



Christian Healthcare Ministries

The biblical solution to healthcare costs

June 2015

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Christian Healthcare Ministries® is a Bible-based, voluntary medical cost sharing ministry fulfilling the command of Galatians 6:2, that Christians carry each other's burdens.

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CHM for newbies: choosing a doctor

One way Christian Healthcare Ministries differs from health insurance is that CHM members can receive treatment from any medical doctor as long as the treatment falls under CHM Guidelines.

As a member, you can go to the same doctor you had before joining CHM or choose a new one. If you like



a certain medical practice, you can continue receiving treatment there. If you've recently relocated, you don't have to worry about following a preferred provider list or staying "in network."

However, with so many choices, CHM members—especially "newbies"—sometimes ask ministry staff for guidance to choose a family doctor or specialist.

Here are some resources and suggestions that may help:

1. Start by visiting chministries.org/

providerlist, a directory of health care providers and services recommended by CHM members.* Some providers on the list contacted the CHM office and requested to be listed in the directory because they wish to serve ministry members. There is a list of national health care providers and services along with an option to search for providers in your area. Check back often because the directory is updated continually.

2. The Christian Medical & Dental Associations (CMDA) offers a free

See "Newbies," page 11

Member trusts God, relies on CHM when the rubber meets the road

By Chris Lawson, Bradenton, Fla.

When my husband and I heard from a friend at my job about Christian Healthcare Ministries, we decided to check it out. I'm so glad we did.

On August 20, 2014, I experienced a seizure. I was rushed to the hospital and underwent an MRI and CT scan. Tests revealed a tennis ball-sized, nonmalignant tumor on my brain.

I was shocked because I had

no idea that anything was wrong. Questions came in a rush: How would I be able to continue working? Should I have the surgery doctors were recommending? I didn't want to, but the tumor's size could cause future seizures.

I called CHM and everyone was kind and supportive. I worked mostly with Heather Collins in the Member Advocate department. Her wonderful, sweet spirit helped



me through the process as she answered all my questions and walked me through the steps.

Submitting my bills to CHM

See "Lawson testimony," page 6



Rev. Howard S. Russell

*President and CEO,
Christian Healthcare
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Brother's Keeper: keeping you safe from catastrophic medical bills

One of our members has had a very difficult time of it lately. He's not alone. This ministry shares medical bills, so at any one time, some members will have challenging or serious health issues.

This member had an operation. A few days after the surgery, it was found he'd developed an infection. There was a second surgery to clean out the wound.

Several days later, the wound was again infected. Yet another surgery took place. About 10 days later, he underwent another procedure to remove the returning infection.

The next day, a piece of equipment called a wound vacuum was inserted into the wound to try to advance its healing—and to keep him from a fifth trip to the operating room.

A few days before his most recent surgery, our member and his wife were speaking with a good friend who had told them about CHM before these medical challenges happened. As CHM members, they had already received financial discounts that satisfied their personal responsibility* amount.

In addition to being CHM members and having up to \$125,000 in available assistance for this need, they had joined Brother's Keeper.

"I know this is tough," their friend said, "but on the financial

side of things, here's what you know: you're not going to be out-of-pocket for this.

"Because you're Brother's Keeper members, if this goes above the \$125,000 regular limit, Brother's Keeper members will share 100 percent of the bills. If you had insurance, you'd be looking at a \$5,000 or \$10,000 deductible you'd be responsible for, and then an 80-20 split on the rest.

"With CHM and Brother's Keeper you know you don't have anything to worry about financially," said their friend.

That's the effectiveness of our program and the (spiritual) power of Brother's Keeper, CHM's program through which members share in paying catastrophic medical bills.

If you're a Gold level member and also are part of Brother's Keeper, your health cost support per-illness is effectively unlimited. Silver and Bronze members accrue \$100,000 in additional cost support annually, up to \$1 million per illness.

Historically, Brother's Keeper costs about \$25 per unit, per quarter. It can be slightly higher or lower, depending on the dollar amount of bills sent in by Brother's Keeper members.

However, remarkably—and gratefully—we've experienced some quarters in recent years with no Brother's Keeper cost apart from the \$40 annual fee.

Another feature of Brother's Keeper is that 100 percent of Brother's Keeper funds goes to share in paying medical bills.

Over the years, Brother's Keeper has shared bills for cancer treatment; heart, bone marrow, and liver transplants; heart attacks; and other conditions that, without Brother's Keeper, could have resulted in patients' financial ruin.

With Brother's Keeper, members know they are financially supporting each other. It is—as is the CHM program—a 21st century health care-related model of the biblical example set by early Christians, who shared to make sure everyone's needs were met (see Acts 2 and 4).

In that sense, it brings the Bible to modern-day life.

Brother's Keeper has grown astronomically during the past six years. That makes the load lighter for everyone. New members can sign up for Brother's Keeper on their CHM application. If you're already a member, please call 800-791-6225, ext. 5993 to add Brother's Keeper to your membership.

CHM's purpose is to glorify God and serve His people. Brother's Keeper is one of the ways we do that for Him and for you.

**Editor's note: To learn more about personal responsibility, see page 5 of this newsletter.*

CHM president receives honorary doctorate

The Rev. Howard S. Russell, president and CEO of Christian Healthcare Ministries, on April 8 received an honorary Doctor of Christian Leadership degree from Ohio Christian University (OCU), presented by Dr. Mark Smith, OCU president. With Rev. Russell for the ceremony were his wife, Barbara, sons Stephen and Joseph, and other family members.

“What makes this special is that, in so many ways, it’s not about me,” said Rev. Russell. “The Lord has blessed me to put me in a position from which I can serve members of Christian Healthcare Ministries, my brothers and sisters in Christ. Everything I’ve done, educationally and vocationally, from being in business to

becoming a pastor, was foundational and essential to this role. For that, I’m grateful to God.”

Rev. Russell has served in full-time ministry for over 40 years, including 16 years as a pastor. He’s also been actively involved in community restoration work and has served on the board of trustees for 13 nonprofit organizations.

“I am humbled by this honor and thankful beyond words to the men and women of CHM, who I am privileged to lead, and to CHM’s board of directors, who wholeheartedly support the goals

of this ministry and set the direction we follow.



“My thanks to the faculty and to Dr. Mark Smith of OCU for this unexpected and much-appreciated honor. More importantly, I am grateful for our CHM members, their prayers, support, and love for our ministry

as we work to enable them to meet their health care costs biblically, affordably, and compassionately.”

Big blessings come in small packages with CHM’s maternity program

Christian Healthcare Ministries members Rudy and Brenda Curatolo of Angier, N.C. welcomed baby Luca Christopher to their family on October 25, 2014. The Curatolos used CHM’s Gold level maternity program. We asked Brenda about their experience:

Christian Healthcare Ministries: Why did you join CHM?

Brenda Curatolo: CHM was an affordable option for us. At the time we had health insurance through Rudy’s job and we had just given birth to our second son, Micah. The human resource administrator told Rudy the new amount we would pay for adding another child: almost \$8,000 annually for a very basic plan! We lived on a single income and this new amount was out



of the question. We prayed for another option.

I posted on Facebook about the outrageous cost of health care. A Christian friend responded and mentioned CHM. We joined at the Silver level.

CHM: Later, you switched to the Gold program. Why?

BC: During the first year, Micah was rushed to the emergency room with head lacerations. He needed stitches. We negotiated a 50 percent discount on our hospital bill and CHM shared the rest. It was then we realized what a blessing CHM is.

Soon after, I switched to the Gold level because we wanted to have another child. I called the CHM office to make sure we accurately understood the advantages and

Guidelines for the Gold program. My questions were answered thoroughly and I received friendly service from CHM staff.

CHM: When did you discover you were pregnant?

BC: On Feb. 24, 2014, we found out we were expecting our third child. We called the midwife to set up our first appointment and asked her to provide her prepayment agreement for the pregnancy so we could submit it to CHM. We paid her \$500 as a deposit that would also go toward the amount due one month before delivery.

I also needed a 20-week ultrasound and state-mandated blood work, so our midwife sent me to the hospital for those tests. We were nervous about the extra cost, but CHM assured us that these expenses were eligible under the Gold

Free markets key to true hope and change in health care?

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Does the free market work in health care? Can it work? Is it even being tried? If it were to be tried, what would be its chances for success?

There are many attempts—some thoughtful, many arguable—to answer those questions.

This is my attempt. It's based on medical practice, working within and outside of government, and considering the real needs of patients.

I'm not an economist, but I understand that several components are required for a free market to function:

- buyers who have a need or desire for a product or service
- sellers who have—and are free to offer—a product or service
- a means by which consumers are made aware of the product or service
- sellers who must compete for business by attracting buyers to choose their product for its higher quality, lower price, better service, satisfaction guarantees, or a combination of these factors.
- buyers who are responsible for payment
- sellers who are generally accountable to deliver on promises of quality, results, etc.

Computers are a good example of the free market at work. Initially, computers were huge ("mainframes" took up entire rooms), extremely expensive and only available to major corporations or governments that

could afford them and make space for them.

With the invention of the magnetic card by an Italian scientist, the first personal computer was introduced at the 1964 World's Fair in New York City. Known as the Programma 101, NASA purchased several and used them to make calculations during the 1969 Apollo 11 lunar landing. Visionaries then saw the potential for computing beyond scientific and hobby-related applications.

With technological advances—especially the microprocessor, which condensed in a small chip the circuitry that used to require a large cabinet—came dramatic reductions in computer size and cost. The personal computing industry was born.

Numerous companies, from Apple, to Hewlett Packard, to IBM, Sony, Tandy, and Wang, competed for the burgeoning market by developing progressively smaller, faster, cheaper and more elegant options. One example is the laptop computer I used to type this article.

Regardless of the commodity, true free markets create a constant pressure to drive costs *down* and quality *up*.

This trend is the opposite of what has happened in the U.S. health care "industry." Since around 1945, insurance premiums have climbed an average of 14



percent* annually, regardless of the inflation rate or the economy.

Has there been an improvement in technology and the quality of care during those years? Of course. But, in contrast to other industries, costs have not come down. Instead, they've gone up. Perhaps it's because of the lack of consumer-driven, free-market pressure.

When I purchased my computer, I researched options offered by various companies, read reviews by experts, compared features, prices, and service plans, then went to a computer store and made my purchase with my own money. Consumers armed with information and given a variety of choices place constant pressure on sellers to offer the best quality at competitive prices.

If, when I went to purchase a computer, I followed the process by which many people now "buy" health care, the process would look *very* different. I wouldn't bother to research quality or price: I'd simply present myself to a local electronics store or website and be told what I need. I'd agree and receive the product, all the while

Meet your CHM staff: Shannon DeMarino

Shannon DeMarino is a new addition to the CHM Member Assistance department, where she answers members' and prospective members' questions. She also makes adjustments to memberships, such as switching programs (Gold, Silver, Bronze), adding new babies as CHM members, and other changes members request.



Before joining the CHM staff, she worked in the medical records department at Akron General Medical Center and Portage Path Behavioral Health agency in Akron, Ohio. She also worked for a teen pregnancy shelter in nearby Tallmadge.

She said she's excited to join the ministry staff. "CHM is an amazing program for Christians. Everyone here works hard to serve our members and make Jesus proud."

"I don't have a favorite thing about CHM because I feel that it's all great, including our members and the wonderful people I work with. I'm truly blessed to be here."

Shannon was raised in church. "It wasn't until age 25, however, that I came to know

Jesus," she said. She credits much of her spiritual growth to her pastors Les and Linda Sutherland, and Julie McCoy, a friend and mentor. Today Shannon and her family attend Faith Bible Fellowship in Tallmadge. Her favorite Bible verse is Philippians 4:13: "I can do all things through Christ who strengthens me."

"I'm so excited because my daughter became a Christian this year and was baptized March 22," Shannon said. "Because of her example, both of my boys went to the altar that day to accept Jesus as their personal savior. What a joyous day for me; I can't even imagine what was happening in heaven!"

Shannon has been married to Carlos DeMarino for 14 years. Their children's names are Cara (17), Carlos Jr. (15) and Tony (13). The DeMarinos started the Ohio Stealers, a baseball travel team now in its second year. They enjoy investing in the lives of the young boys they coach. Shannon also loves reading and dolphins.

Member's book chronicles lessons learned on health journey

A recent health crisis in CHM member Rev. Theresa Mangano's life catapulted her into a complete lifestyle overhaul.

When she experienced dizziness, burning in her chest and several panic attacks, she knew something was very wrong. She was diagnosed with asthma and an allergy to the yeast candida and was prescribed anxiety medication. The medication and asthma inhaler didn't

work, however.

"Doctors hadn't helped me," she said. "It seemed that God was deaf to my prayers of faith. I was out of options." Though an assistant pastor, she felt her faith was dwindling. "I couldn't even practice what I preached; I was a failure."

Theresa was close to giving up. "What

See "Book review," page 11

A few words on personal responsibility

Personal responsibility (PR) is the amount CHM members are responsible to pay for a medical event and is different depending on your program (Gold, Silver, or Bronze).

Below are a few common misconceptions about how personal responsibility works. Let's use the \$500 PR amount from the Gold program as an example:

- PR is not the same as an insurance deductible. It doesn't accumulate, nor is it a maximum out-of-pocket amount.
- Please do not send CHM a \$500 check for your PR (see below).
- Once your medical bills exceed \$500, please submit all of them to CHM. **PR is automatically calculated by CHM's medical bill software** when checks are issued to share medical needs, but we need all of the your bills to accurately calculate PR. Your PR amount will be deducted from your check(s). If you obtain any discounts from your health care providers, they will be credited toward your PR amount.

For more information on how PR works, see CHM Guideline G or visit chministries.org/programs and chministries.org/glossary.



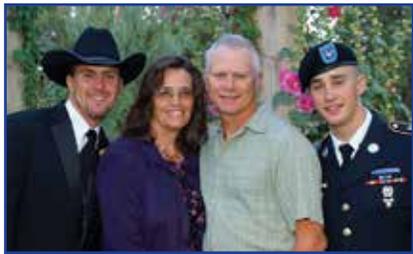
Member finds solace in CHM's programs for pre-existing conditions *By Connie Pringle, Pagosa Springs, Co.*

In 2011, my health insurance became unaffordable and I was deemed “uninsurable” by because of my pre-existing brain tumors.

My husband, John, and I joined CHM at the Gold level that October.

In April 2013, symptoms related to the growth of one of my two tumors became severe. My neurosurgeon ordered an MRI, which revealed that the tumor was causing brain swelling. Surgery was the next step.

I was very concerned about the costs. I knew from my research that CHM offers two programs for pre-existing conditions. Under the Gold level's pre-existing schedule, I had \$50,000 available to me at the time. The remaining bills would be put on the CHM newsletter's Prayer Page so that readers could voluntarily donate toward my bills.



It was September 2013 and I scheduled

my surgery for January 28, 2014, with the understanding that the hospital required a down payment.

Everything went smoothly until a month before the surgery, when the hospital notified me that I had to make full payment upfront because I was a self-pay patient.

I immediately contacted Lori Perko in the CHM Member Advocate department to explain my dilemma. Lori reassured me that CHM would send a check before the surgery* in the amount still available to me on the Gold schedule.

I was very apprehensive about how the Prayer Page would work because I still had about \$40,000 in remaining medical bills. However, the process proved easy because CHM staff members were so helpful. I'd especially like to thank Lauren, Sherry, Jack and

Rosie for their encouragement to me and my family.

Each month, I received a check from the CHM office reflecting donations sent from members to help with my remaining bills. I was absolutely overwhelmed by the

generosity, prayers and encouraging cards and emails from members and CHM staff.

I had a total of \$95,512 in bills. After \$10,857 in discounts and \$50,000 shared through the CHM Gold schedule, members stepped up to share the remaining \$34,655 via the Prayer Page!

The way that CHM members lifted me up in prayer and freely gave of their time, money and love has spoken to me, helped me walk closer with God and increased my desire to “pay it forward” and help others.

I'm doing much better now and evaluating my health daily. I really don't know how I could have gone through my medical ordeal without God, family and CHM staff and members. I am blessed!

CHM is so much better than health insurance and I have recommended it to family and friends.

**Editor's note: When possible, CHM works with members to share bills by a health care provider's deadline, especially to secure a large discount. However, upfront payment is not the typical method of sharing needs. For more information, please see CHM Guideline L.*

Lawson testimony (continued from page 1)

was much easier than I thought. The process was seamless, even with many bills from doctors, hospitals and miscellaneous services.

To date, I've received \$50,526 in discounts because of CHM's wonderful staff. CHM members have thus far shared \$62,249 in medical bills.

I'm still in “repair mode,” so to speak. My peripheral vision has been affected, but I

believe in the healing power of God. I am praising the Lord, too, because it could have been worse. While my heavenly Father and I had some very intense discussions on my impaired vision, I praise Him because I'm still able to see!

Experiencing an illness is where the rubber meets the road. When things are going well, we praise God, thank Him and then go about our way. In trials, however, we truly have to put our trust in the

unseen, overcome doubt and embrace His unconditional love.

I give much thanks to CHM members and staff for their help through this process—financially and spiritually. I have recommended CHM to many people and will continue to do so. You've become family to me. You aren't an insurance company where members are only numbers. You really care for us.

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

June 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**

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(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 \$23,231 in gifts, bringing the need to \$18,171.**

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 \$16,176 in gifts and added \$26,188 in bills, bringing the need to \$11,260.**

3. Judy Bauchspiess: 342 W Grove St., Alma Center, WI 54611 Judy suffers from degenerative disc disease. She asks CHM members for prayer and help with \$9,215 in bills.

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 \$76,488 in gifts, bringing the need to \$14,337.

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 \$15,502 in gifts. He now needs \$2,836.**

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 \$13,442 in gifts and added \$4,178 in bills, bringing the need to \$20,468.**

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 \$27,294 in gifts and added \$33,499 in bills, bringing the need to \$46,343.**

8. 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. **UPDATE: Gary received \$1,011 in gifts, bringing the need to \$11,800.**

9. 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 \$5,024 in gifts and \$99 in discounts. She added \$8,153 in bills, bringing the need to \$7,966.**

10. 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 \$5,080 in gifts, bringing the need to \$11,640.**

11. Martin Coates: 2480 Keene Summit Rd., Wysox, PA 18854 (cctransport2@gmail.com) Martin was diagnosed with non-Hodgkin's lymphoma and had blood clots in the lungs and abdominal aortas. His medical bills total \$9,070. **UPDATE: Martin received \$42,400 in gifts. He received \$5,392 in discounts and added \$140,336 in bills, bringing the total need to \$101,614.**

12. 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 \$25,325 in gifts, bringing the need to \$23,891.**

Prayer Page Giving

Prayer Page total needs remaining this month: \$1,080,246

Each need would be met **in full** if each member family contributed **\$17.31** this month or **\$5.77** for the next three months.

Together, we can eliminate these bills! The amounts above 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

13. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 Stanley suffered severe back and leg pain. He was diagnosed with intervertebral disc disorder and incurred \$61,534 in bills.

14. Lavonne Dickson: 2908 Kelmar Dr., Fort Wayne, IN 46809 (Dicksonrclg@juno.com) Lavonne has degenerative disc disease and received emergency hospital care. Her bills total \$9,710. **UPDATE: Lavonne received \$3,698 in gifts, bringing the need to \$6,012.**

15. 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 \$1,258 in gifts and added \$1,905 in bills, bringing the need to \$4,127.**

16. 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 \$6,577 in gifts, bringing the need to \$4,682.**

17. 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 \$2,564 in gifts and added \$700 in bills, bringing the need to \$12,334.**

18. 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 \$1,144 in gifts, bringing the need to \$5,458.**

19. 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 \$7,037 in gifts and added \$7,400 in bills. He now needs \$6,878.**

20. 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 \$6,223 in gifts and added \$10,787 in bills, bringing the need to \$12,262.**

21. 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. **UPDATE: Gregory added \$910 in bills. He received \$4,820 in gifts and \$55,135 in discounts, bringing the need to \$1,421.**

22. 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 \$7,748 in gifts, bringing the need to \$4,963.**

23. 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 \$14,484. **UPDATE: Linnea received \$1,600 in gifts, bringing the need to \$12,884.**

24. Felicia Harper: 119 Ohara Rd., Americus, GA 31719 Felicia underwent repair for a hiatal hernia and incurred \$31,065 in bills. **UPDATE: Felicia received \$13,042 in gifts, bringing the need to \$18,023.**

25. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com) Jeffrey underwent treatment for a brain tumor and is recovering well. He asks the CHM family for help with \$61,854 in medical bills.

26. 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 \$8,627 in gifts and added \$620 in bills, bringing the need to \$9,549.**

27. 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 \$4,423 in gifts, bringing the need to \$4,145.**

28. Debra Koch: 6656 Silver Shores Dr., Cedar Grove, WI 53013 (dkoch005@netscape.net) Debra was diagnosed with anemia caused by fibroid tumors. She had a blood transfusion and hysterectomy. She asks the CHM family for help with \$5,309 in medical bills. **UPDATE: Debra received \$15,071 in gifts and added \$21,515 in bills, bringing her need to \$11,753.**

29. Royce Lamey: 17181 Rd 510, Biloxi, MS 39532 Royce underwent an orchiectomy to help slow the growth of prostate cancer. He asks the CHM family for help with \$1,637 in bills.

30. Diane Langejans: 11834 Blue Ridge St., Schoolcraft, MI 49087 Diane underwent pacemaker replacement surgery and incurred bills totaling \$8,676.

31. 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 \$6,472 in medical bills. **UPDATE: Larry received \$23,728 in added bills for Donna, bringing the need to \$30,395.**

32. 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. **UPDATE: Rose received \$446 in gifts, bringing the need to \$5,209.**

33. 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 \$5,218 in gifts, bringing the need to \$8,159.**

34. 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 \$808 in gifts and added \$2,081 in bills, bringing the need to \$5,570.**

35. Chris Marcum: 461 Yale Ave., Rexburg, ID 83440 Chris underwent back surgery for a pre-existing condition. He incurred \$17,943 in bills.

36. Karen Matthews: 1394 Old School House Rd., Young Harris, GA 30582 Karen underwent cataract surgery and asks CHM members for help with \$3,535 in medical bills.

37. 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 \$837 in gifts and added \$4,082 in bills, bringing the need to \$4,175.**

38. 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 \$786 in**

Giving Guide

Membership #	Need #	Membership #	Need #
100025-101170	21	150850-152004	03
101202-102792	29	152005-153078	26
102806-104403	55	153081-154213	51
104421-106222	47	154215-155378	49
106224-107791	48	155379-156618	02
107804-108823	05	156620-157858	10
108825-109697	46	157859-159056	28
109707-110566	38	159058-160215	08
110568-111325	64	160216-161358	42
111329-112091	36	161359-162537	20
112092-112898	44	162539-163469	17
112899-113709	56	163650-164777	23
113713-114460	43	164778-166033	04
114462-115100	53	166034-167475	57
115102-116401	15	167476-168836	35
116414-118383	54	168837-170168	24
118392-120684	27	170169-171591	01
120734-123390	37	171592-173059	58
123399-125492	39	173060-174655	61
125496-127748	50	174656-176288	06
127761-130535	16	176289-178137	12
130542-133419	22	178138-179980	63
133420-136747	32	179985-182173	59
136754-142143	18	182174-184736	31
142144-143604	34	184737-187612	52
143605-144431	14	187613-191136	07
144437-145289	60	191138-194463	62
145291-146167	41	194464-198394	13
146169-147000	19	198395-202202	25
147003-148354	09	202203-206865	40
148355-149626	33	206866-213017	11
149631-150849	30	213018-220050	45

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!

gifts, bringing the need to \$3,392.

39. 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 \$887 in gifts, bringing the need to \$4,258.**

40. Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227 Vickie requests help paying off bills incurred from surgery and other medical difficulties. She has \$76,446 in bills.

41. 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 \$23,278 in gifts and \$12,075 in discounts, bringing the need to \$6,735.**

42. Martha Ortiz: 4633 Caverns Dr., Kissimmee, FL 34758 Martha incurred \$29,041 in medical bills following cancer treatment. **UPDATE: Martha received \$17,092 in gifts, bringing the need to \$11,949.**

43. 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 \$7,641 in gifts and added \$9,171 in bills, bringing her need to \$4,053.**

44. Jeff Prewitt: 1511 Melanie Dr.,

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 #18.

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.

Uniontown, OH 44685 Jeff suffers from sleep apnea and incurred medical bills totaling \$9,385. *UPDATE: Jeff received \$5,666 in gifts, bringing the need to \$3,719.*

45. 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 \$37,327 in gifts and added \$82,109 in bills, bringing the need to \$119,408.*

46. 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 \$14,575 in gifts. She now needs \$2,919.*

47. 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 \$599 in gifts, bringing the need to \$2,616.*

48. 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 \$3,334 in gifts, bringing the need to \$2,803.*

49. 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 \$1,281 in gifts and added \$7,263 in bills, bringing the need to \$10,085.*

50. 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 \$30,004 in gifts, bringing the total need to \$4,321.*

51. James Shiverdecker: 504 McGregor St., Bloomington, IL 61701 James underwent testing for severe allergies and was diagnosed

with chronic allergic conjunctivitis. He asks the CHM family for help with \$9,645 in medical bills.

52. 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 \$26,415 in gifts, bringing the need to \$35,718.*

53. M. Eric Sparks: PO Box 2474, Mountain Home, AR 72654 (Pastor.eric@thechurchthatis.com) M. Eric incurred \$4,056 in bills for osteoarthritis treatment. He asks the CHM family for help.

54. 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 \$1,754 in gifts, bringing the need to \$4,135.*

55. 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 \$2,901 in gifts and added \$2,103 in bills, bringing the need to \$1,647.*

56. 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 \$5,106 in gifts and added \$2,449 in bills, bringing the need to \$3,921.*

57. 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 \$31,327 in gifts and added \$465 in bills, bringing the need to \$17,075.*

58. Michael Stringer: 9603 Wildwood Dr., Chardon, OH 44024 Michael suffered an inflamed Achilles tendon that required surgery, leaving him with \$20,240 in bills. *UPDATE: Michael received \$1,599 in gifts, bringing the*

need to \$18,641.

59. 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 \$6,008 in gifts, bringing the need to \$27,968.*

60. 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 \$19,386 in gifts and added \$6,027 in bills, bringing her need to \$6,377.*

61. 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 \$8,659 in gifts and added \$11,264 in bills, bringing the need to \$20,293.*

62. 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. *UPDATE: Cathy received \$4,540 in gifts, bringing the need to \$47,268.*

63. 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 \$62,303 in gifts. She now needs \$24,580.*

64. 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. *UPDATE: Heather received \$825 in gifts, bringing the need to \$3,500.*

Newbies (continued from page 1)

doctor search feature at cmda.org/search/CMDADoctorSearch. You can search by specialty or location.*

3. Healthgrades.com is a resource that can help you locate a doctor based on experience, patient satisfaction and hospital access. You can search by medical condition, procedure or specialty.
4. When “shopping” for health care providers, be sure to visit healthcarebluebook.com to view fair pricing on medical services in your area. A similar resource, pricinghealthcare.com, lists medical service prices for 17 states.

Here are some frequently asked questions we receive about doctors and CHM:

- Q:** A search in CHM’s provider directory didn’t return any results in my area. What should I do?
- A:** Please use the online resources mentioned in steps #2 and #3 above. Also, feel free to check CHM’s directory

again in the future; new providers are added continually.

- Q:** My doctor isn’t listed in CHM’s provider directory. Can I still receive treatment?
- A:** Yes. The directory lists *recommended* providers; you can receive treatment from any medical doctor as long as the treatment falls under the CHM Guidelines.
- Q:** My doctor’s office doesn’t offer discounted rates for CHM members. Can I still receive treatment there?
- A:** Yes. However, if you have difficulty obtaining a significant discount (40 percent or more) **on bills exceeding \$1,000**, please notify the CHM Member Advocate department by calling 800-791-6225, option 5.
- Q:** How can I get my doctor listed in CHM’s provider directory? -or- I’m a doctor. How can I be listed in the directory?

A: Please fill out and submit the form on page 12 of this newsletter or send an email to editor@chministries.org with your name and member number, along with the provider’s name, specialization and complete contact information.

- Q:** My doctor wants me to have surgery. Does CHM require pre-approval?
- A:** All treatment decisions are made between you and your doctor; CHM shares all bills eligible under the Guidelines. There is no pre-approval.
- Q:** Where can my doctor get more info about CHM and how it works?
- A:** More information for health care providers is available at chministries.org/forproviders or by calling 800-791-6225, option 5.

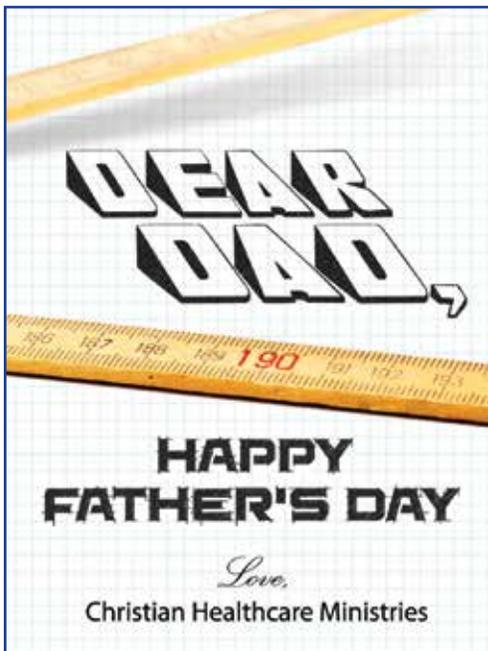
Q: I’m a health care provider. Can I give my patients information about CHM? Will I receive any financial benefit if my patients join CHM?

See “Newbies,” page 12

Book review (continued from page 5)

hope did I have? One thing I knew was that I couldn’t live like I was because it

wasn’t living; at best it was only survival. It was horrible and I had to find an answer.”

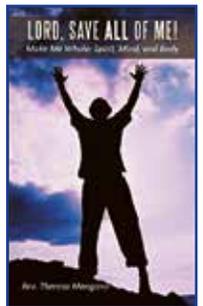


She turned to prayer once more and felt the Holy Spirit leading her to research “candida induced panic attacks” online, not knowing if there was such a thing. But there was. In fact, site after site confirmed each of her symptoms. A blood test revealed candida’s presence.

Lord, Save All of Me! is a compilation of the physical, mental and spiritual lessons she learned during her diagnosis and treatment—something she felt led to share with others. “God changed my thinking, my heart’s attitude, my speaking and my actions. Then my body reaped the wonderful benefits.”

The book discusses various topics,

including being the “real you in Christ,” overall health as Christ’s disciple, embracing the Gospel in its entirety, and renewing and guarding the mind and emotions.



Rev. Theresa Mangano is an associate pastor at an Assembly of God church in New Jersey. She taught special education in public and private schools for 22 years prior to pursuing a full-time call to ministry.

Lord, Save All of Me! is available at westbowpress.com, amazon.com and christianbook.com for \$9.95. The eBook version is \$3.99. Theresa can be reached at tmangano@crossroadsag.net.



Attention CHM members!

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

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

If your doctor, dentist, or other medical professional should be listed in CHM's directory because of quality service or fair pricing, please let us know by filling out as much information as possible below.

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

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



Your name: _____

Member number: _____

Medical professional's name: _____

Specialization/occupation: _____ Phone: _____

Address/city/state/zip: _____

Medical professional's name: _____

Specialization/occupation: _____ Phone: _____

Address/city/state/zip: _____

Medical professional's name: _____

Specialization/occupation: _____ Phone: _____

Address/city/state/zip: _____

**The directory is updated continually and is available at www.chministries.org/providerlist*

Newbies (continued from page 11)

A: To receive CHM materials to distribute to your patients, please visit chministries.org/getmoreinfo or call 800-791-6225, option 1. CHM can only offer Bring-a-Friend referral credit to providers who are CHM members and who refer others to join. For more information, visit chministries.org/

bringafriend.

The CHM staff is working on communications tools your providers can use to learn more about CHM and sign up to be listed in the directory.

**Editor's note: The CHM Guidelines are the*

ultimate authority on whether medical bills are eligible for sharing. The providers listed in the aforementioned online directories may not provide services eligible for sharing. Please be sure to check the Guidelines before agreeing to any elective treatment or purchasing health services.

Can probiotics prevent food allergies?

© Dr. Michael D. Jacobson

A recent study has added evidence to the importance of “friendly” bacteria in the intestinal tract. The study’s conclusions point toward the belief that these microscopic comrades protect us from various maladies—and food allergies.

Researchers at the University of Chicago gave laboratory mice antibiotics in order to wipe out their normal gut bacteria. They then divided the mice into two groups. Half of the mice received a dose of friendly

bacteria normally present in their stomach. The other half did not.

Next, the mice were exposed to peanut particles, a common food allergen. The results were astounding. Mice that received a dose of normal good bacteria did not react to the peanuts. Mice without the benefit of these protective micro-organisms had negative reactions.

It appears that “healthy” bacteria facilitate

mucus secretion from the body’s intestinal wall cells. This layer prevents food particles from entering the bloodstream, where provoking an allergic reaction is more likely.

Stefka, A. T., et al. (2014). Commensal bacteria protect against food allergen sensitization. Proceedings of the National Academy of Sciences of the United States of America 111(36): 13145-13150

Maternity (continued from page 3)

program. We were blessed when the hospital gave us a 35 percent discount.

CHM: Did you experience any complications?

BC: We praise the Lord that we had a smooth pregnancy and delivery. Luca was born in our home after only two and a half hours of labor. Rudy even helped the midwife deliver.

Luca had some swelling, so he underwent an ultrasound on his scrotum to check for fluid and a hernia. Thankfully, there was no hernia, but he did have some extra fluid we’re praying will clear up within a year.

CHM: Please describe your experience submitting bills to CHM.

BC: Because the complications were

discovered in the first six weeks of Luca’s life, all doctor visits and tests were considered “add-on” bills to my maternity need. The total prenatal, delivery and postpartum charge from our midwife was \$3,500. The first ultrasound and blood work bills amounted to \$892 after discounts, and bills from the six weeks after birth totaled \$728.

The CHM staff was easy to work with and willing to answer every question I had. It was also fairly simple to submit bills for sharing.

CHM sent a check to us for the midwife’s services one month before Luca’s due date, and we received the checks for the ultrasound and blood work about 45 days after submitting the bills. We had no outstanding medical bills when Luca’s birthday arrived.

We really liked that we could choose any birthing option: midwife, birthing center, home birth, or hospital. Most insurance companies require that you choose from a network, but CHM isn’t insurance and offered nearly unlimited options. Because of our great experience, we referred our entire church staff to join CHM!

CHM: Is there anything else you would like to say to fellow CHM members?

BC: We would like to thank you for your ministry. What a joy and blessing it is to be parents. This pregnancy was the first time we’ve used the CHM program for maternity and we’re so thankful for the support and prayer from fellow believers. We feel that a burden was lifted from our shoulders so that now we can enjoy the blessing of new life.

Free markets (continued from page 4)

not knowing the cost.

If I needed medication in this scenario, I would go to a pharmacy, present my insurance card and fill a prescription without asking questions about quality, cheaper alternatives, comparable pharmacies, etc. If I had to undergo a procedure or hospitalization, I would

follow a similar pattern. Furthermore, there would be no “money-back guarantee;” if the treatment didn’t work.

All along the way, there is one vital component missing: a “buyer” (patient) who, by virtue of seeking to be fully informed of quality, cost, options, features and alternative “vendors,” would exert

pressure on health care suppliers to offer the best product at a competitive price. It’s certainly something to think about.

**Author’s note: This 14 percent figure was obtained through researching various literature sources when I studied the rising costs of health care years ago.*

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 Christian Healthcare Ministries,

My husband needed emergency medical care. We submitted our bills and received the check to pay them. I was stunned that we received it so quickly. We are forever grateful to your ministry and for the blessings we received from God.

We have been through many difficult times and somehow God always provides for us. When you do the work of God, you become a target. However, with God's hand on us we are sustained. Thank you again for your blessing. We will remember your ministry in our prayers and continue to tell others about Christian Healthcare Ministries.

Sincerely,

Christina & Richard Beobide
New Milford, CT

Dear CHM,

Thank you to all the staff at CHM for your generous contributions and prayers. It has meant so much to me these last several months. You are truly an example of God's love for us. I appreciate your continued prayers as I start my third round of chemo while just having broken my hip and undergoing a partial replacement. The loving support of God's people helps me keep going!

Love to all,

Patti Fitzpatrick
Casper, WY

Dear CHM,

I want to thank you for quickly processing the costs of my husband's recent emergency room treatment for kidney stones. All the bills are paid in full, and we

are very thankful.

God bless you,

Aimee Hennen
Novinger, MO

Dear CHM,

I have just joined the CHM family and received my Welcome Pack! This truly has been a great blessing. I recently started a new job that doesn't offer health care coverage and private insurance was too expensive. I was worried about how I was going to afford it. I prayed about it and my husband received an email about CHM. We looked it up and it was a perfect fit. I'm now helping both myself and others!

Thank you,

Nancy Perez
Leming, TX

Dear CHM,

I'm so appreciative and thankful for this ministry and for the care and support we received through the long journey with my wife's cancer and death. I'm thankful for how the ministry handled and shared our bills. What a joy and privilege it is to be a part of God's love and provision through this ministry.

Sincerely,

Steven Frame
Pensacola, FL

Dear CHM Family,

Thank you from the bottom of my heart to everyone involved with Christian Healthcare Ministries. We've recently gone through some health struggles—from a cancer scare to a thyroid issue and now

some unexplained, neurological issues—and CHM has been right there with us. Thank you, thank you, thank you! You are a godsend.

Sincerely,

Kendy Anderson
Placerville, CA

Dear CHM,

I really appreciate all you have done for me. May God bless you. I love helping others in this way. And thank you to the members who have helped me. Jesus loves you and so do I.

Sincerely,

Faye Tokarz
Covington, PA

Dear CHM,

Thank you so much for the quick and efficient response to the medical need of my husband, David. Honestly, we were a little apprehensive of whether CHM would work, but now we've experienced the peace of mind in knowing that you will be there for us in our time of need.

We continue to spread the word to fellow Christians about Christian Healthcare Ministries.

Sincerely,

Heather L. Meyer
Woodbridge, VA

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.*

David & Rachel Peiffer: 1411 Stainback Ave., Nashville, TN 37207 Rachel recently suffered a miscarriage.

Debbie Allen: 11093 Dorchester Rd., Summerville, SC 29485 Debbie's daughter passed away, her husband is disabled, and Debbie has skin cancer. Please pray.

Sarah Ashley: 459 E River Rock Rd., Belgrade, MT 59714 Sarah, a young wife and mother of four, needs brain surgery.

Lindsay Barb: 30211 W Crittenden Lane, Buckeye, AZ 85396 Lindsay became a widow for the second time in three years.

Laurie Haller: 2157 E Hawthorne Ave., St. Paul, MN 55119 Laurie's brother, Dan,

has Stage 4 cancer and doesn't know Jesus.

Brian & Mary Hemen: 38505 116th St., West Port, SD 57481 Mary needs to have tumor removal surgery.

Bruce & Millicent Hodge: 9850 McElhane Lane, Corryton, TN 37721 Bruce had a stroke and lost ability to speak.

Jerry & Margaret Manning: 225 S Mart St., Morganfield, KY 42437 Margaret suffers from an aggressive form of cancer.

William & Brittani Persinger: 6335 County Rd 602, Dayton, TX 77535 The Persingers' baby has a heart defect.

Timothy & Patricia Osterholm: 2013

N Harmony Lane, Spokane Valley, WA 99016 The Osterholms' 20-year-old daughter, Kayln, recently passed away.

Angalisa Wright: 1910 14th St., Columbus, NE 68601 Angalisa is a young mother who has macular degeneration.

Maureen Thompson: 340 79th Way NE, Fridley, MN 55432 Maureen's estranged husband has an addiction and isn't a believer.

Chris Sparkman: 125 Broad St. SW, Atlanta, GA 30303 Chris had 36 surgeries after suffering a gunshot wound.

Jennifer Rosenberg: 89 Strawberry Hill, Rittman, OH 44270 Please pray for Jennifer, a single mother with colon cancer.

Christian Healthcare Ministries

June 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.