



Christian Healthcare Ministries

The biblical solution to healthcare costs

May 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.

President and CEO: Rev. Howard Russell
Vice President and CFO: Roger Kittelson
Editor: Lauren Gajdek
Assistant Editor: Katlyn Smith
Web Editor: Cara Drury
Contributing writers: Rev. Howard Russell, Dr. Michael Jacobson, George Korda, Lauren Gajdek, Katlyn Smith

127 Hazelwood Ave.
Barberton, Ohio 44203

Phone: 800-791-6225
Fax: 330-848-4322

Hours: Mon-Fri 9 a.m -5 p.m.

www.chministries.org
www.facebook.com/christianhealthcareministries
E-mail: info@chministries.org

New Member Portal feature: submit medical bills online

You can now submit your medical bills and forms online through a new, convenient feature to the CHM online Member Portal at chministries.org/members.

The two-step process is simple. After logging in to your online account (see page 11), you can download the necessary forms and upload them when completed. This feature is available by clicking “Submit Medical Need Online” under the menu on the left side of the screen.

If you incur bills for the same medical incident after your initial submission—“add-on” bills—you can upload single

Member Portal at chministries.org

bills one at a time.



When you're done, you can view the status of all documents you've uploaded by clicking “View Documents Submitted Online.”

“Submitting bills online saves time for our members and CHM staff, thus shortening sharing time,” said Bryan Schultz, CHM Chief Information Officer. “There is no need for members to make

See “Submit bills online,” page 11

Member's search for affordable maternity program ends with CHM

Sophia Ellen Arielle and Eliana Liberty Joy were born to Derek and Veronika Ott of Homewood, Ill., on May 14, 2011 and July 5, 2014, respectively. Veronika birthed the children under CHM's maternity program. Here's what she had to say about her CHM experience:

Christian Healthcare Ministries: How did you hear about CHM?

Veronika Ott: My journey with CHM began about five years ago. I had moved from

Europe to marry Derek, who works in full-time ministry. We started thinking about having children.

However, we didn't have health insurance and didn't even know where to start looking. I'm from a small eastern European country where health care is available to anyone who is legally employed, so navigating the maze of health care options in the United States left me feeling helpless. We couldn't find an affordable



maternity option or anyone to give us good advice on the matter.

Desperate for a solution, I kept praying that God would help us. About a year into our

See “Maternity,” page 12



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

Interacting with health care providers: it's different, but it's not complicated

Many new CHM members come with a very clear understanding of CHM, what it is, and what it isn't.

However, some new members feel less knowledgeable. That's somewhat understandable. We've all grown up in a culture of insurance as the benchmark of health care cost support. We've had terms such as "claims," "benefits," "premiums," and "pre-authorization" indelibly etched into our brain's wiring.

Our staff is careful to repeat often that this ministry isn't health insurance. We don't work the same way, we don't have the same goals, and we don't serve the same masters, so to speak.

We're different. And because we're different, there are—understandably—different ways of doing things. But CHM isn't complicated.

Part of the difference is that members—not CHM, not an insurance company—are in charge of their health care. The ministry doesn't "pre-authorize" any tests or procedures a physician orders. Those decisions are made between you and your doctor.

At the same time, CHM doesn't have contracts with health care providers. Members are technically self-pay or private-pay; however, CHM members know that more than 130,000 fellow Christians are standing by to help share their eligible

medical costs. Typically this process takes three to four months. It can be shorter, depending on the situation.

That's why when you have a medical issue, it's important to do the following: ***Set up a payment plan with your providers.***

Doing so demonstrates to providers your intention to pay both as a patient and as a Christian who is ethically bound to fulfill your commitments.

It's not necessary to pay your hospital's or doctor's first payment figure. It's simply an opportunity to negotiate a discount. You're not asking for special consideration; you just want a discount—and the same consideration that insured patients receive. In most cases, the larger the discount, the faster the bill can be shared.

In the meantime, submit your itemized medical bills to CHM for sharing.

It's that simple. Really. You have every reason to be confident. If you experience difficulty, ask to speak to a decision-maker or even your doctor about payment plans. If you have further need of help, contact our Member Advocate department at 1-800-791-6225, option 5, to talk with them about your bills. Our staff is here to help you.

Setting up a payment plan (for as low an amount as possible until

your bills are shared) is a sign of good faith to your providers that the bills will be paid. Be prepared that they may request a large amount. For example, they may ask for \$800 per month and you may only be able to afford \$25 per month. That's OK; the most important thing to keep your account in good standing is simply to set up some kind of payment plan until bills are shared by CHM.

Paying in full up-front, or pledging that it will be done, is not in your best interest or in the interest of your fellow CHM members. (It's usually fine to pay bills less than \$1,000 up-front as long as you've requested a discount first.)

The important points are this:

- You're a member of America's largest and oldest health cost sharing ministry—CHM has been around for 35 years.
- You have tens of thousands of other Christians helping you.
- You have a staff of CHM employees who serve you and pray for you.
- You're sharing a testimony to the world of Christians' love for each other.

Thank you for your participation in this ministry of Christians, for Christians. We are 21st century believers fulfilling the example of first century believers in the book of Acts: Christians sharing to meet each other's needs.

Brother's Keeper: an essential safeguard we hope you'll never need

If a major medical crisis strikes, Brother's Keeper can help free you from financial worries so you can focus on getting well.

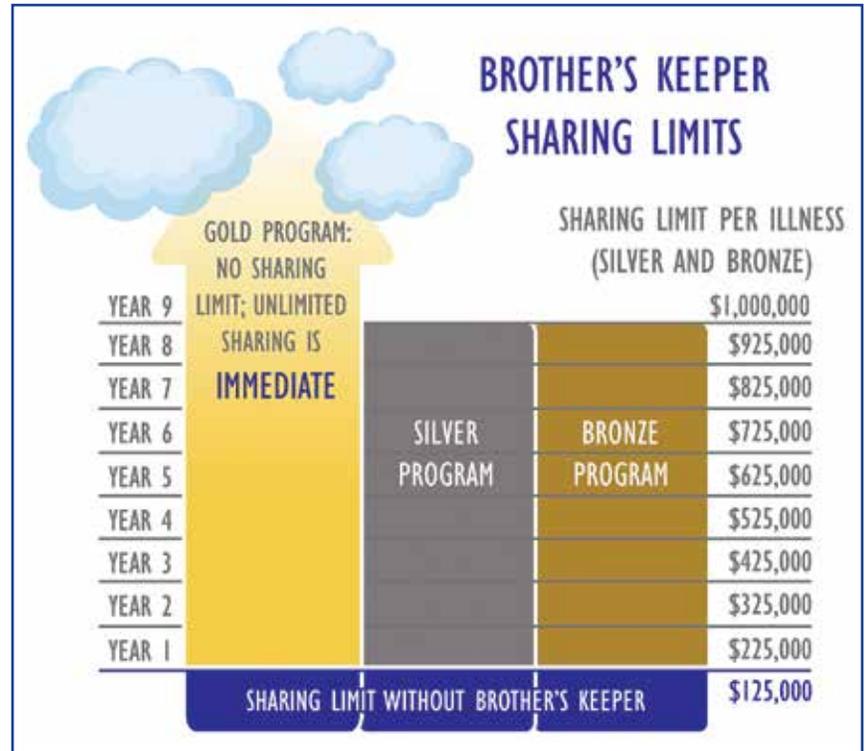
Brother's Keeper is CHM's optional program for catastrophic bills, defined as medical bills exceeding the ministry's \$125,000 per-illness limit. Cancer, heart disease and organ transplants are examples of conditions that can quickly rack up bills above \$125,000.

"It's in every member's best interest to be a part of Brother's Keeper," said Rev. Howard Russell, CHM president and CEO. "It's very affordable and provides peace of mind that a major medical event won't turn into a financial disaster."

For Gold members, there is *no limit* on how much can be shared through Brother's Keeper. Silver and Bronze members who

join Brother's Keeper receive an additional \$100,000 of available assistance per year, accruing up to \$1 million per illness.

Brother's Keeper costs include a \$40 annual fee per



See "Brother's Keeper," page 6

Members battle cancer, save more than \$500,000

Gold program and Brother's Keeper soften financial blow

By Richard Szydowski, Banning, Calif.

My wife, Becky, began to feel physically weak in December 2013. Her condition worsened despite treatment for the flu and pneumonia.

In early January 2014 I took her to the emergency room. Her red blood cell count was 5.6 (a normal count for women is 12 to 15). She received two units of blood, was hospitalized for five days and underwent many tests.



After two weeks, the doctor gave us bad news: Becky had multiple myeloma cancer.

Our hearts were broken. She never dreamed she could have cancer, but I had done a lot of reading and was preparing for the worst.

Now the worst had come.

Becky started treatment with chemo injections twice per week. The doctor

said the best treatment plan was to work toward remission, followed by a stem cell

transplant.

He referred us to a hospital in Los Angeles where the transplant would cost \$980,000. I was shocked at the price tag and called Christian Healthcare Ministries immediately.

I told Beth in the Needs Processing department that we were facing nearly \$1 million in expenses. I felt I needed to apologize that we were such a burden. Her response was quick and compassionate: "It's okay, Mr. Szydowski. What you have with CHM is better than an insurance

See "Szydowski testimony," page 11

Is autism treatable in the first year of life?

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Autism and related “autism spectrum disorders” (ASD) are growing concerns. Yet several research studies indicate that early diagnosis and treatment can minimize autism’s impact.

The challenge: Most children aren’t diagnosed until they approach school age. By that time, the disorder has left an indelible imprint on mental and behavioral development.

The good news: A recent study suggests that ASD can be detected and effectively treated in children as young as one year old.

The experiment: Researchers from the University of California (Davis) in Sacramento offered behavior-based therapy known as Early Start Denver Model (ESDM) to 11 families with six to 15-month-old infants. Four families declined the therapy and seven accepted.

For 12 weeks, parents engaged their infants in talking, playing and feeding using special techniques.

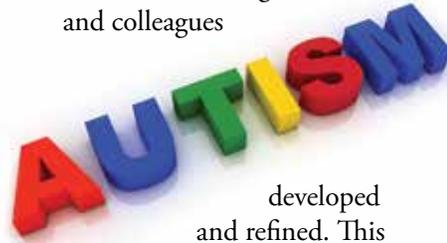
The result: Children who received the intervention scored better on learning and language testing than those who did not. Three out of four children who didn’t receive the treatment were diagnosed with autism by age three compared to only two of the seven in the ESDM group.

The controversy: Because the study was small and not

randomized, it doesn’t prove that early intervention affects autism. However, when combined with other studies, it still adds to the credibility of early diagnosis and treatment.

My thoughts: I went to autismspeaks.org to understand the underlying concepts of ESDM. The website states the following:

“Psychologists Sally Rogers, Ph.D. and Geraldine Dawson, Ph.D. developed ESDM as an early-age extension of the Denver Model, which Rogers and colleagues



developed and refined. This early intervention program integrates a relationship-focused developmental model with the well-validated teaching practices of Applied Behavior Analysis (ABA). Its core features include:

- Naturalistic applied behavioral analytic strategies
- Sensitive to normal developmental sequence
- Deep parental involvement
- Focus on interpersonal exchange and positive affect
- Shared engagement with joint activities
- Language and communication taught inside a positive, affect-based relationship”

I recall hearing about a similar approach years ago during a Focus on the Family broadcast

that featured the story of Ryan Hamilton and the journey his parents took when he was diagnosed with autism at age three. I bought and read *Facing Autism*, an excellent book written by Ryan’s mother, speaker Lynn Hamilton.

Take a look again at the aforementioned bulleted list. It includes phrases such as “deep parental involvement,” “shared engagement,” “communication” and “positive, affect (mood)-based relationship.”

The bottom line: By working with an infant or toddler using this approach, it’s possible that *the brain can permanently change*, returning to normal—not, perhaps, in all cases, but the possibilities are profound.

Certainly there are loving, caring, involved parents who did all of these things, or even more, with a child who nevertheless developed autism. What these studies show is that such interactions have the potential to be helpful in some autism cases.

This speaks to at least one of the reasons why God placed children into families with parents. It argues strongly for the constant presence of at least one parent.

I don’t know the cause(s) of autism, but this theory suggests that one cure *may* be found in intimate, caring, loving, relational instruction using firm, consistent, positive correction that focuses on maintaining a

See “Autism,” page 13



Dr. Michael Jacobson, D.O.
Medical Consultant

Christian Healthcare Ministries
127 Hazelwood Ave.
Barberton, OH 44203

Phone: 800-791-6225
Fax: 330-848-4322

E-mail:
doc@chministries.org

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

Definitions:

Autism: a serious developmental disorder that impairs the ability to communicate and interact

Did you know?

Early signs of autism can include lack of smiling, facial expressions, response to name, babbling, and more. Go to autismspeaks.org for more information.

Meet your CHM staff: Eric Sines and Sonya Conner

Eric Sines recently joined the CHM Member Advocate department, where he contacts health care providers to negotiate discounts on members' bills—important to all members because it helps keep monthly financial gifts low.

“My favorite thing about CHM is the hearts of those who work here,” said Eric. “This place is like no other—I can participate in group prayer and openly give God the glory. Everyone here has the same mindset, and we understand what God is doing through His people.”



Eric was previously a warehouse manager for FFR Merchandising, the world's leading distributor of display products.

He enjoys his new role serving members. “I get excited when I negotiate a discount for our members because I know God is using me to help other Christians,” he said. “I fit in at CHM right away.”

The beauty of CHM, he said, is that the staff has members' best interest in mind. “We're here to serve, and we understand what each member goes through because we, too, sometimes have health challenges.

We experience these struggles along with our members. CHM is an opportunity to show love to others.”

Eric spent the first 10 years of life in Alliance, Ohio. When his mother remarried, the family relocated to a farm in nearby Palmyra, where they

cared for more than 2,000 pigs and 50 head of cattle. “It was quite an adjustment going from a city kid to a farm kid, but it molded me into a hardworking young man,” Eric said.

He began attending church at seven years old. “The youth group became my second home and so many of my favorite memories involve youth group activities.”

Hebrews 13:5 is Eric's favorite verse: “Keep your life free from the love of money and be content with what you have, for He has said, ‘I will never leave you nor forsake you.’”

“I'm not incredibly smart,” said Eric. “Nor do I have a lot of money. I don't desire the things of this world, but I appreciate the time that God has given me. We're never guaranteed tomorrow, so I encourage others not to waste it doing meaningless things. Tell someone you love them, but also show it in your actions. My children will never remember the toy they got for Christmas 10 years ago, but they'll value the relationship we had.”

Eric and his wife, Jennifer, have two sons: Toryn is 14 and Trentan is seven. “I can't imagine life without my family. I thank God every day for their love,” he said. In his spare time Eric enjoys cooking—especially making his award-winning chili, Muscarella's Sweet Heat.

Sonya Conner is a recent addition to the

See “Meet your staff,” page 12

Farewell to a friend *Memorial tribute to Fay B. Adams*

The CHM staff is grieved to announce the death of one of our co-workers, Fay B. Adams. After a fall from her horse in late 2014, Fay experienced abdominal problems and subsequent tests revealed advanced pancreatic cancer. She went home to be with the Lord March 3, 2015—only six weeks after her diagnosis.

Fay served CHM members for nearly 20 years. She joined the ministry staff in 1991 and worked in several departments until 2000, when she took a job at a nearby retirement home. She returned to CHM in March 2004 to become supervisor of

the Gift Processing department, a position she retained until her death.

At her funeral on March 9, her husband, Dale, described Fay as a lover of nature with an acute sense of justice. She was also tenderhearted and identified with people in need. Fay and Dale both loved animals and spent



Fay and Dale Adams

summers herding cattle together.

“From my first time meeting Fay, I knew she was special,” said Rev. Howard Russell, CHM president and CEO. “She had so many wonderful traits: she was dependable, committed, effective and efficient. Her qualities painted a picture and told a story more beautiful than can be expressed with words. Fay was a champion for her family, for CHM and most of all, for God.”

In early 2015, hundreds of CHM members

See “Farewell to a friend,” page 13

Member's book highlights healthy eating and lifestyle

Amazing Health Cookbook

By Barbara Watson

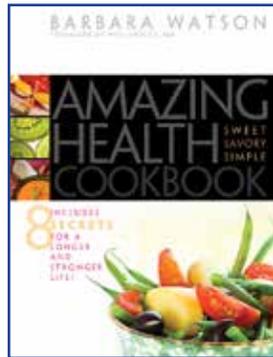
Rocky Mount, Va.

"I believe God desires that we prosper and be healthy, even as our souls prosper, just as III John 2 references," said Barbara Watson, author of *Amazing Health Cookbook*. "I believe each of us can enjoy better health as we follow the natural laws as God designed."

After nearly 10 years of teaching plant-based nutrition and cooking in a lifestyle education program and witnessing miraculous results in the reduction of obesity, heart disease, diabetes and more, Barbara wanted the message to have an even greater impact.

She collaborated with 18 fellow health educators and produced the *StepFast Lifestyle* DVD series for health seminars. Later, she wrote *Amazing Health Cookbook*.

"It shouldn't take 10 years to die," she said.



"One of the main reasons for America's health crisis is that through poor living habits, most people invite an unsavory assortment of disabling diseases. Plagued with a pandemic of diabetes, cancer and heart disease, it seems that many people spend their last 10, 20 or even 30 years dying.... It doesn't need to be this way. It can change."

These Bible secrets of health—each summarized in this book—are not composed of mysterious rituals or strange concoctions, explained Barbara. "They are real, proven principles backed by modern science. We only call them 'secrets' because they have been neglected and buried by time and culture."

The book features eight topics: nutrition, exercise, water, sunlight, temperance, air, rest, and trust. The remainder of the book is a collection of various recipes that promote strong health through natural foods founded on fruits, vegetables, grains,

seeds and nuts. The book gives a biblical history of the transition of the human diet.

"Whatever your age, and regardless of your current health, adopting these free, simple principles can truly lead you to a longer and stronger—and happier—life."

Barbara serves as a community health educator, coordinating Virginia's "Healthy West Piedmont," a health and wellness initiative. "The strategy of the initiative is to provide education and resources to help residents address obesity, diabetes, heart disease and stroke. Our goal is improved health outcomes through plant-based nutrition and active lifestyles."

Barbara and her husband reside in Rocky Mount, Va., and are happy to be near their daughter and two grandchildren. She is a regular presenter at Lifestyle Health Center in Rocky Mount.

Amazing Health Cookbook is available on amazon.com for \$25.85 (hardcover) or \$10.96 (spiral-bound version).

Brother's Keeper (continued from page 3)

"I'm amazed at how little Brother's Keeper costs. What a testament to the power of numbers (of people) and to the fabulous job that CHM does in keeping it all organized and flowing. I hope we never have to use Brother's Keeper, but it's a blessing to know it's there just in case."

-Nancy Collins, Oak Harbor, Wash.

membership and a variable quarterly gift amount. The quarterly gift amount is determined by the total dollar amount of

medical bills submitted and how many members are enrolled in Brother's Keeper. The quarterly gift rarely exceeds \$25 per membership unit. For example, a family of three or more can expect to contribute about \$340 (\$75 per quarter plus the \$40 annual fee) annually; often the amount is less.

At the CHM offices, we pray daily for our members' health and hope that you never need to use Brother's Keeper. If, however, the unexpected occurs, members of the Body of Christ are standing by to help shoulder your burden—and Brother's Keeper is one way they're doing that.

Editor's note: If you aren't sure whether you're signed up for Brother's Keeper, please check the upper right corner of your monthly Member Gift Form billing statement. More information is available at chministries.org/catastrophicbills.

"We know 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."

-Larry & Lani Sanders,
Victorville, Calif.

\$456,994 total bills shared

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

May 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 \$19,110 in gifts, bringing the need to \$22,292.**

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 \$14,807 in gifts and added \$26,188 in bills, bringing the need to \$12,629.**

3. 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 \$73,756 in gifts, bringing the need to \$17,069.**

4. 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 \$14,743 in gifts. He now needs \$3,595.**

5. 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 \$9,694 in gifts and added \$4,178 in bills, bringing the need to \$24,216.**

6. 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 \$21,178 in gifts and added \$33,499 in bills, bringing**

the need to \$52,459.

7. Gary Brumbelow: 13951 SE 312 Dr., Boring, OR 97009 Gary suffered from atrial fibrillation and underwent a heart catheter ablation procedure. He requests help with \$12,811 in medical bills.

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 \$4,381 in gifts and \$99 in discounts. She added \$656 in bills, bringing the need to \$1,112.**

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 \$3,655 in gifts, bringing the need to \$13,065.**

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 \$29,780 in financial gifts and added \$140,336 in bills, bringing the total need to \$119,626.**

11. 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. **UPDATE: Robert received \$21,613 in gifts, bringing the need to \$27,603.**

12. Lavonne Dickson: 2908

Prayer Page Giving

Prayer Page total needs remaining this month: \$1,278,568

Each need would be met **in full** if each member family contributed **\$21.08** this month or **\$7.03** 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

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 \$2,966 in gifts, bringing the need to \$6,744.**

13. 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 \$741 in gifts and added \$1,905 in bills, bringing the need to \$4,644.**

14. Laura Ellsworth: 4874 Palo Dr., Tarzana, CA 91356 (laura@lauraellsworth.biz) Laura underwent a total knee replacement procedure and incurred bills totaling \$11,259. **UPDATE: Laura received \$5,815 in gifts, bringing the need to \$5,444.**

15. Greg Ewing: 11102 Sagecountry Dr., Houston, TX 77089 (gewing5406@fastmail.fm) Greg suffered a torn rotator cuff and is thankful to be able to present his need of \$14,198 to the CHM family. **UPDATE: Greg received \$1,444 in gifts and added \$700 in bills, bringing the need to \$13,454.**

16. Ronald J. Farabaugh: 2879 E Dublin-Granville Rd., Columbus, OH 43231 (chironf@aol.com) Ronald underwent hip replacement surgery and also developed a blood clot. He asks the CHM family for help with \$6,602 in medical bills. **UPDATE: Ronald received \$671 in gifts, bringing the need to \$5,931.**

17. 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 \$3,593 in gifts and added \$7,213 in bills. He now needs**

\$10,135.

18. 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 \$4,781 in gifts and added \$10,787 in bills, bringing the need to \$13,704.**

19. 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 \$46,884 in gifts, bringing the need to \$277,819.**

20. Gregory Goodnight: 43400 Corte Barbaste, Temecula, CA 92592 Gregory suffered blockages caused by two large kidney stones. He underwent surgery and incurred bills totaling \$60,466.

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 \$7,035 in gifts, bringing the need to \$5,676.**

22. Linnea Hackett: 613 NE 79th Ave., Portland, OR 97213 Linnea fell from a ladder and broke her leg, resulting in a need for knee replacement surgery. Her bills total \$20,283.

23. Felicia Harper: 119 Ohara Rd., Americus, GA 31719 Felicia underwent repair for a hiatal hernia and incurred \$31,065 in bills. **UPDATE: Felicia received \$9,676 in gifts, bringing the need to \$21,389.**

24. Delane Jorgenson: 2711 190th St., Luck, WI 54853 (delanejorgenson@yahoo.com) After suffering a dangerously low anemic level of 4.9, Delane received four units of blood. She is now doing well and requests help with \$17,556 in medical bills. **UPDATE: Delane received \$7,384 in gifts, bringing the need to \$10,172.**

25. Justin Kanagy: 56 E Farmersville Rd., Ephrata, PA 17522 Justin underwent surgery after suffering intense pain from a herniated disc. He asks CHM for help with \$8,568 in bills. **UPDATE: Justin received \$3,742 in gifts, bringing the need to \$4,826.**

26. Steven Kegley: 311 Creekside Dr., St. Mary's, GA 31558 Steven suffered back pain and had to undergo two surgeries. He has medical bills totaling \$5,334.

27. Debra Koch: 6656 Silver Shores Dr., Cedar Grove, WI 53013 (dkoch005@netscape.net) Debra was diagnosed with anemia caused by fibroid tumors. She had a blood transfusion and hysterectomy. She asks the CHM family for help with \$5,309 in medical bills. **UPDATE: Debra received \$13,475 in gifts and added \$21,515 in bills, bringing her need to \$13,349.**

28. Larry Lee: 5237 Little Cacapon Rd., Romney, WV 26757 Larry's wife, Donna, passed away after battling autoimmune-related pneumonia. Larry asks the CHM family for help with \$7,241 in medical bills.

29. Rose Lee: 517 Heather Dr., Round Rock, TX 78664 Rose has Stage 4 (advanced) breast cancer. She asks the CHM family for prayer and help with \$5,655 in bills.

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 \$4,215 in gifts, bringing the need to \$9,162.**

31. Tammy Maldonado: PO Box 13052, Ogden, UT 84412 (tammy.maldonado@comcast.net) Tammy underwent a full hysterectomy and tumor removal. She asks the CHM family for help with \$4,297 in medical bills. **UPDATE: Tammy received \$437 in gifts, bringing the need to \$3,860.**

32. 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. **UPDATE: Linda received \$469 in gifts and added \$4,082 in bills, bringing the need to \$4,543.**

33. Wayne Miller: 1081 W Main St., Sugarcreek, OH 44681 (waynemiller605@yahoo.com) Wayne suffered severe abdominal pain from colitis. Thankfully, surgery wasn't necessary, but he incurred \$4,178 in medical expenses. **UPDATE: Wayne received \$425 in gifts, bringing the need to \$3,753.**

34. Daniel Morgan: 12 Royal Bay Circle, Okatie, SC 29909 (ashleyp071@hotmail.com) 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. **UPDATE: Daniel received \$523 in gifts, bringing the need to \$4,622.**

35. 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 \$22,101 in gifts and \$12,075 in discounts, bringing the need to \$7,912.**

Giving Guide			
Membership #	Need #	Membership #	Need #
100025-100681	08	145919-146694	35
100707-102208	50	146695-147602	30
102219-103818	57	147604-149209	17
103840-105352	43	149214-150354	24
105362-107000	44	150356-151585	46
107002-108220	40	151586-152736	02
108229-109133	42	152739-153966	07
109139-109948	04	153968-155179	09
109950-110710	33	155180-156434	27
110716-111394	31	156435-157631	15
111403-112102	45	157632-158774	37
112106-112876	60	158776-159831	18
112880-113653	32	159833-161144	03
113658-114349	49	161145-162767	53
114350-114964	34	162768-164234	22
114967-115905	39	164235-165763	23
115910-117614	13	165764-167306	01
117617-119595	38	167307-168780	56
119614-121833	25	168782-170241	05
121858-124453	51	170242-171972	11
124454-126790	47	171974-173827	59
126808-128761	26	173829-175793	54
128771-131544	36	175794-177739	52
131557-134536	14	177740-180316	48
134539-137165	29	180317-183679	58
137181-142153	21	183680-187164	06
142154-143505	16	187166-190851	20
143507-144255	12	190852-197260	10
144256-145077	28	197262-203946	41
145078-145918	55	203947-217467	19

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!

36. Melanie Olson: W5050 N Chelsea Ave., Medford, WI 54451 Melanie is the mother of adopted special needs twins and she suffers from stress-related diverticulitis. She requests help with \$5,381 in bills.

37. Martha Ortiz: 4633 Caverns Dr., Kissimmee, FL 34758 Martha incurred \$29,041 in medical bills following cancer treatment. **UPDATE: Martha received \$15,379 in gifts, bringing the need to \$13,662.**

38. Jane Pedigo: 277 Orange St., Jackson, OH 45640 (pedigojane@yahoo.com) Jane suffered chest pain and underwent a stress test. She asks the CHM family for help with \$2,523 in medical bills. **UPDATE: Jane received \$7,015 in gifts and added \$9,171 in bills, bringing her need to \$4,679.**

39. Jeff Prewitt: 1511 Melanie Dr., Uniontown, OH 44685 Jeff suffers from sleep apnea and incurred medical bills totaling \$9,385. **UPDATE: Jeff received \$4,752 in gifts, bringing the need to \$4,633.**

40. 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 \$9,366 in gifts, bringing the total need to \$3,154.**

41. Eric Rieck Sr.: 798 N Prairie Meadow Ln., Oronogo, MO 64855 Eric underwent emergency

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 #21.

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.

hernia surgery; complications made it necessary for him to have three more surgeries. His bills total \$74,626. **UPDATE: Eric received \$23,793 in gifts and added \$82,109 in bills, bringing the need to \$132,942.**

42. 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 \$14,069 in gifts. She now needs \$3,425.**

43. 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 \$2,540 in bills.

44. 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. **UPDATE: Stephen received \$337 in gifts, bringing the need to \$2,878.**

45. 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 \$2,173 in gifts, bringing the need to \$3,964.**

46. 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. **UPDATE: Karen received \$417 in gifts and added \$7,263 in bills, bringing the need to \$10,949.**

47. 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 \$29,062 in gifts, bringing the total**

need to \$5,263.

48. 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 \$20,418 in gifts, bringing the need to \$41,715.**

49. 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 \$1,291 in gifts, bringing the need to \$4,598.**

50. 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 \$2,695 in gifts and added \$2,103 in bills, bringing the need to \$1,853.**

51. 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 \$3,972 in gifts and added \$2,449 in bills, bringing the need to \$5,055.**

52. 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 \$16,936 in gifts and added \$465 in bills, bringing the need to \$31,466.**

53. Michael Stringer: 9603 Wildwood Dr., Chardon, OH 44024 Michael suffered an inflamed Achilles tendon that required surgery, leaving him with \$20,240 in bills.

54. William Taylor: 9958 Banbury Ct., Powell, OH 43065 (william@tayloredtutoring.us) William was diagnosed with prostate cancer and incurred \$33,976 in

medical bills. **UPDATE: William received \$3,580 in gifts, bringing the need to \$30,396.**

55. 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 \$18,232 in gifts and added \$6,027 in bills, bringing her need to \$7,531.**

56. 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 \$5,405 in gifts and added \$11,264 in bills, bringing the need to \$23,547.**

57. 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 \$3,762 in gifts, bringing the need to \$1,926.**

58. Cathy Wright: 8110 Rogue River Hwy #14, Grants Pass, OR 97527 Cathy was diagnosed with achalasia, a rare esophagus disorder. She also contracted botulism as a side effect of treatment. She asks the CHM family for help with \$51,808 in bills.

59. Timothy & Sheryl York: 31 E. Center St., Lititz, PA 17543 (sherylyork@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 \$58,565 in gifts. She now needs \$28,318.**

60. Heather Zimmerman: 2645 Shelby Ganges Rd., Shelby, OH 44875 Heather underwent testing for possible lymphadenitis. Finances are tight because her husband experienced an accident and is temporarily unable to work. They thank CHM members in advance for prayer and financial help with \$4,325 in medical bills.

Submit bills online (continued from page 1)

copies, use postage stamps, or wait for bills to go through the mail since upload time will be instantaneous. Staff processes will be streamlined since going digital eliminates the need to scan paperwork into the CHM computer system.”

Schultz added that in order to comply with the law protecting patient information (HIPAA), the Member Portal is secure and all information transmitted via the portal is encrypted.

It's still possible for members to submit medical bills and forms by U.S. mail and fax (instructions for sending appear on the Needs Processing Forms). However, **email submission is not recommended** because it's not a secure means of transmitting your confidential information; CHM cannot be held liable for security infringements

(see chministries.org/policies for more information).

How to register for your CHM Member Portal account

1. Locate your portal access code in the top right corner of your Member Gift Form (monthly billing statement).
2. Go to chministries.org/members and click the green “Register for online access” button.
3. Enter your member number, access code and email address. You'll also need to choose a password you'll use each time you log in.



Szydlowski testimony (continued from page 3)

plan. You're a Gold member and are a part of Brother's Keeper.* Don't worry; we'll take care of the finances.” I knew then she was talking about CHM members sharing to help us.

I received a packet from CHM with information about how to submit our bills to the ministry. One paragraph stated that if you were receiving the packet, something had come up that was very serious. Though not the exact words, it ended with: “Realize that God is with you and we are here to assist you.” I remember shedding a few tears. It was a message from the Lord.

The hospital stood firm on its price even after weeks of negotiation. I researched online and found an autologous stem cell transplant (meaning that Becky would receive her own stem cells) costing between \$300,000 and \$600,000. I also compared costs from several hospitals including one of the best cancer centers in California. Originally \$700,000, discounts reduced

the estimated bill to \$343,330—a great savings compared to the original hospital's price.

Since CHM doesn't have a preferred provider list, I knew that our bills would have been shared even if we'd chosen the original hospital, but with God's guidance we decided the hospital offering the \$343,330 price was the best option. From day one of our journey, His presence has been evident. Becky never had to worry about the cost and she received the best possible treatment.

The injections she needed also were expensive. We applied for assistance and saved \$106,260! I had learned the best way to get discounts was to speak with someone face-to-face. “I have something better than insurance,” I told providers.

Initially, I was discouraged by how the providers seemed more interested in profit than in helping patients. After treatment,

however, that perception began to change. Sometimes they would mention discounts even before I asked. Many looked for means of financial assistance to help us. Most hospitals, clinics, pharmacies and chemo treatment providers were willing to give discounts. Very few did not.

We're very thankful for God's provision throughout this difficult journey. Each day had—and still has—a set of new challenges. Yet God has always been there and we look to Him daily. The prayers and support of God's people strengthened our hearts and helped build our faith.

Thank you to the staff and members of CHM. You shared more than \$416,000 in medical bills and have been an unbelievable agent of God's love and care.

**Editor's note: Brother's Keeper is CHM's program for catastrophic medical bills. For more information, please see the article on page 3.*

Maternity (continued from page 1)

search, a family member approached us with information about CHM. It seemed too good to be true. We looked into it and were elated and relieved to find our answer.

CHM: Please tell us about your experience since you joined CHM.

VO: We've been members for about four years. We've been blessed with good health and no medical needs other than the pregnancies and births of our daughters. We are so pleased that our monthly giving goes to help others in need, rather than toward the costly overhead of running a large insurance company. Whenever we've had a question about anything, the CHM staff has answered graciously and helpfully.

CHM: Did you experience any

complications with your pregnancies?

VO: In 2010, I found out I was pregnant with Sophia and began planning for an all-natural birth with no medical intervention. However, I ended up needing unexpected treatment and a C-section due to a serious condition I was diagnosed with 10 days before my due date. The new charges were nearly six times the original cost! Thank God for CHM. I had no worries; every penny was reimbursed and we even received a beautiful gift from the ministry for the baby.

In contrast, when Eliana arrived we had the wonderful experience of a natural birth with no medication or complications.

CHM: How much did each pregnancy and

delivery cost?

VO: The total cost of my first pregnancy was over \$54,000. We received about \$28,000 in discounts and CHM shared nearly \$26,000. The bills from the second pregnancy totaled \$32,000. After nearly \$18,000 in discounts, CHM members shared the remaining \$14,000.

CHM: Is there anything else you want to mention to our readers?

VO: I'd like to express my heartfelt gratitude for CHM's service to our family. I'm always telling friends and family about this amazing ministry based on biblical principles. Thank you!

Meet your staff (continued from page 5)

CHM Member Assistance department. Sonya began her job by processing new joiner applications. She will soon move to answering phones, making changes to membership accounts and helping prospective members understand the ministry and how it works.

Sonya spent the last 14 years working as a purchasing agent for BPI in Brecksville, Ohio. "I love working at CHM," she said. "It's great to be around Christian co-workers and friends who genuinely care and love the Lord.

"We have one purpose here: to glorify God," she said. "As a result, we care and pray for our members daily." She also enjoys the chapel services held Thursday mornings. "As we serve the Lord and others, I feel joy and peace in my heart."



Sonya grew up in Akron, Ohio, and graduated from East High School. She attended Riggs LeMar Beauty College in nearby Cuyahoga Falls and graduated with a license in cosmetology management.

She was raised in a Christian home and her grandfather was a minister. At nine years

old Sonya realized she needed salvation and decided to follow Christ. Today, she attends Temple Baptist Church in Green, Ohio.

On January 17, 2012, her husband, Kevin, was killed in an automobile accident. During her time of trial, Sonya relied heavily on the comfort she found in Scripture. "The only thing I knew to do was to lean on the Lord, His word and His promises. He has been so

faithful to me," she said.

Two verses particularly stood out to her. The first is 1 Thessalonians 5:18 that states "...in everything give thanks." The second is Psalm 30:5: "Weeping endures for the night, but joy comes in the morning."

Sonya lives in Doylestown, Ohio, with her seven-year-old Yorkie-Poo, Toby. She enjoys walking, reading and crocheting. Mostly she loves spending time with family and friends. In fact, Sonya and her family sing in a group called Gospel Harmonaires.

"We've been a family singing group since I was very young," she said. "My mom and dad followed in the footsteps of my late grandfather. It's great to worship God in song with my mom, dad, sister, nephew, and close friends."

It's both, but nurture trumps nature © Dr. Michael D. Jacobson.

For decades, a debate has raged over what exactly is responsible for disease. Is it inborn tendencies from genetics or the result of environmental factors such as experiences, education, family, etc.?

A new study tips the scale toward the latter.

Researchers studied 220 healthy twins, ranging from ages 8 to 82. They measured more than 200 characteristics of the participants' immune systems, including cell types, levels of various chemicals and protein blood levels, flu vaccination reactions, and more.

The result was that environmental factors played the most significant role in nearly

80 percent of studied traits. An individual's environment was the sole determinant in nearly 60 percent of these traits.

The younger the twins, the greater the genetic effect. However, when time, separation and the environment have more opportunity to influence them, twins become less alike.

Identical twins share a nearly exact genetic code copy. Fraternal twins, however, better resemble non-twin siblings and share approximately 50 percent of their genetic templates. Therefore, researchers looked for similarities in identical twins that are not found in fraternal twins, thus linking a genetic role.

The study doesn't rule out genetics' role in disease. Rather, it affirms it in nearly 50 percent of cases. It did, however, point to the fact that people with genetic susceptibility to disease may not see the disease manifest until triggered by an environmental event such as infection, trauma or stress.

Brodin, P., Jojic, V., Gao, T., Bhattacharya, S., Angel, C. J., Furman, D., . . . Davis, M. M. (2015). Variation in the human immune system is largely driven by non-heritable influences. [4302727]. Cell, 160(1-2), 37-47. doi: 10.1016/j.cell.2014.12.020

Farewell to a friend (continued from page 5)

prayed for Fay and responded to posts about her condition on the ministry's Facebook page at [facebook.com/christianhealthcareministries](https://www.facebook.com/christianhealthcareministries). We thank you for your love and concern. The CHM staff used the comments—along with comments and prayers from co-workers—to create three beautiful memorial plaques for Fay's family.

Born Fe Landicho Biagtan, Fay grew up in Mangaldan in the Pangasinan province of the Philippines. She and her three siblings lived on a small farm with their farmer/teacher father and seamstress mother.

After graduating from high school in Mangaldan, Fay earned a bachelor's degree in accounting from Far Eastern University

in Manila. Later, she completed more than a year's work toward a master's degree in business administration.

Before joining the CHM staff, Fay was a passenger check-in supervisor in Manila for Continental Airlines and Continental Air Micronesia. For years, she traveled between the Philippines and the United States. During that time, she met her first husband, George Hawthorn. The couple wed in 1991 and George passed away in 1993.

Fay married widower Dale Adams in June 2004. Though she had no biological children, she was close to Dale's adult daughters, Jewel and Crystal, and his seven grandchildren. She is also survived by her

brother, Antonio Biagtan, sister Cecilia Biagtan-Abrio, and many loved ones in the Philippines.

One of Fay's most noteworthy attributes was her focus on heavenly things rather than being "earthly-minded." A perfect example comes from an article written about Fay more than 10 years before her death in the December 2004 CHM newsletter. Her advice to members was, "We are only camping here on Earth. Keep looking forward to making heaven your home."

May you now find joy in your heavenly home, Fay. We love and miss you, but we will see you again.

Autism (continued from page 4)

positive mood.

Forgive me if it sounds simplistic, but I wonder if substituting day care for parental time in the early years affects the recent rise of autism. According to the numbers, it's

certainly something to think about.

Rogers, S. J., Vismara, L., Wagner, A. L., McCormick, C., Young, G., & Ozonoff, S. (2014). Autism treatment in the first year of life: a pilot study of infant start,

a parent-implemented intervention for symptomatic infants. *Journal of Autism and Developmental Disorders, 44(12), 2981-2995. doi: 10.1007/s10803-014-2202-y*

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,

What a blessing! Thank you so much for the check I received in the mail for my husband's medical expenses. It's very much appreciated. Thank you again and God bless you all.

Sincerely,

Sonia Birnel
Molt, MT

Shalom to CHM Members,

I thank God and all of you for the help I received in paying my medical expenses. What a relief to see our check in the mail. I will be taking payment to the hospital right away.

At first, my husband was skeptical if CHM would follow through as they said they would, but a letter we received the previous week gave him a glimmer of hope. He saw the check and thanked God.

I'm doing better each day; I'm walking and even dancing! Many people have noticed how much better I'm doing. The little things I once took for granted are now a source of joy for me. I know God has more for me to do, so I'll wait and see what it is.

Thank you to all who have helped me with my medical bills. May God bless all members and the CHM staff.

Sincerely,

Della N. Huisinger
Cloquet, MN

Dear CHM,

Thank you for this ministry. We were blessed to receive the money to pay our

hospital bills. We are so thankful to be part of a ministry that helps other brothers and sisters in Christ.

Sincerely,

John & Heidi Gallen
South Windham, CT

Dear Rev. Howard Russell,

Words cannot adequately express our gratitude to Christian Healthcare Ministries for your marvelous gift. With this blessing, we were able to fully pay our hospital and doctor bills relating to my cardiac catheterization.

Your team was very helpful in assisting with negotiating discounts.

Praise God for His healing. Thank you for your leadership and a brilliant health care model.

Sincerely,

Marcus & Becky Ameringen
Smyrna, GA

Dear Sirs,

Thank you for your service in love toward us. It takes special people to do what you do. Thank you so very much for being there in our times of need. May the Lord Jesus Christ bless you and yours.

Lewis Patrick
Vidalia, GA

Dear Friends at CHM,

Thank you for your diligent work to make CHM and Brother's Keeper available, affordable and a program of excellence. I enjoy the information in each monthly newsletter. We've been blessed with

freedom from catastrophic medical expenses, but how great that we can share to help others in need.

Sincerely,

David & Etta Franklin
Shoals, IN

Dear Michelle,

Praise the Lord for this wonderful service. My wife and I had been paying thousands per year in health insurance in case we got ill. We're Christians in great health and felt that we were throwing our money away. Eventually we dropped our insurance plan and had no coverage for several years.

Accidents and illnesses do occur, however. Our prayer is that we never become injured or ill and the money we send to CHM each month will help someone who is less fortunate.

God bless you and thank you again for this extraordinary ministry.

Wayne T. Branch
Plainfield, NJ

Dear CHM,

I would like to sincerely thank you for your help in sharing the cost of my medical needs. Your ministry is such a blessing to me and my husband. We tell anyone we find who is upset by the new health care law about how thrilled we are to have found CHM. Many listen and some have even joined. This is wonderful!

Yours in Christ,

Glenda Allison
Ellijay, GA

CHM legal notices

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

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

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

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

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

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

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

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

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

Nona Adams: PO Box 2435, Bigfork, MT 59911 Nona's husband, Larry, recently died from a heart attack. Please pray for Nona.

Lorie Arnebeck: PO Box 2291, Oakdale, CA 95361 Pray for Lorie and her sons; Gary was recently killed in an auto accident.

Joel Bruyere: 1380 Sweetwater Dr., Brentwood, TN 37027 Joel had a tube inserted to treat his collapsed lung.

Scott & Christy Chewning: 150 Feather Ln., Jackson, GA 30233 The Chewnings' teenage son, Nathaniel, sustained a skull fracture and bleeding artery.

Kimberly Davis: 520 4th St., Towanda, PA 18848 Kimberly faces medical and financial

challenges and requests prayer.

Roy Forsblade: 8959 191st Ave NE, Forest Lake, MN 55025 Ron had surgery for a torn meniscus and requests prayer.

Marc Goodman: 1327 Hartford St., Glendale Heights, IL 60139 Marc needs open heart surgery. Please pray.

Gregg Halteman: 1028 Spring Landing Dr., Winter Garden, FL 34787 Gregg's wife, Linda, has brain lesions. Also, the Haltemans are facing financial difficulties.

Beau & Sherah Hollis: 7905 Smyrna Pkwy, Louisville, KY 40228 The Hollis' son, Gabe, is expected to need open heart surgery as soon as he is born.

Patricia Hand: 11720 Fort Laramie-Swanders Rd., Anna, OH 45302 Patricia was recently diagnosed with leukemia.

Cheryl Kleinhenz: 15417 Newcomb Rd., Middlefield, OH 44062 Cheryl had rotator cuff surgery and requests prayer.

Ralph Lindsey: 655 Highway 370 E, Baldwyn, MS 38824 Ralph has ulcerative colitis and requests prayer for healing.

Charles Manuel: 812 Tanglewood Loop, De Ridder, LA 70634 Charles requests prayer for healing of his heart condition.

Harold Martin: 210 Kocher Rd., Reading, PA 19608 Harold is a young father who has pneumonia and tuberculosis. Please pray.

Christian Healthcare Ministries

May 2015

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