



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

April 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 impossible becomes possible as member takes responsibility for health costs

By Natalie Schermerhorn, Black Mountain, N.C.

My sister joined Christian Healthcare Ministries 15 years ago, so when my husband's company downsized and he lost his job and benefits, CHM was an option we researched. It became clear that CHM was the best choice and we signed up as Gold members.

my right lower abdomen. After the second day—and too much time researching



Before April 2014, I had only been to the hospital three times for the births of our sons. Mid-April, however, I experienced sharp pain in

online—I decided this could be pretty serious. I asked my husband to drive me to

the emergency room.

Blood work and CT scans revealed a large cyst on my right ovary. Confirming it wasn't my appendix, the hospital discharged me and advised me to see my OBGYN as soon as possible. Several weeks later, I underwent outpatient surgery to remove the cyst.

The sharing process was new to me, so I read and

*See "Schermerhorn testimony," page 11*

## CHM for newbies (part 4): "How do I submit medical bills to CHM?"

*Editor's note: To read previous articles in this series (beginning in the January 2015 newsletter), visit [chministries.org/newsletter](http://chministries.org/newsletter).*

As you receive medical bills from your health care providers, please take the following steps to submit them to CHM. *Medical bills must be itemized. (Please note: a receipt is not an itemized bill).* They should show any discounts you've obtained and payments you've made.

**bills to CHM as soon as you receive them;** do this even if a discount is still pending. The sooner CHM receives the bill, the sooner the bill can be shared and the faster you can pay your medical providers. You can always let CHM know later about a discount when it has been approved by your doctor or hospital. For bills to be eligible for sharing, CHM must receive them within six months of the date of service or they can't be shared.

**bills, make sure you send the proper forms to CHM.** All forms you need to submit are available as a free download at [chministries.org](http://chministries.org). Under the "How it works" menu on the home page, go to "Medical care and bills" and click "Needs Processing Forms." These forms are the two-sided Needs Processing Form, the Medical Release Form, the Letter of Explanation and the Prayer Page Request Form. (The last form should be sent to CHM only if the

1. Submit your itemized
2. Along with your itemized

*See "Newbies," page 12*



**Rev. Howard S. Russell**

President and CEO,  
Christian Healthcare  
Ministries

## Providers, payment plans, and you

It's very, very—just to be absolutely clear—*very* important that when you've had an illness or injury that requires medical care, you set up a payment plan with your health care providers until your bills are shared by Christian Healthcare Ministries.

All bills from hospitals (and other providers) that are eligible under CHM Guidelines will be shared. Therefore, knowing that the provider will be paid, you're in a position to explain the following to them:

- I'm a member of Christian Healthcare Ministries, a national health cost sharing ministry and an eligible option under the Affordable Care Act.
- As a sign of good faith and to assure you of payment, I want to arrange a payment plan until the full amount is paid within the next several months.
- I'll pay \$50 (or \$30, or \$20—for example) per month until

the bill is shared by CHM. (Editor's note: It's also a good idea to let your providers know that CHM is secondary to other payment sources, so please ask for a discount and apply for any available financial assistance. You're not asking for favoritism; you simply don't want to be penalized for being a self-pay patient and you want similar pricing as insurance companies receive.)

- If you'd like to learn more about the ministry of which I'm a part, the website is [chministries.org/forproviders](http://chministries.org/forproviders).

The payment doesn't have to be large. Some providers—not all, but some—will want payments of potentially hundreds of dollars a month. Remember, this is a negotiation. They naturally want to get as much as they can; you naturally want to make the amount as small as possible.

CHM members who've been part of the ministry for a while know from experience how important it is to set up a payment plan and how well the system works.

But new members may not set up a payment plan as they wait for bills to be shared. That's why we so often remind everyone that CHM isn't insurance. It's different, but it's not complicated. Our members are technically self-pay patients who have tens of thousands of fellow Christians standing by to share their bills.

### Itemized medical bills

It's also vitally important to send

your *itemized* bills to the ministry as soon as you receive them. Here's why: when the bill is sent to you, the provider's payment clock begins ticking. As soon as we receive the bills from you, we enter them into the computer, check them for eligibility and make sure the provider's coding of the procedures or services is accurate for the service provided to you.

This process ensures the accuracy of the dollar amounts shared and thus protects every CHM member.

**The CHM “clock,” however, begins ticking when the bills arrive at our offices.** The longer it takes for itemized bills to arrive at the ministry, the longer it takes to put them in the queue. For example, a member sent bills to us in January for a medical procedure performed in October 2014. That meant the provider's payment clock had already been running for nearly three months.

Such situations can become complex.

Clearly, different bills may be sent to you at different times from doctors, hospitals, anesthesiologists, diagnostic centers, and a lengthy list of others. **The most important thing is to send them to CHM as soon as you receive them,** even if a discount or financial aid is pending.

Whenever the itemized bills arrive at our offices, the sharing process goes into gear. We don't

See “Providers,” page 13



**Word bank:** Angel Appear Cross Donkey Easter Enter Forgive Galilee Glory Grave Holy Heaven Hosanna Jesus Joy King Lamb Life Lord Love MaryMagdalene Messiah Morn Mourn News Praise Redeem Resurrection Risen Sacrifice Save Savior Sheol Side Sins Son Spirit Spring Sunday Tomb Way Worship Victor

# God blesses member's family in tragedy's aftermath

By Michael Klokus, Clermont, Fla.

Christian Healthcare Ministries published a testimony regarding our son, River, in the ministry's December 2013 newsletter. We wanted to write again and give an update on how we're doing and how God acted on our behalf since that time.

My wife, Kimberly, became pregnant in 2012 with our sixth child. However, we soon received a troubling diagnosis for our unborn son. River was



diagnosed with a genetic disease called Trisomy 18. He was born premature on Feb. 27, 2013, but in our eyes he was perfect in every way. We held him for about an hour before he gave up his spirit and we placed him in the arms of our Savior.

Our family leaned heavily on our Lord, on our church and on Christian Healthcare Ministries and our fellow CHM members. We saved every encouraging letter we received. Words can't express what they meant to us.

As time passed, we continued to grieve the

loss of River, but we allowed God to work on our hearts day by day. We agreed to let God plan our family, but it was still hard not being fearful.

Around Thanksgiving 2013, we learned once again that Kimberly was pregnant. We prayed daily for a healthy baby, and once again, we placed a call to Christian Healthcare Ministries to let the staff know we were expecting.

Every doctor visit showed that our baby was healthy and growing. We did our best not to let fear creep in, but we were anxious nevertheless. Kim was scheduled

See "Klokus testimony," page 4

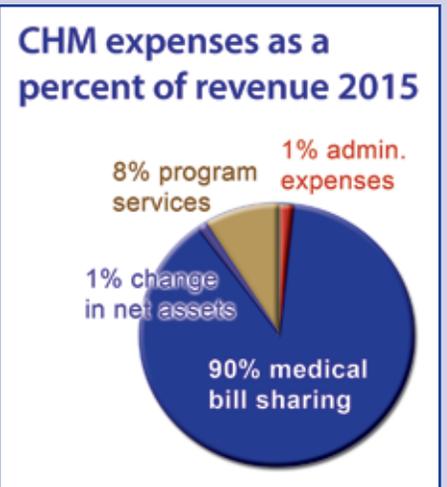
## CHM income statements 2010-2015\* (in thousands of dollars)

	2010	2011	2012
<b>Total revenue</b>	\$18,677	\$23,259	\$30,039
<b>Medical bills shared</b>	\$14,647 78%	\$15,947 69%	\$23,493 78%
<b>Program services</b>	\$3,314 18%	\$3,980 17%	\$4,644 15%
<b>Administrative expenses</b>	\$671 4%	\$701 3%	\$692 2%
<b>Change in net assets</b>	\$45 0%	\$2,631 11%	\$1,210 4%

Editor's note: To request more information about CHM finances, contact Director of Finance Charity Beall at [cbeall@chministries.org](mailto:cbeall@chministries.org).

	2013	2014	2015 (budget)
<b>Total revenue</b>	\$42,300	\$85,109	\$133,440
<b>Medical bills shared</b>	\$38,826 92%	\$64,655 76%	\$119,640 90%
<b>Program services</b>	\$5,836 14%	\$8,489 10%	\$11,297 8%
<b>Administrative expenses</b>	\$690 2%	\$796 1%	\$1,063 1%
<b>Change in net assets</b>	\$(3,052) -7%	\$11,169 13%	\$1,440 1%

\*Percentages may not add up to 100 percent due to rounding.



*"Christian Healthcare Ministries' increased revenues over the past five years, along with keeping our administrative costs very low, has resulted in a financially strong ministry."*

**-Roger Kittelson**  
CHM Vice President & Chief Financial Officer

## The truth about dairy

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When Swedish researchers analyzed nearly 20 years of data collected on more than 60,000 adult females, the results were astonishing: women who drank at least three glasses of milk per day were nearly twice as likely to die during the study than those who drank an average of less than one glass per day.

Researchers controlled the study for a variety of factors including age, education, diet, smoking, alcohol and supplements such as vitamin D and calcium.

Studies were also conducted on a subset of the study population. Women with increased milk intake, the scientists learned, had higher concentrations of a marker of oxidative stress in their urine.

**The contradiction:** Interestingly,



the unhealthy correlations didn't exist for cultured dairy products such as yogurt, cheese or buttermilk. In fact, these products were associated with *less* inflammation and oxidative stress.

**The cause:** Scientists postulate that the differences may be caused by the sugar *d-galactose*. Lactose, the primary sugar in milk, is broken down into glucose and d-galactose. D-galactose is associated with

chronic inflammation, oxidative stress and rapid aging in mice.

**The good news:** Cultured and fermented dairy products such as cheese and yogurt have considerably less lactose and d-galactose.

In my first book, *The Word on Health*, I describe the benefits of cultured dairy products, including reduced rates of heart disease. In addition, I compare raw milk and modern pasteurized, homogenized milk.

Raw milk—straight from the cow, in other words—contains all of the necessary enzymes for digestion. It's rich in calcium, magnesium and other nutrients. In fact, raw milk has been used therapeutically in medicine.

See "Dairy," page 13

### Klokus testimony (continued from page 3)

for a C-section on July 28, 2014. After just a few hours, doctors helped deliver our seventh child—a perfectly healthy boy we named Sawyer Rain Klokus.

For the first time in months, our family exhaled. What a relief! In fact, Sawyer's middle name, Rain, symbolizes our experience both with his brother and Sawyer's gestation and birth. During River's short life and in the following months, we were comforted by MercyMe's song "Jesus Bring the Rain." We thank God for our short time with River and for our new life with Sawyer, but mostly for drawing

our family to Himself through the tough times.

Once again, CHM took the financial burden off our shoulders by sharing over \$17,000 in bills for Sawyer's birth. The ministry's help enabled us to find our "new normal" with the addition to our family.

Sawyer is nearly nine months old now and is still healthy in every way, for which we thank God.

Sawyer hasn't replaced River, nor have we forgotten him. Daily we find ourselves drifting

back to that one hour we had with him. We imagine what he would be like now. However, we have learned to find more joy in the day-to-day moments of life. A large part of that is due to Christian Healthcare Ministries and CHM members. We are so grateful for your prayer and support.

*Editor's note: To read the original article about the Klokus family in the CHM December 2013 newsletter, visit [chministries.org](http://chministries.org) newsletter. You also can see an interview with the Klokus family on CHM's testimonial video at [chministries.org/videos](http://chministries.org/videos).*



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

#### Definitions:

Oxidative stress: an imbalance between reactive oxygen species (free radicals) and antioxidant defenses

#### Did you know?

The study resulted in different findings for men: higher amounts of milk led to higher levels of interleukin-6, a marker of inflammation in the blood.

## Meet your CHM staff: Marlesa Boak and Dreama Whitlow

**Marlesa Boak** is a new addition to the CHM Gift Processing department. She handles monthly gift contributions, including checks, credit cards, CheckEase bank withdrawals and transactions conducted by phone.

“I love the positive atmosphere at CHM,” Marlesa said. “The support from other employees is amazing, and it has been great knowing that CHM’s first priority is to glorify God.”



Prior to joining the CHM staff, she was employed for more than seven years at First Merit Bank. Four of those years were spent

working in local branches; the other three were in the dispute resolution and bank card fraud departments.

Marlesa grew up in Massillon, Ohio. From infancy, her parents took her to church and she accepted Christ as her savior while in junior high. She graduated from Tuslaw High School in Massillon and now attends RiverTree Church in Massillon.

Luke 1:5 has influenced Marlesa’s life. “I recently went to a women’s conference and the theme verse was ‘Blessed is she who has believed that the Lord would fulfill His promises to her,’” Marlesa said. “I believe God will fulfill all His promises to me and I have been truly blessed.”

Marlesa’s husband, Keith, works at Accurate Door in North Canton, Ohio,

and serves in the Ohio National Guard. He completed two tours in Afghanistan during his 13 years of military service. The Boaks have three sons: Kaden (6), Landon (2) and Kholten (six months).

With three young children there isn’t much free time, Marlesa said, but whenever she gets a chance she enjoys being outdoors, reading and going out to see movies.

**Dreama Whitlow** is part of the



CHM Member Reimbursement team. Her role is to assist with the accounting functions necessary to share medical bills.

“I love working in  
See “Meet your staff,”  
page 12

## Member learns CHM is trustworthy when the unexpected occurs

By Anna Judnich, Jamestown, Calif.

Stunned by sudden pain, I quickly retreated from a friend’s driveway into the safety of my car. Looking down, I found a deep wound caused by a dog bite. I later learned that the dog’s fencing was not secure.

My husband immediately drove me to the emergency room and I was treated with anti-rabies shots and antibiotics. Feeling the need to be proactive, I also added probiotics and cultured vegetables (such as noncommercial sauerkraut) to my diet.

This was my first incident as a Christian Healthcare Ministries member. Every time I called the CHM office, the staff answered

my inquiries in a helpful manner and explained what I needed to do.

My original bill was \$21,050.

I had read the CHM literature and newsletters and therefore

absorbed the idea of negotiating discounts for medical services. I asked and the hospital offered a 50 percent discount if I paid cash.\* Since I was financially able, I proceeded at the encouragement and direction of the CHM Member



Anna Judnich (left) and family

Advocate department. CHM members shared the remaining amount of my bill.

The following weeks were a lesson in learning patience because healing simply takes time. I believe that deep wounds heal from the inside out. My leg continues to

heal, though some numbness remains at the site of the injury.

I first heard of Christian Healthcare

See “Judnich testimony,” page 11

## Member finds Prayer Page giving an unexpected godsend *By Amy Nelson, Pataskala, Ohio*

When I wanted to stay home full-time to care for our four children, my husband, David, and I decided to join Christian Healthcare Ministries. However, we were nervous about how the ministry would work for us because David has frequent health problems.

In fact, before joining, David had a stress fracture in his foot—something we thought would heal itself. Over time, however, the pain worsened and the ligaments and tendons in his foot essentially dissolved. The doctor recommended extensive surgery.

This meant two things for our family: First, David would have to end his career in construction and I would have to go back to work to make ends meet while he recovered. Also, this would be our first experience using the CHM program.

David underwent surgery in July 2014 and incurred \$37,000 in medical bills. We were shocked by the cost and not sure if our need would be met since it was a

pre-existing condition. After speaking with a CHM staff member, we learned David's name would appear on the Prayer Page in the ministry's monthly newsletter.

We then called his doctor to explain the process. We weren't sure what reaction we would get when we told him we were members of a Christian health care sharing ministry and that payment might be delayed. We were terrified we would drag the name of Jesus through the mud.

You can imagine the relief and delight we felt when we received a check for \$4,000 that first month. David's surgeon was thankful for the money and we were excited to see what God would do through His people who are part of Christian Healthcare Ministries.

God acted again because we received financial assistance from the hospital. We

requested that David's name be removed from the Prayer Page to enable others to receive the blessing of members' donations.



David is doing well now and his foot is healing steadily.

The Prayer Page was, quite literally, a godsend. We were surprised by the generosity of everyone involved—we received nearly \$13,000 from

Prayer Page giving—and are so grateful for the help we received. We didn't imagine that things would go as smoothly as they did.

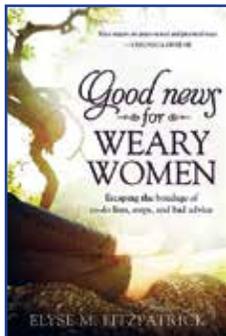
God taught us to trust Him to provide for our needs. He is faithful, even when we are not. And now, even our brand-new donut business is picking up.

We want to send a big thank you to CHM and to God's people.

## Member's Facebook post inspires book for weary women

*Good News for Weary Women*  
By Elyse M. Fitzpatrick  
Escondido, Calif.

**The Facebook post:** "Okay, friends...I need your help. I'd like to know the dumbest things people tell women they have to do in order to be godly. Ready...go!"



I might get a few responses, but what happened over the next 24 hours was mind boggling—and frankly pretty troubling," said Elyse M. Fitzpatrick, CHM member and author of *Good News for Weary Women*.

**The result:** Nearly 500 responses came from women within 24 hours. "I thought

Elyse knew that women felt burdened by to-do lists, suggested steps for improvement and bad advice. In that moment, however, she learned the magnitude of the

frustration, anger, angst and despair these weary women were feeling deep inside. "As I've interacted with Christian women around the country, I've noticed a disturbing reality: women are utterly exhausted," she said. "This begins in several places, but the primary reason is that women have been receiving the message that they are responsible for nearly everything and that it's up to them to get their lives together or God won't be happy. Otherwise, their life and the lives of those

See "Member's book," page 10

*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*

April 2015

## What is the Prayer Page?

The Prayer Page is an additional means by which CHM members help other Christians.

Most of the medical needs listed on these pages are ongoing bills from pre-existing conditions, which do not qualify for sharing through the regular CHM program. (They are **not** bills incurred before members joined CHM.)

**Giving to needs listed on these pages is not your CHM monthly gift.** It is an opportunity to give over and above your gift amount. We urge you to send cards of encouragement even if you are unable to contribute financially.

See the sidebars on pages 8-9 for more information on how to give.

Christian Healthcare Ministries  
Prayer Page

127 Hazelwood Ave  
Attn: Prayer Page  
Barberton, OH 44203

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

Fax: 330-798-6105

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

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

*Please do not send financial gifts directly to the people listed below. Giving should be sent via the CHM office (see page 8 sidebar). Addresses are provided below if you wish to send cards, letters or emails of encouragement.*

**1. David Allan: PO Box 5275, Kalispell, MT 59903 (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 \$15,065 in gifts, bringing the need to \$26,337.**

**2. Pamela Barr: PO Box 877676, Wasilla, AK 99687 (pbarrtx@aol.com)** Pamela experienced shoulder pain and was diagnosed with a tear in her rotator cuff. She underwent surgery, incurring \$1,248 in medical bills. **UPDATE: Pamela received \$13,089 in gifts and added \$26,188 in bills, bringing the need to \$14,347.**

**3. Nazary Basargin: PO Box 3264, Homer, AK 99603 (nibasargin@gmail.com)** Nazary suffered constant pain due to degenerative disc disease. She incurred surgery bills totaling \$3,015. **UPDATE: Nazary received \$610 in gifts, bringing the need to \$2,405.**

**4. Ronald Birnel: 5325 Downer Rd., Molt, MT 59057 (rsaks@mtintouch.net)** Ronald suffered complications from respiratory failure. He asks the CHM family for prayer and help with \$90,825 in medical bills. **UPDATE: Ronald received \$71,094 in gifts, bringing the need to \$19,731.**

**5. Blake Bishop: 2447 E Thompson Rd., Indianapolis, IN 46227** Blake was diagnosed with Crohn's disease. His family thanks CHM members in advance for their help with \$18,338 in medical bills. **UPDATE: Blake received \$14,169 in gifts. He now needs \$4,169.**

**6. 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 \$6,648 in gifts and added \$4,178 in bills, bringing the need to \$27,262.**

**7. 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 \$14,359 in gifts and added \$33,499 in bills, bringing the need to \$59,278.**

**8. 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 \$1,756 in gifts and \$99 in discounts. She added \$656 in bills, bringing the need to \$3,737.**

**9. Marissa Carlson: 12735 Regal Pine Ln., Houston, TX 77070** Marissa underwent ACL revision surgery because she still experienced problems after her first surgery. Her bills total \$16,720. **UPDATE: Marissa received \$2,176 in gifts, bringing the need to \$14,544.**

**10. 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 \$20,647 in financial gifts and added \$99,331 in bills, bringing the total need to \$87,754.**

**11. Sheila Cote: 5200 E Union Jack Dr., Wasilla, AK 99654** Sheila underwent an emergency hysterectomy. She thanks the CHM family in advance for help with \$2,945 in bills.

**12. Robert Daily: 2825 East B St., Torrington, WY 82240 (judy@**

*Continued on page 8*

## Prayer Page Giving

**Prayer Page total needs remaining this month: \$1,070,034**

Each need would be met **in full** if each member family contributed **\$18.72** this month or **\$6.24** for the next three months.

*Together, we can make eliminating these bills a reality! These amounts are suggestions; please consider giving today.*

## 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*

**wagonswestrealty.com)** After years of experiencing a racing heartbeat, Robert underwent a procedure that cost \$49,216. **UPDATE: Robert received \$17,538 in gifts, bringing the need to \$31,678.**

**13. Lavonne Dickson: 2908 Kelmar Dr., Fort Wayne, IN 46809 (Dicksonrdlg@juno.com)** Lavonne has degenerative disc disease and received emergency hospital care. Her bills total \$9,710. **UPDATE: Lavonne received \$2,120 in gifts, bringing the need to \$7,590.**

**14. 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. **UPDATE: Darla received \$431 in gifts, bringing the need to \$3,049.**

**15. 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 \$5,048 in gifts, bringing the need to \$6,211.**

**16. Greg Ewing: 11102 Sagecountry Dr., Houston, TX 77089** Greg suffered a torn rotator cuff and is thankful to be able to present his need of \$14,198 to the CHM family.

**17. Ronald J. Farabaugh: 2879 E Dublin-Granville Rd., Columbus, OH 43231** Ronald underwent hip replacement surgery and also developed a blood clot. He asks the CHM family for help with \$6,602 in medical bills.

**18. 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. **UPDATE: Guy**

**received \$2,622 in gifts. He now needs \$3,893.**

**19. Elizabeth Frye: PO Box 4277, Palmer, AK 99645** Elizabeth suffered months of stomach pain and was finally diagnosed with a tumor. She praises God it wasn't malignant, but she needs help with \$7,698 in bills. **UPDATE: Elizabeth received \$4,064 in gifts and added \$2,430 in bills, bringing the need to \$6,064.**

**20. Dwight Funk: 3701 W CR 325 S, Muncie, IN 47302** Dwight's wife, Susan, passed away after battling cancer. He asks the CHM family for prayer, encouragement, and financial support for her \$18,140 in bills. **UPDATE: Susan added \$306,563 in bills prior to her death. She received \$14,437 in gifts, bringing the need to \$310,266.**

**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. **UPDATE: Nanette received \$6,366 in gifts, bringing the need to \$6,345.**

**22. Felicia Harper: 119 Ohara Rd., Americus, GA 31719** Felicia underwent repair for a hiatal hernia and incurred \$31,065 in bills. **UPDATE: Felicia received \$6,871 in gifts, bringing the need to \$24,194.**

**23. 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 \$6,099 in gifts, bringing the need to \$11,457.**

**24. 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 \$3,065 in gifts, bringing the need to \$5,503.**

**25. 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 \$11,864 in gifts and added \$21,515 in bills, bringing her need to \$14,960.**

**26. 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 \$3,044 in gifts, bringing the need to \$10,333.**

**27. Tammy Maldonado: PO Box 13052, Ogden, UT 84412** Tammy underwent a full hysterectomy and tumor removal. She asks the CHM family for help with \$4,297 in medical bills.

**28. Linda McDiffitt: 273 S Fremont Rd., Coldwater, MI 49036** Linda is undergoing treatment for a thyroid condition and has thus far incurred \$930 in medical bills.

**29. Wayne Miller: 1081 W Main St., Sugarcreek, OH 44681** Wayne suffered severe abdominal pain from colitis. Thankfully, surgery wasn't necessary, but he incurred \$4,178 in medical expenses.

**30. Daniel Morgan: 12 Royal Bay Circle, Okatie, SC 29909** Daniel had knee surgery related to an injury that occurred prior to joining CHM. He and his family thank CHM in advance for help with \$5,145 in medical bills.

**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 after an urgent total knee replacement. **UPDATE: Sarah received \$20,951 in gifts and \$12,075 in discounts, bringing the need to \$9,062.**

**32. Martha Ortiz: 4633 Caverns Dr., Kissimmee, FL 34758** Martha incurred \$29,041 in medical bills following cancer treatment. **UPDATE: Martha received \$13,656 in gifts, bringing the need to \$15,385.**

**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 \$6,357 in gifts and added \$9,171 in bills, bringing her need to \$5,337.**

**34. Jeff Prewitt: 1511 Melanie Dr., Uniontown, OH 44685** Jeff suffers from sleep apnea and incurred medical bills totaling \$9,385. **UPDATE: Jeff received \$4,116 in gifts, bringing the need to \$5,269.**

**35. 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**

Giving Guide			
Membership #	Need #	Membership #	Need #
100025-100666	28	144478-145294	17
100669-102806	03	145295-146143	45
102823-104785	44	146144-146980	13
104792-106483	50	146981-148294	48
106551-107846	51	148299-149588	31
107848-108825	11	149599-150887	26
108829-109681	14	150897-152163	23
109682-110433	38	152167-153634	16
110434-111225	35	153635-155114	02
111227-111977	08	155115-156582	09
111978-112733	18	156583-158074	25
112738-113528	37	158075-159419	32
113531-114215	40	159420-161096	04
114216-114864	05	161098-163185	22
114865-115608	29	163186-165275	01
115614-117378	27	165276-167322	49
117399-119519	39	167323-169203	06
119520-122196	43	169204-171371	12
122219-124996	30	171372-173762	47
125003-127540	34	173764-176198	52
127541-130305	33	176199-179009	46
130311-133236	24	179010-182197	42
133268-136788	19	182198-186232	36
136789-142584	41	186233-190216	07
142588-143665	15	190217-195498	10
143667-144473	21	195499-212653	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!*

**received \$8,799 in gifts, bringing the total need to \$3,721.**

**36. 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 \$17,436 in gifts, bringing the need to \$57,190.**

**37. 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 \$13,575 in gifts. She now needs \$3,919.**

**38. Stephen Schmelzer: 330 North Barneburg Rd., Medford, OR 97504** Stephen suffered a heart attack and had a stent inserted. He is doing well but incurred \$3,215 in medical bills. Stephen thanks the CHM family for prayer and financial help.

**39. Dianna Scott: 41821 CR 19, Killbuck, OH 44637 (di44637@gmail.com)** After severe chest pain and medical tests, Dianna underwent gallbladder removal. She incurred bills totaling \$6,137. **UPDATE: Dianna received \$1,583 in gifts, bringing the need to \$4,554.**

**40. Karen Shepard: 38 County Rd. 372, Trinity, AL 35673** While serving as a missionary in the Middle East, Karen experienced joint pain that eventually led to hip replacement surgery. She asks the CHM family for help with \$4,103 in bills.

**41. 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 \$28,127 in gifts, bringing the total need to \$6,198.**

**42. 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 \$62,133. **UPDATE: Don received \$15,134 in gifts, bringing the need**

## 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 #41.

These directions are only suggestions; if you are not a CHM member or feel led by the Lord to give to a need other than the one suggested, please do so!

## How do I send my gift? (Continued from the page 8 sidebar)

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

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

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

to \$46,999.

**43. 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 \$5,889 in medical bills. *UPDATE: Gail received \$770 in gifts, bringing the need to \$5,119.*

**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 \$2,117 in gifts and added \$2,103 in bills, bringing the need to \$2,431.*

**45. 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 \$2,033 in gifts and added \$2,449 in bills, bringing the need to \$6,994.*

**46. 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 \$47,937 in medical bills. *UPDATE: The Stevens family received \$6,578 in gifts, bringing the need to \$41,359.*

**47. William Taylor: 9958 Banbury Ct., Powell, OH 43065** William was diagnosed with prostate cancer and incurred \$33,976 in medical bills.

**48. 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 \$17,051 in gifts and added \$6,027 in bills, bringing her need to \$8,712.*

**49. 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. *UPDATE: James received \$1,926 in gifts and added \$11,264 in bills, bringing the need to \$27,026.*

**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 added \$2,707 in bills and received \$3,070 in gifts, bringing the need to \$2,618.*

**51. 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. *UPDATE: Elsie received \$415 in gifts, bringing the total needed to \$2,770.*

**52. Timothy & Sheryl York: 31 E. Center St., Lititz, PA 17543 (sherylyork75@gmail.com)** The Yorks' 12-year-old daughter has scoliosis that required spinal fusion and rod insertion. Her medical bills total \$86,883. *UPDATE: The Yorks received \$52,208 in gifts. She now needs \$34,675.*

## Member's book (continued from page 6)

they love will fall apart.”

These biblical misunderstandings, she explained, come from various places, including the church. Social media, too, is another source of pressure. When women see pictures of their friends' “perfect” families having a great time, they wonder what they're doing wrong. Elyse's hope is that women will learn to distinguish between messages from the Lord and false messages from culture and their own hearts.

Each chapter of *Good News for Weary Women* addresses common stumbling blocks for women, including the delusion of self-perfection, overbearing to-do lists versus understanding the Lord's will, serving God rather than idols and much more. Scripture and personal reflection

questions appear at each chapter's end.

“I pray most sincerely that women will rediscover the profound grace that is ours through the Good News: that we are forgiven, loved and already counted perfect,” Elyse said. “The book is a call to rest in Jesus' life, death and resurrection; it's a call to remember the Gospel.”

Elyse gave her life to the Lord in 1971 at age 20, despite having been raised in a non-Christian home. Shortly after her conversion, she entered Bible college and earned a degree in theology. She later obtained a master's degree in biblical counseling.

She has been married to her husband, Phil, for more than 40 years. They have three children and six grandchildren—all of

whom live in the San Diego, Calif., area. Elyse spends most of her time writing, traveling and speaking at conferences.

She has written 21 books, including several with her daughter, Jessica Thompson. Elyse goes to the beach as often as possible to ride her boogie board and swims laps nearly every day at her local gym. In addition, she is constantly reading both fiction and nonfiction.

*Good News for Weary Women* is available at [amazon.com](http://amazon.com), [barnesandnoble.com](http://barnesandnoble.com) and [christianbook.com](http://christianbook.com) for a \$12 printed copy or a \$14 audio book. It's also available as an eBook for \$10. DVDs may be purchased for women's group studies at [ibcd.org](http://ibcd.org). More information about Elyse and her books can be found at [elysefitzpatrick.com](http://elysefitzpatrick.com).

**Schermerhorn testimony (continued from page 1)**

re-read the CHM Guidelines. There was a huge difference between the way CHM works and just showing the hospital staff an insurance card; I was now taking responsibility for my health.

Amanda Moore, my Needs Processing representative, was the go-to person for my many questions. She was kind and answered my emails in a helpful way.

Like anything new, the more I interacted with my health care providers and CHM, the more comfortable it became. Each time I explained my new way of handling health costs, it became easier. I kept an accurate account of every bill and developed a spreadsheet for convenience.

My bills totaled \$24,636, and with guidance from CHM staff, I obtained discounts and financial assistance in the amount of \$21,208. The reduced total was only \$3,428—an 87 percent discount! As per CHM's policy, I didn't have to pay my \$500 personal responsibility amount, and CHM shared my bills in a timely manner.

I knew the ministry was there to help if I needed it, but I also knew that no one understood my situation better than me. I qualified for additional assistance because of my husband's job loss, and I had a good relationship with my OBGYN. She was gracious and worked with her bookkeeper to give me a 60 percent discount instead of the usual 20 percent.

I'm doing great now. The surgery was successful and my recovery time was only a few short weeks.

I wish I could share all of the blessings, stories and lessons I learned through this experience, but the best I can do is say this: God grew me in my faith, compassion, patience, steadfastness, confidence, gentleness, thankfulness and boldness in sharing Christian love.

We are grateful to God and CHM, but we are also very thankful to the providers who graciously discounted their bills to help us. I pray that we are not like the nine leprous men in Luke 17:11-19 who continued on their way after Christ healed them. May we be like the one who returned to thank Jesus and give God glory. If you find yourself in a medical situation, I encourage you to write to each doctor, acknowledging and thanking them for their role and generosity.

Through this incident and telling providers about CHM, I had the incredible opportunity to share Christ with those I would not otherwise have met.

Fellow CHM members, I encourage you to read and read again the Guidelines and

monthly newsletters. Both are helpful in understanding the many advantages of CHM. Each story was helpful to me in grasping just another little piece of the sharing process and how others experienced victory both medically and spiritually.

I'm a shy person, but I assure you there's no reason to be shy. I learned how to emphasize to providers that I was responsible for my bills, and it's to your advantage to learn how, too. I told them that my CHM family would share my

bills after other resources were used. I found myself getting more and more excited about the money I was helping save—money that would be used for other CHM members.

Take good notes, keep track of everything, make follow-up calls and don't hesitate to ask for additional assistance. Most importantly, write or call to say thank you.

I would definitely recommend CHM. In fact, I have. Doctors and hospitals were more willing and eager to work with me than with an insurance company.

As CHM continues to remind us, we are the Body of Christ. When we do things for the glory of God, we experience the impossible becoming possible.

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***“Like anything new, the more I interacted with my health care providers and CHM, the more comfortable it became....I had the incredible opportunity to share Christ with those I would not otherwise have met.”***

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**Judnich testimony (continued from page 5)**

Ministries 10 years ago while reading a magazine. I was intrigued by its practice of not sharing expenses for unbiblical medical care. However, change is difficult for me, so it wasn't until this year that I researched our family's options once we canceled our catastrophic policy from an independent insurance company. We chose to join the Christian Healthcare Ministries family.

I believe God went before me on all my health care money matters. If memory serves, our previous policy didn't even have emergency room coverage.

I can now speak with confidence when I say that CHM represents itself well and is trustworthy. We thank God for the obedience of this ministry's members.

*\*Editor's note: If your medical bills total more than \$1,000, please contact the CHM Member Advocate department at 1-800-791-6225, option 5, before accepting a discount and making payment. Please remember that once a bill is paid, negotiations cease. To learn more, see CHM Guideline L.*

**Newbies (continued from page 1)**

treatment was for a pre-existing condition.) Alternately, you can call CHM at 1-800-791-6225 and ask that forms be sent by mail. *It's important that each form is filled out and submitted promptly; missing forms will cause a delay in sharing your bills.*

**3. Sharing time for most bills is 60-90 days.** Notify CHM if your provider sets a time limit for discounts and the CHM staff will work with your provider to share the bill(s) on time. In general, bills are shared in the order they're received at the CHM office. Subsequent charges can be submitted as "add-on" bills; be sure to include your full name, member number, and brief explanation of the add-on bill.

**4. Promptly pay your provider(s) when you receive funds from CHM.** Treat as reimbursement from CHM (since you will be reimbursed) any portion of the funds you have already paid to your provider(s).

**5. Maternity only: At your first pre-natal checkup, ask for a prepayment**

**agreement** (sometimes called a "Stork Package" or "global fee.") These rates often include all pre-natal and delivery charges at a reduced price; you can ask whether inpatient fees for your hospital room and meals are included. When you have it, submit the agreement to the CHM office and send any additional bills as "add-ons" to the original amount. In most cases, submitting a timely estimate enables CHM to share your maternity bills by the time the baby is born.

**“What happens when CHM receives my bills?”**

When we receive your bills, our Member Records department stamps them with the receipt date. Needs Processing staff members enter them into our computer database and authorize them for sharing. We make sure they're not duplicates, that they are eligible bills, that they're itemized and that there are no billing mistakes made by your health care provider(s).

If these criteria are met, our Member Advocate department reviews the bills to make sure that the maximum discount has been obtained and verifies discounts with your medical providers. Please make sure to immediately notify CHM of any discounts you receive.

The next step is performed by Finance department staff members, who release funds for sharing from the audited CHM bank account. You'll receive a check or checks from the CHM office reflecting the amount of your eligible medical bills. It's then your responsibility (and a CHM membership requirement) to use the entire amount to promptly pay your medical providers.

For more details about any of the information above, please refer to CHM Guidelines J, K, L and M. If you still have questions, call CHM at 1-800-791-6225, ext. 5993, or ask a question online at [chministries.org/contactus](http://chministries.org/contactus).

**Meet your staff (continued from page 5)**

an environment where the staff takes time to pray together in groups each day before work, where we have a chapel service each week to hear the word of God and where my coworkers stop to pray with me when I have a burden on my heart," she said.

Dreama worked as a Christian school teacher for 14 years and as a bank teller for over a year before moving from Virginia to Ohio. Her previous jobs helped hone her finance skills and prepared her for her new occupation at CHM.

Her heart for members is an asset to the ministry. "I want CHM members to know that we pray for them and have a desire to serve them to the best of our abilities," she said. "Our hearts and prayers go out to them when we receive letters, phone calls and emails about physical and spiritual needs."

Dreama was raised going to church and knew from a young age that salvation comes through the blood of Jesus Christ. "At age 16, after years of professing to be a Christian, I finally knelt by my bedside on September 3, 1985, and asked the Lord to save me," she said. She now attends Massillon Baptist Temple.

Philippians 1:6 (KJV) is her favorite Bible verse: "Being confident of this very thing, that he which hath begun a good work in you will perform it until the day of Jesus Christ."

"This verse reminds me that God began a great work in me the day He saved me," Dreama said. "Though I'm not everything I should be, God is working in my life every day until His Son, Jesus, returns to take me home."

Dreama's desire is to encourage members with what God is teaching her. "I recently heard a sermon about waiting on the Lord," she said. "Sometimes God allows us to wait because He's working in someone else's life through our circumstances. Sometimes it's because of our unbelief. And sometimes we must wait because God is preparing us for something greater. Other times, it's simply not His timing.

"My dear friends, God may seem far away, but He's not ignoring your pleas. He hears every cry and is working in your life. Psalm 27:14 says to wait on the Lord, to be of good courage and that He'll strengthen your heart."

Dreama has two daughters (Kristin [23] and Lauren [20]) and one son, Jordan (14). In her spare time, she enjoys shopping, exercising and reading Christian books.

## Member's money-saving tip about imaging tests

Dear Christian Healthcare Ministries:

I'd like to share a tip that could save members money!

At the beginning of December, my family and I signed up for CHM. By the first week of January, I found myself in the doctor's office needing lab work and an MRI.

Very new to all of this, I went to the lab my doctor's office recommended, but I asked about MRI rates before I checked out.

I decided not to make an appointment just yet. Instead, I went home and started calling

around for different prices. I was surprised to find that imaging centers in hospitals are usually twice as expensive as separate imaging centers.\*

For example, I received an MRI quote from the hospital for \$3,000, whereas the quote from an imaging center was \$1,400.

I had no idea there was such a difference in costs. I guess I have been a "sheep" for so long. It's nice to now be an informed consumer.

Sincerely,

Veronica Wolfe  
Chattaroy, WA

*\*Editor's note: The CHM Silver and Bronze programs do not include any treatment performed outside a hospital (except surgery). However, bills from diagnostic imaging tests performed outside a hospital will be eligible for sharing if members provide written proof that the cost of the proposed test(s) is less expensive at a non-hospital facility.*



*For information about fair pricing for health services in your area, visit [healthcarebluebook.com](http://healthcarebluebook.com).*

### Providers (continued from page 2)

wait until all eligible bills are compiled into a single grouping for a one-time payment. We know that the different providers are going to have different schedules.

What we want is to provide you the best, most accurate, and fastest service we can.

To help us do that, please:

- Arrange a payment plan with your provider.
- Send us the itemized bills as soon as you receive them.

What follows, from our "Providers" tab on the CHM website, will help you as you talk

to your health care providers.

*"What steps will my patient take to pay his or her medical bills? What kinds of questions can I expect to hear?"*

*We encourage our member—your patient—to follow these steps:*

- *Explain to you that he or she is self-pay and should be billed directly*
- *To ask for a "bundle" rate if treatment requires several services*
- *As early as possible, preferably before services are performed, discuss pricing and discounts; request a self-pay bill discount to receive the same consideration given to*

*insurance patients. The larger the discount, the faster CHM and the patient can work together to pay the bill*

- *Ask you if there are financial assistance programs available for self-pay patients*
- *Set up an interim payment schedule to demonstrate your patient's desire and ability to pay*
- *To pay you promptly once the patient has received the necessary funds from the CHM office.*

We hope this is helpful and we thank you for being a CHM member. It's a privilege to serve you.

### Dairy (continued from page 4)

Today, many people are concerned with the safety of raw milk. However, the safest milk is the kind that comes directly from a healthy cow and is consumed within a short time. The problem comes when we try to extend its shelf life. To preserve milk, it must be stripped of its vital nutrients that would otherwise decay and cause the milk to go rancid.

**The implications:** Human breast milk is by far the best choice for newborns and infants. Upon weaning, please strongly consider giving children fresh, raw milk rather than pasteurized, homogenized milk. Especially choose cultured products such as yogurt as your source of dairy.

*Editor's note: The Word on Health can be*

*ordered through CHM by contacting Norma Mull at [nnull@chministries.org](mailto:nnull@chministries.org). Michaelsson, K., Wolk, A., Langenskiold, S., Basu, S., Warenjo Lemming, E., Melhus, H., & Byberg, L. (2014). Milk intake and risk of mortality and fractures in women and men: cohort studies. *British Medical Journal*, 349, g6015. doi: 10.1136/bmj.g6015*

# 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,**

I cannot begin to tell you how happy and thankful I am for the checks I received from you. The diagnosis was *not* cancer and I am doing well—praise God! Your ministry is such a blessing. I've also been sharing CHM with friends and family. Thank you for all the wonderful work you do for so many people.

God's richest blessings,

Jeanette Swords  
Clio, MI

**Dear CHM Staff and Members,**

I am writing this letter to thank you from the bottom of my heart that my God, through my CHM family, helped share for my pre-existing nerve sheath tumor surgery, radiation and all the scans and doctor appointments that came along with my year-long journey.

As I come to the end of this experience, I draw closer to God like never before. I don't want to lose or forget what He's done in my life through healing, restoration and peace that surpasses understanding. I couldn't have gotten through this without God, my wonderful husband and my CHM family. I'm able to use this experience as a testimony because God gets the glory. I'm in awe that I'm medically debt-free today. I pray for blessings for each and every individual, family and church that sent donations and beautiful encouraging cards. They touched me so deeply.

In Christ's name,

Nancy LeAlcala  
San Diego, CA

**Dear CHM family,**

Thank you so much for your kind notes of encouragement. The financial sharing was a huge relief, and your letters were very touching and most appreciated.

God bless,

Elizabeth Mitchell  
New Braunfels, TX

**Dear CHM,**

Thank you to everyone who is involved with this ministry. When I lost my job, my wife and I also lost our health insurance. Any decent option would cost nearly \$700 per month in New York. I researched CHM very carefully before joining but was confident with my choice. We never needed to submit bills for sharing—praise God!—but then my new job offered health insurance for \$41 per week. I've decided to use my new insurance but still remain a member of CHM to support my fellow brothers and sisters in Christ. It's my prayer that other Christians also do the same, if they can.

God bless,

Craig Truglia  
Carmel, NY

**Dear Ken,**

It amazes me how attentive you are to each member of Christian Healthcare Ministries. You fielded my calls and emails while you were in the middle of a conference. You continually and fervently pray with me. You respond to me immediately while at work. You help me with my paperwork and correct my many mistakes at the end of the day, even on a Friday. God has truly gifted you! Your ability to make each member feel as if he or she is the only one is a blessing.

I know there are so many other Christian Healthcare Ministries members you are attending to, however your caring and helpful service makes me feel like I'm the only one. Part of me says I don't know how you do it, but the other part knows that God is in your heart and that He's exactly how you do it.

You are such a blessing and I'm so grateful for all you do,

Karen Robinson  
Winter Garden, FL

**Dear Wilma,**

I hope all is going well with the ministry! Thank you for your attention to helping our family through our medical need. I'm excited to share that our little two-year-old girl is healed after more than 12 months. Our oldest daughter has been dealing with the same medical condition since 2012 and we believe she may also be healed. We understand that there is a chance for relapse, but I believe the surgeries to remove hundreds of lesions from Kinzy Klairé's body were effective. Now her immune system is finally able to attack this virus.

Thank you for all your prayers and support.

We are so grateful,

Kevin, Laura, Keely, and Kinzy Klairé  
Drewry  
Columbus, MS

**Dear CHM,**

I must tell you that I'm amazed at how little the catastrophic needs program—Brother's Keeper—costs. What a testament to the power of numbers (of people) and to the fabulous job that you guys do in keeping it all organized and flowing. I hope we never have to use it, but it's a blessing to know it's there just in case.

Thank you so much,

Nancy Collins  
Oak Harbor, WA

## 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.*

**Robert Albertson: 1433 109th St., New Richmond, WI 54017** Please pray for Robert, who recently suffered a heart attack.

**Dale Beach: 26 Wesley Ln., Wapwallopen, PA 18660** Dale’s wife, Sandra, passed away. Please keep Dale in prayer.

**John & Elaine Chaney: 47640 Hwy 69, Saultillo, TN 38370** John needs surgery to remove a brain tumor and Elaine has back and breathing problems. Please pray.

**Stanley Coleman: 151 Martin Dr., Carthage, MS 39051** Stanley has heart blockages and needs to undergo surgery.

**Katherine Critzon: 107 Vista Dr., Kingston, TN 37763** Please pray for

Katherine, who needs a hysterectomy.

**Kattie Harris: 45 Turner Ln., Willingboro, NJ 08046** Please pray for Kattie, who has breast cancer.

**Jeremy & Delani Howard: PO Box 1065, Hobe Sound, FL 33455** The Howards’ infant son, Jamison, suffered severe seizures.

**Amy May: 1306 Monroe St., Walla Walla, WA 99362** Amy is mourning the recent loss of her father and mother.

**Teresa Newman: 633 E Penn St., Long Beach, NY 11561** Teresa’s husband, Alan, passed away unexpectedly in his sleep.

**Andrew Richardson: 6301 Colchester Rd.,**

**Fairfax, VA 22030** Andrew is in a lot of pain and may need a hip replacement.

**Traci Ripple: 8851 SW 204 Court, Dunnellon, FL 34431** Traci requests prayer as she faces adversity.

**Tanya Robinson: PO Box 120, Belfast, ME 04915** Tanya has bulging discs and also needs a job. Please pray for Tanya.

**Linda Siewing: 2900 34th Ave S., Apt. 1159, Fargo, ND 58104** Linda’s husband, Roger, recently passed away. Also, she may need a kidney transplant.

**Tammy Willette: 703 N Ohio St., Greensburg, IN 47240** Tammy has been diagnosed with an inflammatory disease.

# Christian Healthcare Ministries

April 2015

In this issue:

The impossible becomes possible as member takes responsibility for health care costs • CHM for newbies (part 4): "How do I submit medical bills to CHM?" • Providers, payment plans, and you God blesses member's family in tragedy's aftermath • CHM income statements • Healthwatch • Meet your CHM staff: Marlesa Bork and Dreama Whitlow • Member learns CHM is trustworthy when the unexpected occurs • Prayer Page testimony Facebook post inspires book for weary women • Prayer Page Money-saving tip about imaging tests • Letters to CHM Prayer requests



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