



Christian Healthcare Ministries

The biblical solution to healthcare costs

July 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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Money-saving tips from members



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

The first week of January, I found myself in the doctor's office needing lab work and an MRI. I went home and called around for different prices. I was surprised to find that imaging centers in hospitals are usually twice as expensive as separate imaging centers. For example, I received an MRI quote from the hospital for \$3,000, whereas the quote from an imaging center was \$1,400.

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



-Veronica Wolfe, Chattaroy, Wash.

The takeaway: Comparison shop to get discounts. Some places to start are healthcarebluebook.com and pricinghealthcare.com.

(Also, see the article on page 4 of this newsletter.)



The tip: After joining CHM, I called several area hospitals and learned their policy regarding self-pay discounts. My hospital of preference gave me no discount and had little interest in helping me. I wrote a letter to the hospital's CEO and explained the CHM program. I requested equal consideration for self-pay patients as they give insurance companies.

The CEO graciously responded and formed a committee to reevaluate their policy. As a result, they now give an automatic 52 percent discount for self-pay patients! -Phyllis Donovan, Geneva, N.Y.

The takeaway: Contact a decision-maker (supervisor, billing manager, or even CEO) if you aren't able to obtain a substantial discount. If you receive treatment at a doctor's office, notify the doctor because they may override what you've been told by front-desk staff.



The tip: After my cardiac arrest treatment, I received a hospital bill totaling \$186,000. Following CHM's Guidelines, we applied for financial assistance. In less than See "Money-saving tips," page 11

Member makes speedy recovery after terrifying accident *By Art Johnson, Indianapolis, Ind.*

After a serious accident last year, I no longer take freedom of movement for granted.

I was trimming tree branches on Memorial Day 2014 and was about 20 feet high. The branch I was cutting was heavy. When it fell, the weight shift raised the branch my ladder was braced upon and destabilized both the ladder

and me.

I fell off the ladder and landed on a steel fence below. The fence is about 3.5 feet high with metal points at its top nearly six inches apart and seven inches tall.

Two or three of the points penetrated my abdomen. One even went clear through my

back. I managed to get off the fence and lay down in my backyard.

I praise God that my wife, Karen, and neighbors saw the fall—and that one of the neighbors was a police officer and former EMT. After radioing for an ambulance, he

See "Johnson testimony," page 3



Rev. Dr. Howard S. Russell

*President and CEO,
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Ministries*

You can't blot out this Son regardless of what polls say

On Tuesday, May 12, a report concerning Americans' religious beliefs splashed its way across the news media. The Los Angeles Times article headlined, "U.S. has become notably less Christian, study finds," is partially shared below:

"The U.S. has become significantly less Christian in recent years as the share of American adults who espouse no systematic religious belief increased sharply, a major new study found."

"Moreover, in a reverse of previous patterns, younger Americans do not appear to be adhering more to traditional faiths as they become parents. Just the opposite seems to be happening — members of the millennial generation have grown less religious as they age."

Disappointing, perhaps, but not really a surprise.

One factor is simply our "give me, get for me" culture. How many times are we told in a day that we "deserve" something, that the best should be ours? Anything that stands in our way of having all we want, whenever we want, is an obstacle to be overcome and a foe to be defeated.

That hardly lines up with the biblical viewpoint that it's more blessed to give than to receive.

Young people particularly are in the world's crosshairs. Whether

it's selling beer, sex, or something else, behind it all are groups of adults sitting in conference rooms trying to figure out what messages to send to separate young people from their money.

And older ones, too, for that matter.

Meanwhile, popular culture depicts Christians as dour, old-fashioned, intolerant, hypocritical, cheaters, liars—or insert any pejorative you choose—and does its best to hammer faith at just about every opportunity.

Though it seems trendy, Christianity has always been denounced. The difference in the 21st century is there are more bullhorns.

But Christians know the truth, and it has made us free. And there's nothing going on in the world today that hasn't happened since the disciples took the Gospel to the world following Jesus's death and resurrection. In Acts 19, a silversmith whose livelihood was making statues of the goddess Diana nearly caused a riot in Ephesus by denouncing the Apostle Paul, whose teaching about the true Son of God was cutting into the statue sellers' profits.

Similarly, when Paul spoke to the Athenians, one group said he was out of his mind. Others, however, said they wanted to know more. And some believed.



CHM members know whom they have believed in and are persuaded that He is able to keep that which they've committed unto Him against that day (2 Timothy 1:12).

Humans, created by God in His image, were meant to worship Him. We've found our purpose: that within Him is the greatest joy, the only real security, and the fulfillment of life. CHM, a ministry of Christians banding together to share each other's medical needs, is a testimony to God's love for us and of Christians' love for each other.

And as for the world? There's a reason Jesus said, "Blessed are you when people insult you, persecute you and falsely say all kinds of evil against you because of Me. Rejoice and be glad, because great is your reward in heaven, for in the same way they persecuted the prophets who were before you" (Matthew 5:11).

The attacks will continue—and strengthen. What's bad now will only get worse. That's not a statement of opinion; it's based

*See "Can't blot out this Son,"
page 13*

Member's cancer in remission, more than \$200,000 shared by CHM *By Betty Allerdings, Dickinson, N.D.*

In Dec. 2013 I developed a terrible cold that grew worse over a two-week period. When my family came home for the holidays, I was so sick that I couldn't slice more than two pieces of ham before I had to sit down.

The day after Christmas, I was fighting for air.

Our oldest daughter, a nurse, insisted I go to the emergency room. I was admitted to the hospital and underwent several tests. That evening, the medical staff drew a liter of fluid off of my right lung. I felt better but was extremely tired.

I was released to go home but the problem quickly returned. I was readmitted on

Dec. 31. A lung tap reduced the fluid on my lung by a half liter. Diagnosed with pneumonia and heart failure, I was hospitalized for a week.

Things quieted down for a few months, but on March 27, I made a third trip to the emergency room. This time I was transferred nearly 100 miles away to Bismarck, N.D., where I underwent more tests and another lung tap. Doctors discovered something unusual on the lower lobe of my right lung.

Biopsy and surgery revealed Stage 4 metastatic adenocarcinoma with lymphangitic carcinomatosis—in short, advanced lung cancer that was spreading to my bones.



It was a blow, but the Lord was—and is—with me. I looked at my family and said, "I can do all things through Christ who strengthens me." Our family leaned on this verse as we sought His guidance and direction.

I was extremely sick after every round of

See "Allerdings testimony," page 12

Johnson testimony (continued from page 1)

administered first aid.

The Lord laid His hands on me and I'm certain there were angels all around that day. Miraculously, the fence points didn't damage my internal organs. I was later told that one metal point came within an eighth of an inch of my spinal cord. Had it hit my spine, I would have become a paraplegic.

I received excellent care at the local hospital and underwent emergency exploratory surgery. I had two broken ribs, a fairly large hematoma, a bruised lung, fractured vertebrae, an eight-inch incision in my abdomen and other wounds. I was released after five days in the medical center, but I had to wear a back brace for a while.



had everything in place to take care of my needs. The outcome of my situation could have been very different.

Karen and I (along with my doctors) were amazed at my rapid progress. After 24 weeks, gone were the five medium and large wounds we packed daily with gauze.

We celebrated the small victories—like the ability to drive again or wear a tie—because each situation was a big deal to us. We rejoiced when, after 16 weeks, I was able to return to church. In fact, I wasn't prepared for the emotion of that day. We entered the front doors and just cried. My wife doesn't shout often, but a "Hallelujah, thank you, Jesus!" came right out of her. She says she would shout it from the rooftops, but for obvious reasons our family no longer "does" heights!

to walk in my church doors to kneel at the foot of the cross. There is no greater privilege.

We thank God for healing and no infections. He has truly been good. Christian Healthcare Ministries, too, was wonderful and shared \$34,855 in bills after \$22,785 in discounts. We are so grateful.

Later, we were grieved to hear that the police officer neighbor who saved my life passed away. We'd appreciate your prayers that God will comfort his family.

It's been quite a journey and we hope that many people will come to Jesus through our experience. How rich God's presence has been. We've witnessed miracle after miracle and are overwhelmed by the kindness of those who anticipated and met our physical, emotional and financial needs. Praise our wonderful Lord and savior!

I'm so thankful for the Lord's mercy. He

I'm especially thankful for the freedom

Shopping around for the best buy in health care

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In last month's newsletter, I began a higher-level conversation about health care.

I proposed that, for several decades now, the U.S. health care system has not been based on free markets and is therefore not subject to free markets' checks, balances and other benefits.

I pointed out the need for a "buyer" (patient) who, by seeking to be fully informed of quality, cost, options, features and available "vendors," would exert pressure on health care providers to offer the best product at a competitive price.

So how can we make free markets in health care a reality?

The simplest (though not necessarily easiest) answer is to shop around. Begin by looking for a primary doctor who will provide you with a flat, discounted rate for routine office visits. For example, a friend of mine, Dr. James Phillips, is an Akron, Ohio-area internal medicine physician. He charges CHM members less than \$40 per office visit. That's a tremendous bargain compared to the going rate for internist outpatient visits.

A couple hours' drive from Dr. Phillips is the Affordable Care Health Clinic in Gahanna, Ohio. Open long before the U.S. legislation by the same name was enacted—and not affiliated with it—this clinic is set up for cash-paying patients with minor

illnesses.

The clinic is staffed by nurse practitioners and offers flu shots for \$15, most office visits for around \$30, pre-negotiated rates on X-rays (for example, an office visit and X-rays for an ankle sprain might total only \$125) and MRI scans. At the Affordable Care Health Clinic, an MRI is priced at about \$350. (It would typically cost over \$1,000.) Likewise, fees for laboratory tests are offered at dramatically lower rates.

There are also organizations that address the need for free market competitiveness. **SimpleCare.com** offers an online service whereby patients can pay a small membership fee that networks them with providers.

Rather than using complicated billing (CPT) codes, office visits are time-based and classified as short, medium, or long, with a fixed price applied to each. SimpleCare members can search by zip code, city and state, or by medical specialty to find the type of provider they need.

Even more proactive in the pursuit of free-market principles is **Medibid.com**, which

promotes itself to potential customers as a place where patients can "see both the quality and the price in advance so that you can make an informed decision." Interested individuals create a profile and submit a request for bids from providers,



describing the situation for which medical care is needed. Multiple providers then respond with pricing.

For example, the website features an example of a patient who needed a hip replacement. He was told it would cost \$70,000 and that his insurance company wouldn't pay. He submitted his request through **Medibid.com** and received bids from several orthopedic surgeons that were as low as \$15,000. Though not the cheapest option, he liked a \$21,000 package and quality reviews for a particular surgeon, and was very pleased with his treatment results.

Many health care expenses come from prescriptions, lab tests and radiographic studies. Asking your doctor or pharmacist such questions as, "How expensive is this drug (or test)?" and shopping around can yield significant savings.

Most people now know about the \$4 prescription list at Walmart and other pharmacies that compete for your health care dollars. Call around once you know what you need. You might be surprised at what you

See "Shopping around," page 13

Meet your CHM staff: Chris Watson and Sue Stoll

Chris Watson joined CHM's maintenance team to help make sure that ministry facilities are safe and functional as CHM staff serves our members. Chris first worked as an independent contractor for the ministry and officially joined the staff in Jan. 2015.



"I'm so excited and honored to work at CHM," he said. "I

feel this is where God has put me. He's allowing me to use my talents to make our workplace beautiful. I enjoy making the rooms and hallways come to life with fresh paint and finish.

"It's great doing something you love in a godly environment. One thing I really enjoy is that we gather every Thursday morning for chapel and pray for all of our members who request prayer."

Chris grew up in Akron, Ohio, and

attended East High School. "After participating in a two-year high school painting and decorating trade program, I chose to pursue painting as a profession," he said with a smile. "High school is also where I met Naomi, my wife."

Chris was a churchgoer for many years, but it wasn't until February 2000 that he gave His heart to the Lord. "My life has been blessed ever since."

His favorite verse is Philippians 4:19: "And my God will meet all your needs according to His riches in Christ Jesus" because it reminds him of the abundant blessings God has given him. "I've seen it work in my own life. You just have to trust Him."

Working at CHM and serving members is one of those many blessings, he said. "I'm just so thankful to our president, Rev. Russell, and my coworkers. They've made this working

environment a very positive one." Chris and Naomi have two children, Amanda and Josh. Josh is married to Marsha. The Watsons have four grandchildren: Ashlynn, Kaitlynn, Joshua and Jada.

In his spare time, Chris enjoys motorcycling on Ohio's back roads and occasionally traveling to North Carolina or the Tennessee mountains. He also plays trumpet for New Horizons, a concert and jazz band. More information about the

band can be found at nhb-neo.org.



Sue Stoll has joined the CHM custodial team. She performs housekeeping duties and also works in the ministry's kitchen. With more than 30 years of food preparation experience at Giant Eagle Supermarket in Canal Fulton,

See "Meet your staff," page 11

Happy 4th of July!

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- RUTLEDGE
- TAYLOR
- WHIPPLE
- WITHERSPOON
- WOLCOTT
- BARTLETT
- CARROLL
- CLYMER
- FRANKLIN
- GWINNETT
- HARRISON
- HEYWARD
- HOPKINS
- LEE
- LYNCH
- MORRIS
- NELSON
- RODNEY
- RUSH
- SHERMAN
- THORNTON
- WILLIAMS
- WYTHE

★ *Lost and Founders: At right are listed the men who signed the U.S. Declaration of Independence. Can you find their surnames above?* ★

Member's heart condition leads to heartfelt thanks to CHM and the Prayer Page *By Robert Daily, Torrington, Wyo.*

The Lord for many years has given me responsibility for cattle and land. When I was a young man, I married my high school sweetheart, Judy, and quickly settled into a rancher's life. After the birth of our first child, we committed our lives to Christ. We eventually had four children, so it was difficult at times to make ends meet and we never had much money for health insurance.

In 1995 I was 43 and extremely busy with duties of irrigation, haying, feeding cattle, and a 70-cow dairy operation. Stress took its toll. One day my heart started beating out of control. I had severe pain in my chest and left arm.

After waiting to see if the issue would resolve on its own, Judy insisted I go to the doctor and get checked out. When testing ruled out heart problems, I was told I might have experienced a panic attack. However, the attacks recurred about once per month for many years.



In 2013 the “panic attack” frequency increased to twice a week, with each lasting three to four hours. I felt like I was running a marathon for which I hadn't trained. Meanwhile, I somehow had contracted a bad infection in my elbow while working on an old roof.

As I went to an urgent care center to receive an antibiotic, I experienced yet another attack. The doctor sent me to the emergency room, where I was admitted to the hospital and received IV therapy.

The doctor discovered my heartbeat had doubled because a blood vessel had caused an abnormal circuit. A heart specialist diagnosed me with tachycardia and told me I needed surgery

that would cost about \$60,000. The other option was to try medication.

We'd just set up a payment plan for my emergency room bills and more medical debt was out of the question, so I tried the medication. Unfortunately, it made me

either too tired to work or too wakeful to sleep—and it didn't stop the attacks.

Starting to feel desperate, we looked into health insurance options and the best we could find was a \$1,200 per month policy with a \$10,000 deductible. In a word, unaffordable.

Thankfully, a friend told us about Christian Healthcare Ministries. We looked into it right away and signed up in May 2014. We were relieved when CHM staff members told us that there were programs for pre-existing conditions were available and to seek the treatment I needed.*

After pre-negotiating some discounts, I had surgery that July. The results were life-changing: I felt 20 years younger within just a few weeks. I now wake each morning feeling rested and ready to take on the day's challenges!

However, there was still \$49,215 in outstanding medical bills. We knew that my surgery bills would be listed in the CHM newsletter's Prayer Page so that readers could voluntarily contribute to

See “Daily testimony,” page 12

Member's book discusses experiencing God's rest

By Nancy LaPointe, Ruidoso, N.M.

Nancy LaPointe, CHM member and author of *Living in God's Rest...At Peace in a Chaotic World*, doesn't believe in coincidences.

She has faith that God has a plan, so when the idea of “resting in Him” repeatedly turned up in her life, she listened.

“I realize now that God has been teaching

me how to live in His rest all my life,” she said. “As I share some of my personal life experiences, my prayer is that they will encourage you in your journey as well.”

What led to her in-depth study of God's rest? Within a two-year period, Nancy's world was turned upside-down. Her state legislature-funded position ended while her husband, Hank, was awaiting

an answer to his disability assistance request after suffering Vietnam service-related problems. Six months later, he was diagnosed with melanoma.

Nancy's father-in-law passed away soon after, and her mother-in-law suffered from Alzheimer's disease. On top of it all, the

See “Member book review,” page 12

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

July 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) Condition: heart surgery. Total bills: \$41,402. **UPDATE: David received \$26,435 in gifts, bringing the need to \$14,967.**

2. Kamy C. Aufer: 3816 Higgins St., Loveland, CO 80538 Condition: cancer testing. Total bills: \$1,509.

3. Pamela Barr: PO Box 877676, Wasilla, AK 99687 (pbarrtx@aol.com) Condition: Rotator cuff tear. Total bills: \$1,248. **UPDATE: Pamela received \$17,723 in gifts and added \$27,523 in bills, bringing the need to \$11,048.**

4. Judy Bauchspiess: 342 W Grove St., Alma Center, WI 54611 (Jbauchspiess@gmail.com) Condition: degenerative disc disease. Total bills: \$9,215. **UPDATE: Judy received \$1,273 in gifts, bringing the need to \$7,942.**

5. Ronald Birnel: 5325 Downer Rd., Molt, MT 59057 (rsaks@mtintouch.net) Condition: respiratory failure. Total bills: \$90,825. **UPDATE: Ronald received \$78,833 in gifts, bringing the need to \$11,992.**

6. Blake Bishop: 2447 E Thompson Rd., Indianapolis, IN

46227 Blake was diagnosed with Crohn's disease. His family thanks CHM members in advance for their help with \$18,338 in medical bills. **UPDATE: Blake received \$16,101 in gifts. He now needs \$2,237.**

7. Thomas Bordonaro: 5157 Wabash River St., Dublin, OH 43016 (bordonarot@sbcglobal.net) Condition: hip replacement surgery. Total bills: \$29,732. **UPDATE: Thomas received \$16,689 in gifts and added \$4,178 in bills, bringing the need to \$17,221.**

8. Frankie Bradshaw: 3002 Loraine St., Fort Worth, TX 76106 Condition: ulcerative colitis. Total bills: \$8,388.

9. Alan Branham: 2778 Spokane Creek Rd., East Helena, MT 59635 (alanbranham@gmail.com) Condition: throat cancer. Total bills: \$40,138. **UPDATE: Alan received \$35,342 in gifts and added \$33,499 in bills, bringing the need to \$38,295.**

10. Gary Brumbelow: 13951 SE 312 Dr., Boring, OR 97009 Condition: atrial fibrillation. Total bills: \$12,811. **UPDATE: Gary received \$2,221 in gifts, bringing the need to \$10,590.**

11. Karen Brunk: 2440 Kenyon Ave NW, Massillon, OH 44647 (karenbrunk@gmail.com) Condition: severe back

pain. Total bills: \$4,936. **UPDATE: Karen received \$8,213 in gifts and \$99 in discounts. She added \$8,153 in bills, bringing the need to \$4,777.**

12. Marissa Carlson: 12735 Regal Pine Ln., Houston, TX 77070 Condition: torn ACL ligament. Total bills: \$16,720. **UPDATE: Marissa received \$6,601 in gifts, bringing the need to \$10,119.**

13. David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462 Condition: congestive heart failure and diabetes complications. Total bills: \$13,309.

14. Fausto Cebeira, c/o Miriam Miller: 767 File Rd., Milton, PA 17847 Condition: severe back pain. Total bills: \$31,158.

15. Martin Coates: 2480 Keene Summit Rd., Wysox, PA 18854 (cctransport2@gmail.com) Condition: non-Hodgkin's lymphoma, blood clots in the lungs and abdominal ascites. Total bills: \$9,070. **UPDATE: Martin received \$55,524 in gifts. He received \$5,392 in discounts and added**

Continued on page 8

Prayer Page Giving

Prayer Page total needs remaining this month: \$1,352,883

Each need would be met **in full** if each member family contributed **\$21.28** this month or **\$7.10** for the next three months.

These amounts are suggestions; please consider giving today.

Who can give?

All readers are invited to give to Prayer Page needs (above regular monthly gifts) as they feel led.

All giving is voluntary; there is no obligation to give to Prayer Page needs to remain a CHM member.

How much should I give?

Give however much you feel led to give.

See the "Prayer Page Giving" box on page 7 for suggestions.

How do I send my gift?

You can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. Gifts sent in this manner are tax deductible.

Please make your check out to CHM and write "Prayer Page" and the name of the gift recipient in the memo line. We will deposit your check and generate another check to send to the recipient of your choice. We will forward any card or encouraging note that you include, or you can send it directly to the recipient.

Continued on the page 9 sidebar

\$140,336 in bills, bringing the total need to \$88,490.

16. Robert Daily: 2825 East B St., Torrington, WY 82240 (judy@wagonswestrealty.com) Condition: tachycardia (racing heart). Total bills: \$49,216. *UPDATE: Robert received \$28,970 in gifts, bringing the need to \$20,246.*

17. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com) Condition: intervertebral disc disorder. Total bills: \$61,534. *UPDATE: Stanley received \$6,241 in gifts, bringing the need to \$55,293.*

18. Lavonne Dickson: 2908 Kelmar Dr., Fort Wayne, IN 46809 (Dicksonrclg@juno.com) Condition: degenerative disc disease. Total bills: \$9,710. *UPDATE: Lavonne received \$4,884 in gifts, bringing the need to \$4,826.*

19. Darla Eberly: 1325 Union Grove Rd., Terre Hill, PA 17581 Condition: knee replacement. Total bills: \$3,480. *UPDATE: Darla received \$2,075 in gifts and added \$28,681 in bills, bringing the need to \$30,086.*

20. Laura Ellsworth: 4874 Palo Dr., Tarzana, CA 91356 (laura@lauraellsworth.biz) Condition: knee replacement. Total bills: \$11,259. *UPDATE: Laura received \$7,349 in gifts, bringing the need to \$3,910.*

21. Greg Ewing: 11102 Sagecountry Dr., Houston, TX 77089 (gewing5406@fastmail.fm) Condition: torn rotator cuff. Total bills: \$14,198. *UPDATE: Greg received \$4,305 in gifts and added \$700 in bills, bringing the need to \$10,593.*

22. Ronald J. Farabaugh: 2879 E Dublin-Granville Rd., Columbus,

OH 43231 (chironf@aol.com) Condition: hip replacement surgery and a blood clot. Total bills: \$6,602. *UPDATE: Ronald received \$1,756 in gifts, bringing the need to \$4,846.*

23. Guy Fish: 11569 N. Bryant Rd., Fort Atkinson, WI 58538 (gfish@centurytel.net) Condition: cancer/laryngectomy. Total bills: \$6,515. *UPDATE: Guy received \$8,822 in gifts and added \$7,400 in bills. He now needs \$5,093.*

24. Elizabeth Frye: PO Box 4277, Palmer, AK 99645 Condition: stomach tumor. Total bills: \$7,698. *UPDATE: Elizabeth received \$7,782 in gifts and added \$10,787 in bills, bringing the need to \$10,703.*

25. Gregory Goodnight: 43400 Corte Barbaste, Temecula, CA 92592 Condition: blockages caused by kidney stones. Total bills: \$60,466. *UPDATE: Gregory added \$1,610 in bills. He received \$5,185 in gifts and \$55,135 in discounts, bringing the need to \$1,756.*

26. Nanette Gottfried: 8357 N Rampart Range Rd., Unit 106, PMB 106, Roxborough, CO 80125 Condition: surgery. Total bills: \$12,711. *UPDATE: Nanette received \$8,851 in gifts, bringing the need to \$3,860.*

27. Linnea Hackett: 613 NE 79th Ave., Portland, OR 97213 Condition: knee replacement. Total bills: \$14,484. *UPDATE: Linnea received \$3,398 in gifts, bringing the need to \$11,086.*

28. Lessa Hammons: 2318 Seaside, San Leon, TX 77539 Condition: hip and lower back pain. Total bills: \$3,763.

29. Felicia Harper: 119 Ohara Rd., Americus, GA 31719 Condition: hiatal hernia repair.

Total bills: \$31,065. *UPDATE: Felicia received \$15,658 in gifts, bringing the need to \$15,407.*

30. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com) Condition: brain tumor treatment. Total bills: \$107,498. *UPDATE: Jeff received \$61,258 in bills, bringing the need to \$46,240.*

31. Mary Helmuth: 267 Church Lake Rd., Statesville, NC 28625 Condition: gallbladder surgery. Total bills: \$16,128.

32. Jill Isken: 651 E Cedar Ave., Cedar Grove, WI 53013 Condition: uterine fibroid tumor removal. Total bills: \$19,960.

33. Delane Jorgenson: 2711 190th St., Luck, WI 54853 (delanejorgenson@yahoo.com) Condition: anemia and polyps. Total bills: \$17,556. *UPDATE: Delane received \$9,052 in gifts and added \$9,449 in bills, bringing the need to \$17,953.*

34. Justin Kanagy: 56 E Farmersville Rd., Ephrata, PA 17522 Condition: herniated disc surgery. Total bills: \$8,568. *UPDATE: Justin received \$5,219 in gifts, bringing the need to \$3,349.*

35. John G. Kelly: 904 Oglethorpe Dr., Pooler, GA 31322 Condition: chronic asthma and hospitalization. Total bills: \$94,582.

36. Debra Koch: 6656 Silver Shores Dr., Cedar Grove, WI 53013 (dkoch005@netscape.net) Condition: anemia, blood transfusion and hysterectomy. Total bills: \$5,309. *UPDATE: Debra received \$16,609 in gifts and added \$21,515 in bills, bringing her need to \$10,215.*

37. Royce Lamey: 17181 Rd 510, Biloxi, MS 39532 (Lameygaill@

gmail.com) Condition: orchiectomy/prostate cancer. Total bills: \$1,637. **UPDATE: Royce received \$183 in gifts, bringing the need to \$1,454.**

38. Diane Langejans: 11834 Blue Ridge St., Schoolcraft, MI 49087

Condition: pacemaker replacement surgery. Total bills: \$8,676. **UPDATE: Diane received \$885 in gifts, bringing the need to \$7,791.**

39. Larry Lee: 5237 Little Cacapon Rd., Romney, WV 26757

Condition: Larry's wife, Donna, passed away after battling autoimmune-related pneumonia. Total bills: \$6,472. **UPDATE: Larry received \$23,923 in added bills for Donna. He also received \$2,675 in gifts, bringing the need to \$27,720.**

40. Rose Lee: 517 Heather Dr., Round Rock, TX 78664

Condition: Stage 4 (advanced) breast cancer. Total bills: \$5,655. **UPDATE: Rose received \$1,090 in gifts, bringing the need to \$4,565.**

41. Jeffrey Lewis: 288 Fair St., Baxley, GA 31513 (jlewisfortune@gmail.com)

Condition: herniated disc surgery. Total bills: \$13,377. **UPDATE: Jeffrey received \$6,341 in gifts, bringing the need to \$7,036.**

42. Tammy Maldonado: PO Box 13052, Ogden, UT

84412 (tammy.maldonado@comcast.net) Condition: hysterectomy and tumor removal. Total bills: \$4,297. **UPDATE: Tammy received \$1,678 in gifts and added \$2,081 in bills, bringing the need to \$4,700.**

43. Chris Marcum: 461 Yale

Ave., Rexburg, ID 83440 (jmarcum1127@gmail.com) Condition: back surgery. Total bills: \$17,943. **UPDATE: Chris received \$1,734 in gifts and \$1,707 in discounts, bringing the need to \$14,502.**

44. Karen Matthews: 1394

Old School House Rd., Young Harris, GA 30582 (kmatt@windstream.net) Condition: cataracts. Total bills: \$3,535. **UPDATE: Karen received \$363 in gifts, bringing the need to \$3,172.**

45. Linda McDiffitt: 273 S Freemont Rd., Coldwater, MI 49036

Condition: thyroid condition. Total bills: \$930. **UPDATE: Linda received \$1,305 in gifts and added \$4,082 in bills, bringing the need to \$3,707.**

46. Wayne Miller: 1081 W Main St., Sugar Creek, OH 44681 (waynemiller605@yahoo.com)

Condition: colitis. Total bills: \$4,178. **UPDATE: Wayne received \$1,154 in gifts, bringing the need to \$3,024.**

47. Daniel Morgan: 12 Royal Bay Circle, Okatie, SC 29909 (ashleyp071@hotmail.com)

Condition: knee surgery. Total bills: \$5,145. **UPDATE: Daniel received \$1,452 in gifts and added \$2,570 in bills, bringing the need to \$6,263.**

48. Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227

Condition: surgery and other medical difficulties. Total bills: \$76,446. **UPDATE: Vickie received \$7,532 in gifts and added \$148 in bills,**

Giving Guide

Membership #	Need #	Membership #	Need #
100025-100872	37	151878-152820	10
100935-102101	02	152821-153797	21
102108-103480	25	153798-154766	24
103506-104820	06	154770-155727	65
104836-106483	75	155730-156716	03
106551-107820	46	156719-157685	27
107822-108770	44	157686-158662	05
108772-109552	54	158668-159669	13
109586-110238	52	159672-160783	43
110245-110826	34	160784-161946	01
110836-111457	62	161947-163044	68
111462-112097	61	163047-164138	29
112102-112710	45	164139-165227	53
112719-113394	63	165228-166311	31
113395-113934	28	166312-167431	67
113935-114493	58	167432-168450	07
114494-114970	26	168452-169496	71
114978-115590	20	169497-170564	33
115601-117273	40	170565-171806	32
117274-119093	42	171807-173072	74
119097-121248	11	173074-174332	16
121251-123665	50	174333-175860	69
123685-125554	18	175861-177553	39
125564-127592	22	177556-179360	60
127595-129686	23	179361-181215	19
129695-132335	70	181217-183247	14
132345-135227	49	183248-185443	56
135248-138613	47	185444-187884	09
138614-143069	64	187885-190533	73
143076-143871	41	190534-193651	17
143876-144751	38	193652-196922	72
144760-145575	04	196923-200323	48
145576-146422	08	200324-203678	66
146423-147248	59	203679-207925	15
147249-148535	57	207926-212459	35
148536-149728	12	212460-217190	30
149732-150854	51	217191-222063	55
150855-151877	36		

Don't see your member number? If you're a new member, please give to whatever need God has laid on your heart. Thank you for giving!

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 #64.

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.

bringing the need to \$69,062.

49. Sarah Nollmeyer: 2000 W Seitz Rd., Wilsall, MT 59086 (sarahjane@wildblue.net) Condition: knee replacement. Total bills: \$42,088. **UPDATE: Sarah received \$24,269 in gifts and \$12,075 in discounts, bringing the need to \$5,744.**

50. Melanie Olson: W5050 N Chelsea Ave., Medford, WI 54451 Condition: diverticulitis. Total bills: \$4,816.

51. Martha Ortiz: 4633 Caverns Dr., Kissimmee, FL 34758 Condition: cancer. Total bills: \$29,041. **UPDATE: Martha received \$18,882 in gifts, bringing the need to \$10,159.**

52. Jane Pedigo: 277 Orange St., Jackson, OH 45640 (pedigojane@yahoo.com) Condition: chest pain. Total bills: \$2,523. **UPDATE: Jane received \$8,374 in gifts and added \$9,171 in bills, bringing her need to \$3,320.**

53. Sid Pfaff: 3027 E Packard Dr., Gilbert, AZ 85298 Condition: hip pain/arthroplasty. Total bills: \$15,526.

54. Jeff Prewitt: 1511 Melanie Dr., Uniontown, OH 44685 Condition: sleep apnea. Total bills: \$9,385. **UPDATE: Jeff received \$6,141 in gifts, bringing the need to \$3,244.**

55. Eric Rieck Sr.: 798 N Prairie Meadow Ln., Oronogo, MO 64855 Condition: multiple surgeries for hernia removal. Total bills: \$74,626. **UPDATE: Eric received \$50,909 in gifts and added \$82,109 in bills, bringing the need to \$105,826.**

56. Stephen Schmelzer: 330 North Barneburg Rd., Medford, OR 97504 Condition: heart attack/stent inserted. Total bills: \$3,215. **UPDATE: Stephen received \$907 in gifts and added \$31,522 in bills, bringing the need to \$33,830.**

57. Karen Shepard: 38 County Rd. 372, Trinity, AL 35673 Condition: hip replacement surgery. Total bills: \$4,103. **UPDATE: Karen received \$2,493 in gifts and added \$7,263 in bills, bringing the need to \$8,873.**

58. Lena Shirk: 62594 SR 19, Elkhart, IN 46517 (shirkpauline@aol.com) Condition: hip replacement surgery. Total bills: \$34,325. **UPDATE: Lena received \$30,542 in gifts, bringing the total need to \$3,783.**

59. James Shiverdecker: 504 McGregor St., Bloomington, IL 61701 Condition: chronic allergic conjunctivitis. Total bills: \$9,645. **UPDATE: James received \$972 in gifts, bringing the need to \$8,673.**

60. Don Smith: 500 Anthony Dr., Centreville, MI 49032 (preechit@gmail.com) Condition: spondylolisthesis (vertebrae condition). Total bills: \$62,133. **UPDATE: Don received \$32,273 in gifts, bringing the need to \$29,860.**

61. M. Eric Sparks: PO Box 2474, Mountain Home, AR 72654 (eric@thechurchthatis.com) Condition: osteoarthritis. Total bills: \$4,056. **UPDATE: M. Eric received \$392 in gifts, bringing the need to \$3,664.**

62. Gail Speer: 7411 N CR 100 E, Seymour, IN 47274 Condition: osteoarthritis. Total bills: \$5,889. **UPDATE: Gail received \$2,291 in gifts, bringing the need to \$3,598.**

63. Anthony & Rita Steffen: 4305 Meter Rd NE, Mechanicstown, OH 44651 (arsteffen@juno.com) Condition: club foot surgery. Total bills: \$6,578. **UPDATE: The Steffens received \$5,895 in gifts and added \$3,028 in bills, bringing the need to \$3,711.**

64. Darrell Stetler: 6523 Rogers Lane, Burlington, KY 41005 Condition: atrial fibrillation. Total bills: \$6,437.

65. James & Amy Stevens: 2033 San Elijo Ave #513, Cardiff, CA 92007 Condition: Eleven-year-old Shane has brain cancer and underwent surgery. Total bills: \$47,937. **UPDATE: The Stevens family received \$37,540 in gifts and added \$465 in bills, bringing the need to \$10,862.**

66. W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 Condition: osteoarthritis/hip replacement. Total bills: \$69,534.

67. Michael Stringer: 9603 Wildwood Dr., Chardon, OH 44024 Condition: Achilles tendon surgery. Total bills: \$20,240. **UPDATE: Michael received \$3,482 in gifts, bringing the need to \$16,758.**

68. Michael Summers, Jr.: 1387 Hidden Forest Dr., Goodview, VA 24095 Condition: back surgery. Total bills: \$15,006.

69. William Taylor: 9958 Banbury Ct., Powell, OH 43065 (william@tayloredtutoring.us) Condition: prostate cancer. Total bills: \$33,976. **UPDATE: William received \$9,964 in gifts, bringing the need to \$24,012.**

70. Debra Trowbridge: 1346 N Rock Hill Rd., St. Louis, MO 63124 Condition: uterine cancer. Total bills: \$19,736. **UPDATE: Debra received \$20,305 in gifts and added \$6,027 in bills, bringing her need to \$5,458.**

71. James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021 Condition: shoulder replacement surgery. Total bills: \$17,688. **UPDATE: James received \$11,574 in gifts and added \$11,264 in bills, bringing the need to \$17,378.**

72. Abigail Walker: 1401 Boardwalk Dr., Windsor, CO 80550 Condition: Crohn's disease. Total bills: \$62,275.

73. Cathy Wright: 8110 Rogue River Hwy #14, Grants Pass, OR 97527 Condition: achalasia (rare esophagus disorder) and botulism. Total bills: \$51,808. **UPDATE: Cathy received \$9,270 in gifts, bringing the need to \$42,538.**

74. Timothy & Sheryl York: 31 E. Center St., Lititz, PA 17543 (sherylyork@gmail.com) Condition: The Yorks' 12-year-old daughter has scoliosis that required spinal fusion and rod insertion. Total bills: \$86,883. **UPDATE: The Yorks received \$66,829 in gifts. She now needs \$20,054.**

75. Heather Zimmerman: 2645 Shelby Ganges Rd., Shelby, OH 44875 Condition: testing for possible lymphadenitis (enlarged glands). Total bills: \$4,325. **UPDATE: Heather received \$1,314 in gifts, bringing the need to \$3,011.**

Money-saving tips (continued from page 1)

one week, we heard back that our bill was written off. We praise the Lord because we know He takes care of His children. -Bryan Headley, Philippi, W.V.

The takeaway: Apply for financial assistance, even if you don't think you qualify.



The tip: My wife, Becky, had cancer and needed a stem cell transplant. The hospital stood firm on its price of nearly \$1 million even after weeks of negotiation. I researched online and compared costs from several hospitals, including one of the best cancer centers in California. Originally \$700,000, discounts reduced the center's estimated bill to \$343,330—a great savings compared to the original hospital's price. We applied for assistance and saved \$106,260! I learned the best way to get discounts is to speak with someone face-to-face. "I have something better than insurance," I told health care providers—and I do. -Richard Szydlowski, Banning, Calif.

The takeaway: If your provider of choice sets high prices, there are other options. A little research can go a long way.



The tip: I passed a gallstone and went to the emergency room. Between the invoices from the

hospital, radiology department, pathologist, and physicians, my bills totaled almost \$11,000. However, because I negotiated discounts close to \$7,000, CHM waived the \$1,000 personal responsibility under our family's Silver program. We paid nothing out-of-pocket. -Rhonda Barfield, St. Charles, Mo.

I also want to encourage members to ask for discounts. I asked my health care providers to give me the same rate they give insurance companies. I then showed them my CHM card and explained how the program works. I also applied for financial aid. My bills totaled nearly \$38,000 before discounts and financial aid. Discounts reduced my bills to about \$8,700. That's amazing! CHM sent a check for the remaining total so I could pay my providers. -Linda Forman, Meadville, Miss.

The takeaway: Discounts on eligible medical bills reduce or eliminate out-of-pocket expenses.



The tip: With my CHMRx prescription card and website (cbmr.org), I'm able to compare local pharmacies. When I show the pharmacist my card before paying, I'm amazed at the savings! It's awesome. I'm on a lot of medications and couldn't afford them without my CHM discount card. Praise God!

-Claire Aragon, Tucson, Az.

The takeaway: There are many discount cards and programs for prescription, dental and vision expenses. CHM provides a prescription discount card with your new member welcome pack. For more info, visit chministries.org/prescriptions.



The tip: I'm excited to use a company you recommended, EasyLabWork.com, for the first time. Last year, our local lab at the clinic charged me over \$800 for just one visit. EasyLabWork.com's price for the same tests is less than \$250. Thank you for helping me save a considerable amount of money! -Robert Bixler, Hannibal, Mo.

I just want to thank you for the connections to ASAP pharmacy. They have been helpful, caring and sweet. That's always a comfort when you are ill and your medications are expensive. So, thank you again for all of the connections you've made available, and the wonderful service from CHM staff. -Kimberly Ludbetter, Bradenton, Fla.

The takeaway: Consult CHM's health care provider and services directory at chministries.org/providerlist. You can find a doctor near you or a company that offers nationwide health services.

Meet your staff (continued from page 5)

Ohio, she quickly transitioned into her new position.

"CHM is a great ministry and a positive workplace," Sue said. "There are many wonderful folks here and I love my job."

Sue grew up in Northampton Township, now known as Cuyahoga Falls, Ohio. Her family had a farm with "12 acres, one horse, two ponies, peacocks, chickens and dogs." Her parents still live there.

Though as a young girl she attended church, Sue didn't give her heart to God until she and her husband, Dennis, began attending Grace Baptist Church in Akron, Ohio. "One night in January 1998, the pastor came to our house and explained salvation to me. He asked me if I wanted to ask the Lord to be my Savior, and I did." The Stolls still attend Grace Baptist Church.

Sue's favorite verse is Romans 10:13: "For whosoever shall call upon the name of the

Lord shall be saved." Sue emphasizes that salvation is a free gift and "is for all and is very simple: act, believe and confess."

Sue and Dennis have been married since 1987 and have lived in Barberton, Ohio, for 24 years. She helped raise her two stepsons, Eric and Adam.

She raises chickens and nine hens that she likes to call "the girls." The Stolls also have two dogs. In her spare time, Sue enjoys shopping, especially in Amish country.

Allerings testimony (continued from page 3)

chemotherapy. Each treatment weakened me so much that I was often hospitalized. One stay lasted 18 days. I required many blood transfusions and platelet infusions.

Finally, my oncologist told me that some test results indicated I was likely to respond well to Tarceva, an oral chemo medication.

In Dec. 2014—one year after my symptoms appeared—the cancer in my lungs and bone was gone. A new lung spot shrunk to two thirds of the original size. At this writing, the spot hasn't grown, nor

are there any new cancer spots. Praise God from whom all blessings flow!

To date I've incurred more than \$274,000 in medical bills. After discounts totaling \$66,476, CHM shared \$207,720 through its regular sharing program and Brother's Keeper, the optional program for catastrophic bills.

I'm forever grateful to CHM staff and members for their love, support and prayers. I admit that because I was a recent joiner, I was wary about how my bills would be paid. Now, however, I can't say

thank you enough for CHM's wonderful sharing ministry and to all the members who have generously given to meet my needs.

Thank you to those who sent me cards of encouragement. What a surprise. How uplifting it was to receive all the personal cards from people I don't even know.

I am totally amazed, to say the least. God's peace has given me strength throughout this ordeal, and I have grown in the Lord. Hallelujah!

Daily testimony (continued from page 6)

our need. We'd read other members' testimonies about how their Prayer Page needs were met and we had no doubt that God would take care of us, too.

We set up monthly payments with the hospital and received a generous check from CHM reflecting its members' donations just before our first hospital payment was due. Subsequent checks have been enough to pay our monthly bill from the hospital.

After receiving the first check, we were so excited that we committed to sending money each month toward Prayer Page needs as our mission for 2015! We also had postcards printed so that we could send a special "thank you" to every CHM member who donated toward our bills.

In a world where it's can be difficult to find integrity, even sometimes among people who say they're Christians, the Prayer Page is a beacon of Christians caring and

helping meet each other's needs. We're so thankful to be part of such a wonderful ministry. God bless CHM!

**Editor's note: Please see Guidelines Z and AA or chministries.org/preexistingconditions for CHM's pre-existing conditions policy.*

Member book review (continued from page 6)

LaPointes' adult children were struggling and needed their help.

But amidst her tumultuous life circumstances, Nancy felt God calling her to rest.

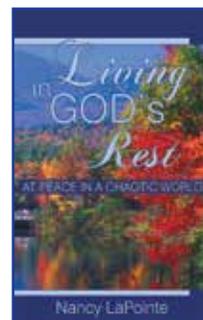
"Rest is an interesting concept...Chasing after the world's ways with all its remedies and self-help books may offer some temporary relief, but in the long haul [it] usually leaves us out in the cold," she said. "Entering God's rest elevates us to another level—to a deeper spiritual growth that requires some maturity, but reaps great rewards."

The book expounds on various facets of God's rest. Maintaining consistent nearness, leaning on His peace in times of chaos, combating busyness and "understanding fully the benefit of the finished work of what Christ did" for believers on the cross are a few examples.

Nancy also reflects on a particular lesson she learned. "God leads people quite often into 'wilderness experiences'...[which] provide the perfect time to rest in God. However, after reading about several other people's times in the wilderness, I think it's pretty rare that people actually

rest. It seems to be a time of wrestling with God, but at the end of the season, the rest comes more naturally. Lessons are learned, inspiration grows, and stronger trust abounds."

"Resting is totally about trust," Nancy said. "We are abiding in complete trust and faith that He is in control and we are not, and this is not only okay with us, but it is wonderful!"



Living in God's Rest is available through all major booksellers. You can also purchase the book at nancysview.com for \$13.95 plus shipping.

Teen hearing loss on the rise © Dr. Michael D. Jacobson

An article on the American Osteopathic Association (AOA) webpage (osteopathic.org) caught my attention. It pointed out that hearing loss in children has risen at least 30 percent in the last few decades and now affects one out of every five teens.

Experts believe the primary reason for the alarming rise is the increased use of in-ear headphones, particularly at high volumes and for prolonged periods of time.

Permanent hearing damage can take place much more quickly than most people realize. The Occupational Safety Health Administration (OSHA) publishes regulatory standards on the duration and intensity of noise to which workers can be exposed. If workplace noise exceeds an average of 85 decibels (dB) over an eight hour workday, workers must be tested for hearing loss each year and offered hearing protection. This decibel level is the volume people can tolerate while still carrying on a

conversation. A typical conversation occurs at around 60 dB.

At 115 dB, OSHA restricts exposure to a maximum of 15 minutes per day. Many personal music systems exceed that intensity level; permanent hearing loss can occur in a very short period of time. The AOA website features an interview with a specialist who recommends limiting MP3 devices to 60 percent of maximum volume for no more than 60 minutes per day to avoid hearing loss.

Early signs of hearing loss include constant ringing or buzzing in the ear, difficulty understanding speech, and turning up the volume beyond levels that were once pleasant.

Though hearing aids can help, they're expensive and compensate poorly for noise-induced hearing loss.

Prevention is a far better option.

(2015). Hearing Loss and Headphones - Is Anyone Listening? Retrieved May 9, 2015, from osteopathic.org

EasyLabwork.com



EasyLabwork.com provides convenient, affordable and confidential diagnostic blood testing without the need for a prescription or doctor's office visit. CHM members can place orders online or by phone, then visit one of the organization's local testing centers (available in 44 states). All test results are reviewed by physicians and patients will be alerted regarding any abnormalities.

For a five percent discount off already reduced rates now through Aug. 31, visit easylabwork.com and enter the coupon code 696837. **The program is not administered by CHM; questions should be addressed to EasyLabwork.com staff.**

For more info on lab work options, visit chministries.org/providerlist

Can't blot out this Son (continued from page 2)

on biblical prophecy. On the other hand, what the survey about religion in America shows is that there's a great harvest to be won, just as in the days when Christ walked the earth.

C.S. Lewis, author of such works as *The Chronicles of Narnia* and *The Screwtape*

Letters, described beautifully why all the attacks of the world will ultimately fail:

"A man can no more diminish God's glory by refusing to worship Him than a lunatic can put out the sun by scribbling the word 'darkness' on the walls of his cell."

Shopping around (continued from page 4)

can save.*

Finally, it might comfort you to know that the Christian Healthcare Ministries Member Advocate department supports members in negotiating discounts, particularly on high-cost procedures and hospitalizations. These negotiations are most effective when conducted as far in advance as possible.

Please note that CHM generally advises against members paying their bills upfront (unless the cost is less than \$1,000) because, with their years of experience, the staff might be able to help you obtain a larger discount than you can on your own.

The CHM website also has a directory of providers that have reached out to CHM or have been recommended by other

members.*

*Visit CHM's recommended health care provider and services directory at chministries.org/providerlist for more options to save on prescriptions, lab tests and medical imaging tests.

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 Cara and CHM Staff,

God is in control! We now know that the Lord has truly guided us to Christian Healthcare Ministries as He continues to grant us peace and we can now relax. Our conversations with you have been like cool, fresh water to a parched and exhausted traveler. Thank you for the brief glimpse of what CHM does through weekly prayer meetings and mentoring CHM members. Wait until I tell my believing friends about CHM who, as a group, prays for its members. Praise God!

In Him alone,

Debra & Mike Kramer
Freeland, MD

Dear CHM,

I want to thank you for your ministry of love and concern for those who have either lost their health insurance or simply can't afford it.

I began praying for the Lord to show me what to do and, after sharing this concern with my best friend, she told me about CHM via another of her friends. I believe this was the Lord's doing.

Less than one year after signing up, I experienced two miniature strokes—the last one of which took away my speech and the use of my right hand. I prayed that God would heal me and He did—no speech problems and no problems with my right hand. Outside of a little “memory loss,” I was fine!

The greatest part about my experience was how wonderful Christian Healthcare Ministries was at sharing my bills. I worked with the hospital to negotiate

discounts and received many—one was even cut in half.

My husband of nearly 45 years, though a good man and raised in a Christian home, has seen so many so-called Christians in the work force that he doesn't have much respect for them. But the CHM family did what they said they would do, and he was impressed. He's even telling family members. Thank you so very much!

In Christ's love,

Kathy Hoffman
Philippi, WV

Dear CHM Family,

Thank you so much for your help with our recent maternity incident. We were so impressed with the Member Advocate department who helped negotiate \$77,000 in discounts! Then, CHM shared the remaining \$71,000 in a timely manner. CHM has been such a blessing in helping to lift our financial burden. We tell everyone about you!

Sincerely,

Jeremy, Anna & Julie Norwood
Riverton, WY

Dear CHM Staff & Members,

Thank you for the prayers for my husband, Bryan, and his recent back surgery. We've felt your prayers, and God has been good.

When we met with the surgeon, we were told that the position of his herniated disc would require a bone fusion, pins and screws. We prayed God would guide the surgeon's hands and that he would be able to correct the problem without the fusion.

When we shared the prayer with the surgeon, he insisted that God put the bone in his way and that he would have no other choice.

After the surgery, our doctor came to share the results. He was a different person. He and his team were able to shave off only a little portion of bone and then seal it with glue. Praise the Lord—our prayers were answered!

We thank each of you and give God the glory,

Fairey Ann Hatfield
Sumter, SC

Dear CHM,

Thank you so much to the staff and body of Christ. You continue to help and encourage us in our through our various medical situations. We thank God for leading us to you, and you to us. What a privilege to share the struggles of one another through prayer and in financial giving.

Blessings,

Tom & Kathie Doornbos
Hudsonville, MI

Dear CHM Family,

It's such a pleasure to be part of this fine ministry of Christian Healthcare Ministries, with so many of God's people that love and pray for one another. We pray for all the members and their needs. We love this ministry.

Be blessed,

William & Gayle Irwin
Ashford, AL

CHM legal notices

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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.

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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.*

Susan Naglee: 671 Sirocco Dr., Yuba City, CA 95991 Susan has a tumor from an undiagnosed condition.

William Robbins: 325 Yetter Rd., Pennsdale, PA 17756 William has heart problems and terminal cancer. Please pray.

Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528 Darryl needs an ablation to prevent his heart from racing.

Cathy Bourg: 7060 Pinetop, Port Arthur, TX 77642 Cathy’s infant grandson, Aiden, needs healing.

Todd Shulda: 57 Dutton Dr., Pagosa Springs, CO 81147 Todd suffered a debilitating stroke. Please pray for Todd.

Mary Leive: 1921 Lockerbie Dr., Columbus, IN 47203 Mary’s nephew, Justin, has cancer.

Olga Patterson: 825 B Ave., Kearney, NE 68847 Please pray for post-surgery healing.

Debra Wilkin: 35 School Rd., Wilmington, OH 45177 Debra has a spot on her liver and requests prayer for peace.

Marlena Routledge: 304 E Poplar, Haviland, KS 67059 Marlena has a sepsis infection; please pray for healing.

Montie Dowling: 209 E Belleview St., Lake Placid, FL 33852 Montie’s wife, Shirley, recently passed away.

Karen McCall: 565 Meadowbrook Rd., Ambler, PA 19002 Karen’s cancer was cured but has now returned.

Debra Costello: 21459 Park Post Ln., Katy, TX 77450 Debra was hospitalized with a chronic heart condition.

Leila Fritts: 13225 Buttermilk Rd., Knoxville, TN 37932 Leila has struggled with fertility but is now pregnant; please pray for a healthy baby.

Jonelle Reinert: 5494 NE 90th, Cassoday, KS 66842 Jonelle was in a car accident and now faces rehabilitation.

Samuel & Sarah Near: 3485 Carr Rd., Fruitport, MI 49415 The Nears’ infant son, Shiloh, has a respiratory condition.

Christian Healthcare Ministries

July 2015

In this issue:

- Money-saving tips from members
- Member makes speedy recovery after terrifying accident
- You can't blot out this Son regardless of what polls say
- Member's cancer in remission, more than \$200,000 shared by CHM
- Healthwatch
- Meet your CHM staff: Chris Watson and Sue Stoll
- Member's heart condition leads to heartfelt thanks to CHM and the Prayer Page
- Member's book discusses experiencing God's rest
- Prayer Page
- Teen hearing loss on the rise
- Letters to CHM
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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.