn that some providers charge much more for blood work than others. Consider going with a less expensive option for the same service.

Scenario: Your son needs to see a new doctor, and her billing department has never heard of CHM. What do you do?

- A. Explain that CHM is an eligible option

- under the Affordable Care Act.
- B. Assure the office staff that CHM members will help share your bills after other forms of assistance have been exhausted. Ask to speak to an office manager or decision-maker if necessary.
- C. Explain, in a loud and aggressive way, that if the doctor doesn't want your business, you'll find somebody who does.
- D. Explain that the office can call CHM's toll-free number (800-791-6225, option 5) and speak with a Member Advocate representative, or they can visit chministries.org/forproviders to get answers to their questions.

Answer: A, B, and D. It's always wise—and Christ-like—to be kind to your health care providers, especially their billing department staff. And if your provider hasn't heard of CHM before, there's no need to panic. A quick explanation or a phone call to CHM will do the trick.

See "Quiz," page 11

All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had... There were no needy persons among them. Acts 4:32, 34a

March 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 \$8,818 in gifts, bringing the need to \$32,584.**

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 \$9,918 in gifts and added \$26,188 in bills, bringing the need to \$17,518.**

3. Wayne Barrett: PO Box 239, Putney, GA 31782 Wayne underwent surgery after rheumatoid arthritis caused his joints to lock. He incurred bills totaling \$2,365.

4. Nazary Basargin: PO Box 3264, Homer, AK 99603 (nibasargin@gmail.com) Nazary suffered from constant pain due to severe degenerative disc disease. She incurred surgery bills totaling \$3,015. **UPDATE: Nazary received \$270 in gifts, bringing the need to \$2,745.**

5. 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 \$3,077 in gifts, bringing the need to \$2,476.**

6. 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 \$66,637 in gifts, bringing the need to \$24,188.**

Blake received \$12,943 in gifts. He now needs \$5,395.

8. Thomas Bordonaro: 5157 Wabash River St., Dublin, OH 43016 (bordonarot@sbcglobal.net) Thomas suffered from arthritis, which eventually led to hip replacement surgery costing \$29,732. **UPDATE: Thomas received \$3,137 in gifts, bringing the need to \$26,595.**

9. 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 \$9,113 in gifts, bringing the need to \$31,025.**

10. 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 \$2,625 in gifts, bringing the need to \$1,994.**

7. 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:**

11. 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 \$1,097 in gifts and \$99 in discounts. She added \$656 in bills, bringing the need to \$4,396.**

12. 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

Prayer Page Giving

Prayer Page total needs remaining this month: \$1,284,843

Each need would be met **in full** if each member family contributed **\$25.09** this month or **\$8.37** 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

treatment incurred \$8,901 in medical bills. **UPDATE: William received \$5,623 in gifts, bringing the need to \$3,278.**

13. Marissa Carlson: 12735 Regal Pine Ln., Houston, TX 77070 Marissa underwent ACL revision surgery because she continued to experience problems after her first surgery. Her bills total \$16,720.

14. 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 gallbladder. She thanks the CHM family for prayer and help with \$6,466 in medical bills. **UPDATE: Debra received \$3,816 in gifts, bringing the need to \$2,650.**

15. 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 \$13,789 in financial gifts and added \$53,548 in bills, bringing the total need to \$48,829.**

16. 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 \$11,469 in gifts, bringing the need to \$37,747.**

17. Lavonne Dickson: 2908 Kelmar Dr., Fort Wayne, IN 46809 (Dicksonrclg@juno.com) Lavonne has degenerative disc disease and received emergency care at the hospital. Her bills total \$9,710. **UPDATE: Lavonne received \$960 in gifts, bringing the need to \$8,750.**

18. Darla Eberly: 1325 Union Grove Rd., Terre Hill, PA 17581 Darla had a total knee replacement surgery and thanks the CHM family for prayer and help with \$3,480 in medical bills.

19. 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 \$4,043 in gifts, bringing the need to \$7,216.**

20. Guy Fish: 11569 N. Bryant Rd., Fort Atkinson, WI 58538 (gfish@centurytel.net) Guy underwent a total laryngectomy to remove cancer. He incurred \$6,515 in medical bills and asks the CHM family to pray for his career direction. **UPDATE: Guy received \$796 in gifts. He now needs \$5,719.**

21. 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 \$2,882 in gifts and added \$2,430 in bills, bringing the need to \$7,246.**

22. 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 added \$220,327 in bills prior to her death. She received \$8,094 in gifts, bringing the need to \$230,373.**

23. 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 \$5,114 in gifts, bringing the need to \$7,597.**

24. 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 \$620 in gifts, bringing the need to \$2,380.**

25. 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 \$5,096 in gifts, bringing the need to \$2,319.**

26. Felicia Harper: 119 Ohara Rd., Americus, GA 31719 Felicia underwent repair for a hiatal hernia and incurred \$31,065 in bills. **UPDATE: Felicia received \$3,310 in gifts, bringing the need to \$27,755.**

27. 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 \$3,962 in gifts, bringing the need to \$13,594.**

28. 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 \$1,876 in gifts, bringing the need to \$6,692.**

29. 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 \$8,729 in gifts and added \$21,515 in bills, bringing her need to \$18,095.**

30. Jeffrey Lewis: 288 Fair St., Baxley, GA 31513 (jlewisfortune@gmail.com) Jeffrey underwent unexpected surgery for a herniated disc and incurred \$13,377 in medical bills. **UPDATE: Jeffrey received \$1,458 in gifts, bringing the need to \$11,919.**

31. Sherry Marlow: 1403 S 119th St. W, Wichita, KS 67235 Sherry was diagnosed with breast cancer and underwent surgery, chemotherapy, and radiation. She asks the CHM family for help with \$7,961 in medical bills.

32. Billie S. McClure: 2581 14th St., Baker City, OR 97814 Billie underwent therapy for a vein condition and incurred medical costs totaling \$1,275.

33. Don Nichols: 43682 Altamura Ct., Temecula, CA 92592 Don's son, Steven, has ulcerative colitis. The family asks for prayer for healing. Steven has bills totaling \$3,000.

34. Sarah Nollmeyer: 2000 W

Giving Guide

Membership #	Need #	Membership #	Need #
100025-100669	32	130247-133074	19
100678-102069	10	133075-136309	21
102094-103612	50	136348-140577	23
103619-104776	25	140597-143444	31
104777-105959	03	143446-144201	48
105963-107090	24	144205-145044	17
107091-107838	41	145045-146001	51
107846-108514	05	146006-146988	30
108518-109065	54	146989-148428	34
109071-109621	42	148432-149820	27
109625-110060	14	149821-151329	13
110068-110539	53	151331-152675	02
110546-110966	04	152682-154045	52
110973-111420	33	154047-155463	29
111421-111916	47	155464-156838	35
111917-112373	55	156839-158261	44
112374-112874	12	158262-159831	06
112876-113412	18	159833-161558	08
113414-113969	11	161559-163296	26
113980-114604	40	163297-165124	09
114605-115148	38	165125-166965	01
115156-116185	07	166966-168900	16
116194-117961	43	168901-171110	56
117987-120022	20	171111-173639	15
120033-122570	46	173640-176688	39
122586-125060	36	176689-179920	45
125062-127517	28	179921-191251	22
127521-130239	37	191252-205770	49

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!

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 \$17,569 in gifts and \$12,075 in discounts, bringing the need to \$12,444.**

35. Martha Ortiz: 4633 Caverns Dr., Kissimmee, FL 34758 Martha incurred \$29,041 in medical bills following cancer treatment. **UPDATE: Martha received \$10,715 in gifts, bringing the need to \$18,326.**

36. 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 \$5,030 in gifts and added \$9,171 in bills, bringing her need to \$6,664.**

37. Jeff Prewitt: 1511 Melanie Dr., Uniontown, OH 44685 Jeff suffers from sleep apnea and incurred medical bills totaling \$9,385. **UPDATE: Jeff received \$2,265 in gifts, bringing the need to \$7,120.**

38. 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 \$7,443 in gifts, bringing the total need to \$5,077.**

39. 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 \$15,208 in gifts, bringing the need to \$59,418.**

40. 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 \$12,557 in gifts. She now needs \$4,937.**

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 #40.

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.

41. 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 \$6,285 in gifts and added \$4,017 in bills, bringing her need to \$2,432.*

42. 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, but the family needs help with \$3,452 in bills. *UPDATE: The Ruhls received \$934 in gifts, bringing the need to \$2,518.*

43. Dianna Scott: 41821 CR 19, Killbuck, OH 44637 (di44637@gmail.com) After severe chest pain and medical tests, Dianna needed to have her gallbladder removed. She incurred bills totaling \$6,137. *UPDATE: Dianna received \$628 in gifts, bringing the total to \$5,509.*

44. 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 \$14,317 in gifts, bringing the total need to \$20,008.*

45. Don Smith: 500 Anthony Dr., Centreville, MI 49032 (preechit@gmail.com) Don underwent back surgery to correct his spondylolisthesis, a vertebrae condition. His medical bills total \$71,754. *UPDATE: Don received \$6,947 in gifts, bringing the need to \$64,807.*

46. Gail Speer: 7411 N CR 100 E, Seymour, IN 47274 Gail suffers from osteoarthritis and ongoing pain from an accident that occurred before she joined CHM. She asks the CHM family for help with medical bills totaling \$5,889.

47. 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 \$1,386 in gifts and added \$2,103 in bills, bringing the need to \$3,162.*

48. Anthony & Rita Steffen: 4305 Meter Rd NE, Mechanicstown, OH 44651 (arsteffen@juno.com) 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. *UPDATE: The Steffens received \$834 in gifts and added \$2,449 in bills, bringing the need to \$8,193.*

49. 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. *UPDATE: The Stevens family added \$225,242 in bills and received \$6,578 in gifts, bringing the need to \$349,549.*

50. 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 \$8,417 in gifts and added \$490 in bills. He now needs \$2,188.*

51. 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 \$15,125 in gifts and added \$6,027 in bills, bringing her need to \$10,638.*

52. 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 added \$2,297 in bills and received \$2,604 in gifts, bringing the need to \$2,674.*

53. James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021 James underwent shoulder replacement surgery. He asks the CHM family for help with \$17,688 in bills.

54. Stephanie Winder: 507 E Wilson Ave., Maysville, MO 64469 (sas417@ccc.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 \$7,953 in gifts, bringing her need to \$2,511.*

55. Elsie Yoder: 4745 State Rd 93, Sugarcreek, OH 44681 Elsie underwent knee replacement surgery and asks the CHM family for prayer support and help with \$3,185 in medical bills.

56. 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 \$42,850 in gifts. She now needs \$44,033.*

Maternity (continued from page 3)

after discounts. As soon as we received the bills, we sent them to CHM and marked them as "add-ons." Unfortunately, the bills were lost in the mail.

I called the ministry to explain the situation and told them about the hospital's deadline for a significant discount. A staff member told me to email the bills and they

would begin working on them right away. We received a check for that amount a week later, and it arrived in time to receive the discount!

CHM: Is there anything else you'd like to mention?

We recommend Christian Healthcare

Ministries all the time. CHM is an amazing, godly ministry. We felt at ease because we didn't have to deal with an insurance company. The women's center and hospital staff, too, were impressed with CHM.

Quiz (continued from page 6)

Scenario: You just got the emergency room bill from your daughter's bike accident, and it's a whopper. What do you do first?

- A. Immediately send the itemized bill to CHM. If you get a discount later, you can amend your bill then.
- B. Empty your savings accounts, cash out your IRA, and pay the bill in full with no questions asked.
- C. Call the hospital billing department, explain that you're a self-pay patient, and ask if there are any discounts or financial assistance available to you.
- D. If you have trouble negotiating a discount of 40 percent or greater, call CHM and ask to speak to a Member Advocate representative, who will either give you advice or negotiate with the hospital directly.

Answer: A, C, and D. Please *never* pay a bill in full upfront if it is \$1,000 or more. Bills are usually negotiable. . . *until* you pay off the balance. Instead, set up a payment plan for bills more than \$1,000 and try to negotiate at least 40 percent in discounts.

Scenario: Sixty days after your evaluation for epilepsy, the neurologist's office insists you pay your entire bill in full. What do

you do?

- A. Ask the billing office to set up a payment plan and pay the minimum monthly amount promptly while you're waiting for reimbursement from CHM.
- B. Promise that you will pay the neurologist in full as soon as you receive your check from CHM. (Remember to tell your provider that CHM is secondary to other payment sources.)
- C. Contact the CHM Member Advocate department if the provider continues to insist on full payment. They will speak with the provider's office directly.
- D. Ignore the message from the office until bill collectors start harassing you.

Answer: A, B, and C. Communication and accommodation go a long way toward reassuring billing department staff. More importantly, do your research ahead of time. Ask for payment deadlines from the very first visit. Note those deadlines on your Needs Processing forms before sending them to CHM.

Scenario: You're pregnant! What do you do?

- A. Check your CHM program to refresh

your memory about what charges are eligible for sharing. (Remember that your due date must be at least 300 days from the date you joined CHM for bills for that pregnancy to be eligible.)

- B. As soon as possible, see an obstetrician. Ask the office (and your hospital or birthing center) for a prepayment agreement and submit it to CHM as quickly as possible.
- C. Never read the Guidelines. Who needs to know all that information, anyway?
- D. Send in all eligible, itemized bills (including later ones, which you need to label as "add-ons") to CHM immediately after you get them.

Answer: A, B, and D. Please remember that maternity bill eligibility varies drastically for each program. **CHM highly recommends Gold for women who may become pregnant.** Silver and Bronze members: Only charges you incur as a hospital patient are eligible for sharing.

How did you do? Hopefully very well, because the correct answers are mostly common sense or explained in the CHM Guidelines. Christian Healthcare Ministries' policies make it simple to get the help you need, when you need it.

Sanders testimony (continued from page 6)

Yes, I was stunned at the cancer center's demands, but it could have been so much worse. CHM had already proven how the ministry takes care of its members, so I didn't feel threatened. It was a blessing to not be upset and worry myself sick. It was also a blessing to experience peace, knowing that God was handling it all through CHM.

At the time of this writing, Larry is receiving his fourth round of chemo. A PET scan revealed remarkable results. His doctor said he is in 95 percent remission! He's terribly thin but otherwise doing well.

To date, we have incurred \$835,763 in medical bills. We received \$379,296 in discounts and we praise God that so far \$456,151 has been shared by CHM members.

The kindness of so many folks at CHM and the comfort of paying a debt in full were incredibly encouraging. I have recommended CHM to others. Christian Healthcare Ministries is more than a way of paying medical bills. We share each other's costs while becoming more responsible for our own health. We are responsible to each other because it's based on the Bible and God's love. We are

blessed with the comfort of prayer from fellow members. Money can't buy that and insurance can't provide that.

We never expected to need Brother's Keeper, but because we had it, we weren't worried about catastrophic medical bills. We didn't have to worry about losing our home or retirement savings. We were able to concentrate on Larry's health. The peace afforded through those few extra dollars per quarter far, far exceeds the contribution.

Letters to Christian Healthcare Ministries

Just as the church of Christ is not a building, Christian Healthcare Ministries isn't an office in Ohio. These letters represent what you who participate in CHM are accomplishing for each other and for the cause of

Christ. You, through your collective and faith-based sharing and support, make this ministry possible. We are privileged to serve you. We are privileged to serve Him. -Rev. Howard Russell

Dear CHM Staff,

We are new members and are thrilled to be a part of Christians helping other Christians. We really like the monthly newsletter. Also, we enjoy the Prayer Page and Giving Guide that helps get bills shared. What a wonderful idea! Thank you for the slip enclosed with our monthly Member Gift Form that contains the name of an individual to pray for and encourage. We are praying for them and all the others. We all can be prayer warriors.

We're still learning about CHM and are finding the newsletter articles for "newbies" very helpful.

May the Lord continue to bless all those who are a part of this ministry.

For His purpose,

Diane Gouldthread
Northumberland, PA

Dear CHM,

What a blessing this ministry has been to our family. About four years ago, we became uninsured when my husband's employer closed its doors due to bankruptcy. Into the world of self-employment we went. Traditional health insurance was too far out of reach for our family of three.

We haven't needed to request help from CHM until this year, and what a year it's been! But the relief we feel because our bills were handled in a timely way is a great blessing. Also, the ability to tell doctors "yes" to perform the tests they recommend is very freeing.

Thank you, CHM, for your ministry. We've received cards of encouragement from so many people. The Lord is using them to speak truth into our lives during this trying time. We covet your prayers and appreciate them very much.

Sincerely,

Paul, Bonnie, & Chance Blair
Warsaw, IN

Dear Heather,

I'm so thankful for all of the staff and members of Christian Healthcare Ministries. Our previous health cost sharing ministry didn't work for us, but we are so glad we tried again with CHM! As for my health, I am doing very well and am, again, thankful for CHM's prayers.

Praise God,

Marty Coates
Wysox, PA

Dear CHM,

Thanks again! I submitted all the forms I've gotten together so far for my hip replacement. I'll be going back to work and am praising God for all the blessings He's given me through you and the amazing medical teams I've worked with.

Peace and blessings to you all,

Glenn Klugel
Melbourne, FL

Dear CHM,

What a blessing you are! I was moved to tears when I went to the mailbox and there, on top of the pile, was a check from you. The relief I felt was overwhelming. You're truly an answer to prayer. Thank you, thank you, *thank you!*

The severe vertigo I experienced last year lasted for two months, followed by one month of health. When the vertigo returned and remained two more months, at least I knew what to expect. At present, I've experienced good health for over one month now—praise God!



I'm so glad I can turn to God in prayer. He is my strength. And it's comforting to know you were there in my time of need. May God continue to bless you as you have blessed others.

In Christ's love,

Lori Lynn
Lacey, WA

Dear Lauren & CHM Family,

May I tell you how thankful my husband and I are for Christian Healthcare Ministries? When we signed up, we had no idea what a great and wonderful group of Christian believers we were joining.

Bob's surgery has changed his health completely. His heart would race quickly, leaving him feeling like he had run a marathon. This happened twice a week for several weeks with little relief between times. He would be worn out for days, but the surgery changed that. He is now healthy and able to work full days, sleep at night and enjoy our six grandchildren.

You were generous and helped share our Prayer Page need. We've received very nice, encouraging cards. When we received a sheet listing all who gave specifically to our need, we were moved. The love of other Christians who helped with our need has blessed us greatly.

See "Letters to CHM," page 14

Newbies (continued from page 1)

making a profit, but that's not what this ministry does. Our purpose is to glorify God and serve His people. Our members are our sole concern. Aside from a very low administrative expense (about one percent), all your monthly financial gifts go toward helping other Christians with their medical bills. Likewise, 100 percent of all extra giving is sent to members with medical bills.

4. Since health care providers bill you directly, there is transparency in medical prices. Insurance companies are known as “third-party payers,” which means that doctors and hospitals bill them rather than the patient. Therefore, patients often have no idea what they're really paying for health care. If you don't know what something costs, or why, you won't know if an increase is justified.

In contrast, as a CHM member you can shop for competitive prices on elective procedures and treatment. Encouraging our members to adopt this philosophy is a main reason CHM has had only one (minimal) increase in monthly gift amounts since 2000, whereas insurance premiums rise every year.

Furthermore, when insurance companies receive a discount from health care

providers, those discounts primarily benefit the insurance companies. When a CHM member receives a discount, the advantage comes back to you by reducing your personal responsibility amount.

5. CHM is faith-based and doesn't require you to sign a legal contract, undergo a physical exam or complete extensive paperwork when you join.

Christians who profess to live by biblical principles can join CHM; there are no restrictions on age, weight, or geographic region. Program costs remain the same regardless of your health history; we don't increase your financial gift amount or cancel your membership if you experience an illness or injury. CHM is also a Better Business Bureau A+ Accredited Charity.

For nearly 35 years, as insurance companies have come and gone, CHM members have faithfully shared each other's medical costs. The ministry is successful because members honor God by following the New Testament concept of sharing each other's burdens found in John 13:35, Acts 2 and 4, and Galatians 6:2: “Carry each other's burdens and so fulfill the law of Christ.”

Attention newbies (and not-so-newbies): create your online account today!

If you haven't already done so, please consider signing up for a free online account at chministries.org/members.

Our online Member Portal enables you to make financial contributions online, view the CHM Guidelines, participate in the Bring-a-Friend program and much more.

To create an online account, you'll need:

- your unique web access code (found in the top right corner of your monthly Member Gift Form billing statement)
- your CHM membership number (also on the Member Gift Form)
- a valid email address
- a password you create

After completing these steps, you'll receive a confirmation email. Please note that **the registration process is not complete until you click the link in the email confirming your registration.**

C.diff (continued from page 4)

survive for long time periods.

Patients are often placed in isolation because health care workers can inadvertently spread the infection between patients. Nursing staff are required to wear protective masks, gloves and gowns to prevent spreading the disease between patients.

Common treatment: Ironically, *C. diff* is treated with antibiotics specifically targeted to combat this hardy organism.

Metronidazole (Flagyl), vancomycin (Vancocin) or fidaxomicin (Dificid) are the antibiotics used most frequently.

A promising new treatment: A relatively new procedure, fecal transplantation, involves infusing the stool from a healthy individual into the colon of the infected patient using an enema. The procedure, though experimental, shows promise.

The takeaway: *C. diff* is a growing threat and prevention is imperative.

Preventing C. diff:

- Use antibiotics only when truly necessary.
- Doctors and veterinarians should use antibiotics specific to the infection rather than “broad-spectrum” antibiotics.
- Wash hands frequently and thoroughly.
- Take isolation and sanitation measures seriously.
- Sterilize surfaces with a five percent bleach solution for a sufficient amount of time before wiping the solution away.

Letters to CHM (continued from page 12)

We have decided to also make the Prayer Page our mission field for this coming year by setting up automatic donations to those on the Prayer Page.

What an amazing organization of believers,

Robert & Judy Daily
Torrington, WY

Dear CHM,

We would like to take a moment to thank you for your services. Our son, who is 1,200 miles away from home while attending college, had a recent illness which required hospitalization. As parents, it was difficult to be so far away from our sick child. Thankfully, we knew that God would meet our needs—and He did! We received a check for our medical bills in a very timely manner. Thank you for being an integral part of God's provision for our family. We're encouraging others to consider CHM.

Thank you,

Rev. & Mrs. A.C. Palmer
Reidsville, NC

Dear CHM,

I am so grateful for your ministry. In the beginning, I was very skeptical and said it was too good to be true. But this ministry works! I love the idea of getting encouraging cards. I feel so blessed.

Thank you again,

Mark Scheiderer
Marysville, OH

Dear CHM,

Thank you for your help with my recent shoulder surgery! We are very grateful that we were guided to your ministry. The Lord knew we needed it, even before we did. We're glad to have found CHM!

Thank you again,

Roger & Hope Smith
Helena, MT

Dear Friends at CHM,

Last year I had a very odd experience where I thought I might be having a heart attack. With the counsel of some friends in the medical field, I reluctantly went to the emergency room.

This was my first "need" since joining the ministry in 2011. I wasn't sure how my bills would be paid. Because I was new at this, I didn't know how to work with the hospital or other medical providers in discounting my bill.

However, thanks to CHM and your wonderful staff, I paid the entire bill *in full*. I really appreciate how you went to bat for me by dialoguing with the hospital personnel.

Thank you for forming this sharing ministry and for your kind service. May God bless you with the encouragement you give others.

Sincerely,

Theresa Putthoff
Lone Jack, MO

Dear Friends at CHM,

In the short time we've been members, we've experienced wonderful customer service! We have had a great experience with the service, prompt sharing of surgery fees (the biggest chunk of our medical costs), and very considerate employees. We are happy to testify for CHM. Thank you for this amazing ministry!

God bless,

Carl Weber & Christina Tsirou Weber
Apple Valley, CA

Dear Friends at CHM,

Thank you so much for helping us with my prescription through the CHMRx card. I'm able to compare pharmacies locally and then, when I show the pharmacist my card before paying, I'm amazed at the savings! It's awesome. I'm on a lot of medications and wouldn't be able to afford them without my CHM discount card. Praise God!

Also, the new website looks great.

Sincerely,

Claire Aragon
Tucson, AZ

Editor's note: For more information about the CHMRx prescription discount card, visit chmr.org.

Dear CHM,

We want to express our sincere gratitude to you for your generous sharing of our hospital bills. I had a bad infection in my blood and then a kidney infection.

May God bless you for sharing.

Sincerely,

Jason & Doris Hochstetler
Worthington, IN

Dear CHM,

Thank you so much for the check for Ted's hospital bill. It's such a relief to have that bill paid in full. All thanks to God for His bountiful blessings. Thank you for laboring for Him in such an organization as this.

God's blessings to you,

Ted & Sue Matson
Yacolt, WA

Dear CHM,

From the bottom of my heart, thank you for meeting my hospital bills. I praise God for you dearly and pray for you daily. Thank you, thank you, *thank you*.

In Christ's service,

John Davenport
Sherrard, IL

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.*

Jeremy & Anastasia Day: 31079 Dupont Blvd., Dagsboro, DE 19939 The Days have suffered two miscarriages in one year.

Theodore Janak: 6511 Elmgrove, Spring, TX 77389 Theodore recently learned that he has colon cancer. Please pray.

Ben & Karen Francis: 440 W Burkholder Dr., Lititz, PA 17543 The Francis’ infant son, Matthias, spent time in the NICU.

Manuela Cojoc: 14359 N 154 Lane, Surprise, AZ 85379 Manuela requests prayer as she recovers from surgery.

Michael Caldwell: 550 Harper St., Apt. 1, Nelson, OH 45764 Michael suffers from severe heart issues and requests prayer.

Amanda Stoll: 4828 Hardinsburg Livonia Rd., Campbellsburg, IN 47108 Amanda was in a car accident and lost nearly four inches of bone in her leg. Please pray.

Paul Stevens: 1617 Antebellum Dr., Murfreesboro, TN 37128 Paul was in a car wreck and has a fractured tibia.

Mary Cleveland: 2958 Piirainen, Kettler River, MN 55757 Mary suffers complications from knee surgery.

Linda Kavalaris: 1512 Floribunda Ave., Apt. 103, Burlingame, CA 94010 Linda has an aggressive form of cancer. Please pray.

Edwin Viceiros: 1387 Harwick St., Palm Bay, FL 32908 Edwin suffered a stroke and

requests prayer from the CHM family.

Christopher & Kerry Parsons: 504 Emerson Lane, Mandeville, LA 70448 The Parsons’ infant daughter was born early and was recently in the NICU. Please pray.

Steven Leyra: 2839 Park Vista Ct., Fullerton, CA 92835 Steven suffers from health issues and requests prayer.

Shirlee Mosiman: PO Box 778, Roslyn, WA 89841 Shirlee’s son, Arthur, was rushed to the emergency room. Please pray.

Kevin Kubly: PO Box 63, Edgewood, IA 52042 Kevin has been diagnosed with a large brain tumor. Please pray for comfort and healing.

Christian Healthcare Ministries

March 2015

In this issue:

- CHM for newbies (part 3): how CHM is different from health insurance
- Take the quiz! • The CHM Guidelines: they aren't the Pirates' Code; they really work when used
- Brother's Keeper: a necessity, not an option
- Member finds peace with CHM's maternity program
- Healthwatch
- Meet your CHM staff: Shirley Johnson
- Member's singing group brings inspiration to weary Christian soldiers
- Prayer Page
- Letters to CHM
- Create your online account today!
- 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.