



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

August 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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## It makes sense—and takes only cents—to give to Prayer Page needs

The CHM Prayer Page enables members to share medical bills for fellow Christians whose pre-existing conditions don't meet CHM Guidelines.

It takes less than a dollar per day—\$0.66 to be exact—to completely share the \$1,318,275 in medical bills listed on this month's Prayer Page (see page 7).

Stated another way, only \$20.35 from each member family will share all of the Prayer Page bills *in full*.



Here's what one of our members, Martijn Heuts of St. Augustine, Fla., recently said about the Prayer Page:

*I'm a new member and love to read the newsletter with its encouraging words and stories about how CHM members help fellow Christians.*

*Since CHM is much more affordable than health insurance, I want to encourage all members to give an extra donation to the Prayer Page this month. The bills of*

*fellow Christians listed on the page can easily be paid off if we each contribute the suggested amount, which is usually only about \$20. Even if that's unaffordable for some of us, a donation of any amount will help those in need.*

*I paid off my medical debt last year before I joined CHM. If you, like me, have ever experienced a medical incident, you know that usually you owe money to multiple health care providers, and even small monthly payments to each can add up quickly.*

*If we all give a little extra to Prayer Page needs, many of*

*See "Prayer Page needs," page 11*

## Member's maternity experience gets boost from communication, discounts

Stan and Janelle Gleason of Oregon City, Ore., gave birth to Gentry Gleason on November 5, 2014. Here's what Janelle said about their maternity journey and CHM experience:

**Christian Healthcare Ministries:** What sparked your interest in joining CHM?

**Janelle Gleason:** CHM was highly recommended by some

of our family members. My sister-in-law used the maternity program and had a great experience.

We signed up with the hopes of starting a family. I joined at the Gold level because I wanted the best

program for any pregnancies.



**CHM:** What steps did you take when you learned you were pregnant?

**JG:** I researched **chministries.org**. The website and

*See "Maternity testimony," page 6*



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

## Something to help you with health care providers

It's no surprise that some health care providers don't know much about health cost sharing ministries. They're used to health insurance companies and their authorizations, limitations, requirements and demands.

CHM isn't health insurance. Though we have relationships with more than 40,000 health care providers across the country, we have members—particularly new members—whose physicians and other medical service providers look at them quizzically as they begin to describe CHM and how it works.

Doctors like our policy of staying out of their treatment decisions. Their goal is to get you well. Business or billing offices in physicians' offices or hospitals sometimes have a harder time grasping the health cost sharing ministry concept. Their job is to make sure they're paid for their services.

Knowledge and familiarity are important in this arena. People naturally question things and processes with which they're unfamiliar. It's our job to help you share knowledge about CHM with providers and to educate them on how we work for their benefit, and yours.

In a recent Member Gift Form billing statement we included a letter you can use to help speed providers' understanding of health cost sharing ministries.

For those who missed it, it's

reprinted below. When you're talking to the business office of a health care provider who hasn't heard of health cost sharing ministries, ask the person you're talking with to read the letter. He or she may still have questions, which is why the website is listed and the phone number is available for them to call.

As providers work with us, their confidence and appreciation for CHM grows. In fact, we've had many doctors join CHM because they've seen how the ministry serves its members.

We hope you find this letter useful. You might also show it to friends you're encouraging to join CHM through our Bring-a-Friend referral program.

*Dear Health Care Provider:*

*You are the health care provider in which our Christian Healthcare Ministries' (CHM) member has confidence and respect. We honor that, and want to give you the following information about our health cost sharing ministry and its value to you and our member—your patient.*

*Our ministry is made up of more than 130,000 members across the country. CHM, a ministry of Christians serving fellow Christians, has been in operation for 35 years, has an A+ rating from the Better Business Bureau, and is an eligible option under the Affordable Care Act (our members are not penalized for not having health insurance).*

*CHM plays no role in health care decisions: those are between our members and their physicians. No authorizations are required or asked. We don't deny anyone membership because of a medical condition, age, or other such factors, and neither do our members with medical conditions see their costs go up because of their conditions.*

*Our members are technically self-pay; however, 100 percent of our members pay their bills. All we—and they—ask is that health care providers not penalize them for this technical designation. Please give our members the same consideration in terms of discounts that insurance companies receive for negotiated contracts.*

*Our website is [www.chministries.org/forproviders](http://www.chministries.org/forproviders). We invite you to visit the site to learn more about our ministry. If you would like to speak with a CHM employee about how our ministry can best work with you for your benefit and that of our member, please call us at 1-800-791-6225, option 5, or email us at [reductions@chministries.org](mailto:reductions@chministries.org).*

*We look forward to working with you as you care for your patient, our CHM member. Thank you very much for your time, consideration and service.*

*Sincerely,*

*Rev. Dr. Howard S. Russell  
President & CEO*

## Patient choice is always the best option to manage health care decisions

By Michael Jacobs, CPA, MBA, NHA, FHFMA

Patient choice is always the best option to manage health care decisions. Given the number of health care options available to most Americans, how do you decide which physician or specialist will best care for your health?

My grandmother always said, “Michael, ask questions. It’s the only way you’ll find the answers you need to live your life.” Following her wisdom, I ask many questions. Health care consumers also need to ask a variety of questions. A health care decision that is fact-based and well-researched generally leads to the right medical care choice.

For example, it’s important to remember that a post-surgery patient has a choice in where they receive rehabilitation services. It benefits you, the patient, to seek

information that will lead to your best recovery outcome.

When your surgeon writes an order for physical therapy or rehab, ask your doctor if the therapist is knowledgeable concerning your type of surgery. Ask if the therapist has an effective communication system with your surgeon.

There are several questions you should ask your therapist. Specifically:

- How many patients have you treated with my problem?
- How long have you been treating

patients with this condition?

- What has been the success rate in your treatment plan?
- Do you have any specialty training?

Choose a therapist who understands any surgery-related restrictions and precautions. The therapist also should be able to provide effective care that accelerates recovery and speeds your return to full function and quality of life.



*Michael Jacobs is the Chief Executive Officer of Specialty Orthopaedics. Specialty Orthopaedics is an orthopedic surgery practice based in Hermitage, Pa., with a second office in Grove City, Pa. To learn more, visit [www.specialtyorthopaedics.com](http://www.specialtyorthopaedics.com).*

## Member sees world in a new light after major eye surgery

By Deborah Griggs, Humboldt, Tenn.

In May 2012, at age 57, my wonderful Christian husband was killed in a car accident. One of the many decisions I had to make after his death was the critical issue of health care costs.

At \$641 per month, his insurance plan was out of the question for my budget. It wasn’t until October that I realized joining CHM at the Gold level wasn’t so much my decision as it was God’s provision.

In December I had major eye problems from a hereditary disease. As my sight worsened, it became harder to see while

driving at night. I made many visits to the eye doctor but left with no satisfaction. Finally, I was referred to a corneal specialist who said I needed surgery as soon as possible.

The surgeon seemed skeptical when I told him I didn’t have insurance but was a member of a health cost sharing ministry—Christian Healthcare Ministries—that would take care of me.

The doctor advised me to sign up for insurance through the Obamacare health exchanges. “No way,” I thought. I was fed up with health insurance plans that refused to cover treatment they previously

told me was approved. CHM was my choice.

In January 2014 I had a corneal transplant and cataract surgery on my right eye. The next day my sight vastly improved; I was overwhelmed with joy and amazement at the beauty of the world I’d been missing.

The surgeon came in with a big smile to my follow-up appointment. “You’re the star of the show today. Your vision is 20/25. You’re doing better than most people who had the same operation.”

To receive a discount on the surgeon’s charges, I had to pay up-front before the surgery. Amanda Moore, my CHM Needs



# Readers respond with concerns about raw milk

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

In the April 2015 newsletter, I reported on a study out of Sweden that found an association between overall mortality and high intake of cow's milk. The association was found only in women. It wasn't seen in men, nor did it come from cultured dairy products such as cheese, yogurt, etc.

I described the health benefits of human breast milk for newborns and infants, and the advantages to older children and adults of consuming raw milk and cultured dairy products.

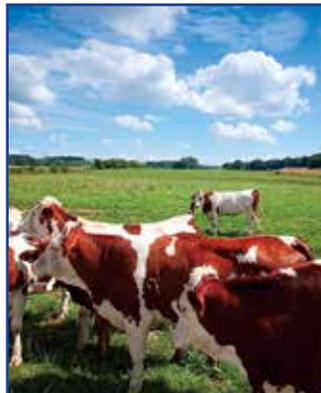
The article must have touched a nerve. Though I've written on the topic for years, several readers responded negatively. I'm including excerpts from their correspondence. [Note: Comments within brackets are mine.]

The first email came from a veterinarian who, having worked with dairy cows for many years, wrote that consuming raw milk was "not a good idea." He included links to position statements against raw milk by the U.S. Food and Drug Administration (FDA) and Centers for Disease Control and Prevention (CDC).

Another member informed me that her elderly father had recently been hospitalized with *staphylococcus Chromogenes*, a potentially serious infection

associated with mastitis in cows. The member cautioned against raw milk for young children and the elderly, pointing out that, though three family members drank raw milk, only her 87-year-old father became sick.

Another letter came from a national dairy industry publication. While some may criticize the writer for possessing an obvious bias toward pasteurized milk, the letter raised some good points, citing a recent report by Johns Hopkins' Center for a Livable Future (CLF).



The CLF was asked by the Maryland legislature for input regarding proposed legislation

that would restore the right of Maryland farmers to once again sell raw milk on their farms. The CLF reviewed a large body of scientific literature and concluded that consumers are nearly 100 times more likely to contract a foodborne illness from drinking raw milk rather than pasteurized milk.

The CLF added that, despite the fact that only 3.5 percent of the population consumes raw milk, it has been associated with more than half of all milk-related foodborne illnesses.

The writer of the letter was especially concerned about raw milk consumption by the young and elderly. Finally, the letter claimed that "all the beneficial nutrients available in raw milk are also found in a much safer package thanks to time-tested pasteurization."

While I understand and perhaps even agree with most of the above, I believe it's incorrect to state that pasteurized, homogenized milk contains "all the beneficial nutrients available in raw milk..." I wrote in my book *The Word on Health*,

*...Up until the mid-1800s, most American families obtained cow's milk from their own cow or from a neighbor's. ...[then] Farmers outside the city ... established dairy businesses... In the 1890s, dairies began to implement pasteurization [because bacteria within milk that is not consumed fresh tend to multiply rapidly]...*

*Pasteurized milk contains only 50 percent of the calcium and magnesium of raw milk—and only 10 percent of the enzymes that are needed for calcium and magnesium to be absorbed. In addition, fatty acids and two of the amino acids are damaged. Fifty to eighty percent of vitamins A, C, E, and B complex are also lost. And the heating process destroys IgA and IgM milk antibodies, lactoferrin (the form of iron found in milk), and other important enzymes, including superoxide dismutase (an important antioxidant) and lipase,*

See "Raw milk concerns," page 13

# If you must choose, choose wisely

By Alison Christy, BSN, RN, LNC

As a nurse advocate, I'm often reminded that we as CHM members are blessed to have the freedom of choice—an advantage most insurance policyholders don't have. We can choose our own doctors and specialists, and treatment is decided by us—the patients—and our doctor, not by a third party.

With choice comes responsibility. It's crucial that patients make wise health care choices. But what does that mean? Here are some tips to make sure you're on the right track from beginning to end, from choosing your doctor to choosing your treatment.

## Choosing the right doctor

- Research, research, *research*. CHM has a wealth of resources to get you started. Do a quick search by location or specialty using CHM's recommended

health care provider list ([chministries.org/providerlist](http://chministries.org/providerlist)), Christian Medical & Dental Association's Christian provider search ([cmda.org/search/CMDADoctorSearch](http://cmda.org/search/CMDADoctorSearch)), or Healthgrades ([healthgrades.com](http://healthgrades.com)).

- Narrow your options by reading the doctors' bios, visiting their websites and calling the office for questions about pricing or unique concerns.
- On [healthgrades.com](http://healthgrades.com), view prospective doctors' experience, patient satisfaction or whether the provider is accepting new patients.



including proposed pricing and possible testing alternatives.

- Check out [choosingwisely.org](http://choosingwisely.org). Under the "Lists" tab, this website offers tips and questions for patients to ask providers when testing for a diagnosis. The information is gathered from the consultation of national organizations representing medical specialties. For example, using the search feature on the right, you may request information about "Brain" (under "Keyword") and "Imaging" (under "Category"). Click "Search" and a variety of options will appear. You can read about "Brain Scans for Head Injuries," "Medicines to Relieve

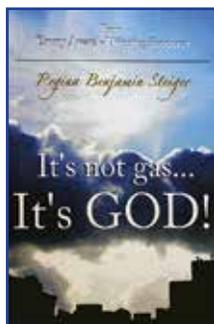
See "Choose wisely," page 11

# Member's book uses stories to help readers identify the voice of God

A television news reporter for many years, Regina Benjamin Steiger and her colleagues often mused about whom they most wanted to interview: celebrities, sports stars and politicians.

Regina just wanted to interview God.

Though that hasn't happened yet, the Emmy Award-winning producer and CHM member shares insight on recognizing God's voice in *It's Not Gas... It's God!*, a book compiled from posts from her blog of the same name.



The title of Regina's blog and book comes from the experience of expectant mothers who feel their baby move for the first time and are told "It's just gas." In time, however, they become familiar with the baby's movements and there is no room for doubt.

"We learn to recognize God the same way," Regina said. Written for personal use or group study, *It's Not Gas... It's God!* is a collection of stories to help readers pay attention and become attuned to the many creative ways God is "talking" to them.

*It's Not Gas... It's God!* is available at [amazon.com](http://amazon.com) for \$12.99 (paperback) or \$3.99 for the Kindle version.

In addition, Regina produced a video series, *The Hand of God*, and fulfilled a 20-year dream by producing the 2014 short film, *The Ancient of Days*, available on DVD. More information about Regina and her projects can be found at [the-hand-of-god.com](http://the-hand-of-god.com).

Regina resides in Harper Woods, Mich., with her husband, Richard, and two daughters, Noelle and Mikayla.

## Meet your CHM staff

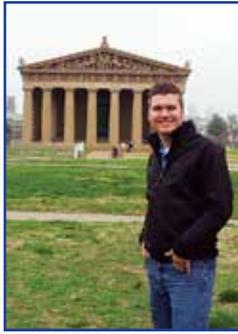
**Joseph Russell** began working at Christian Healthcare Ministries as an Information Technology department intern. He officially joined the staff in January 2015 and troubleshoots computer problems, edits videos and helps with other needs within the office.

“I enjoy every day here,” said Joseph. “My favorite thing about CHM is the people with whom I work. The Christian atmosphere and strong leadership are very encouraging. I also enjoy the variety of duties that keep me on my feet.”

Whatever the work, he said, what CHM staff does on a daily basis contributes to the health, ministry, and success of CHM members. “It’s a huge blessing that everything we do glorifies God. We love our members and we work hard for them.”

Before his internship, Joseph served at his church—Wadsworth Church of

the Nazarene in Wadsworth, Ohio—by playing drums and performing maintenance and technical tasks. His love of music ministry and serving his church has transitioned into his CHM role. “I occasionally play guitar, drums, or bass or sing in CHM’s weekly chapel service,” he said.



“As a Christian, I want to glorify God and love people. For years, I’ve had an inoperable brain tumor. Though my condition has been stable in recent years, there was a time my life was at risk. But He spared me for the good of His kingdom. God gets all the glory.”

Joseph, originally from Knoxville, Tenn., is the son of a pastor: CHM president and CEO Rev. Howard Russell. Joseph gave his life to Jesus Christ during a trip to Orleans, Ind.



“I’m glad to be plugged in at my church, a young adults’ Bible study and CHM. All of these enrich my walk with Christ,” he said. His favorite Bible verse is I Corinthians 10:31 because “It serves as my constant reminder to do everything for God’s glory. I wear a watch, pen and leather wristband with the verse reference so I don’t forget.”

Joseph’s hobbies include electronics, gadgets, music, and running sound. He enjoys Marvel Studios and anything movie-related. He plays banjo, photographs nature and loves interacting with people. “I’m an extrovert and thrive on the energy of a crowd, but lately I’ve also sought out museums and parks to explore. I’m also honing my home improvement skills and volunteering more at church.”

**Amanda Rey’s** accounting background helped her obtain her new job in CHM’s Gift Processing department. She enters members’ monthly

*See “Meet your staff,” page 12*

### Maternity testimony (continued from page 1)

the information I gleaned from phone calls to CHM were very helpful. I navigated the process fairly easily—a major blessing considering everything that was going on in our lives at the time.

**CHM:** Did you experience any complications?

**JG:** Thankfully, I had no pregnancy or delivery complications, but the staff of the hospital I chose didn’t offer me any discounts because they didn’t consider me a self-pay patient. I explained that CHM isn’t insurance and doesn’t make legal contracts with its members, but they still weren’t convinced. I asked them to call CHM so the ministry staff could explain it to them.\* CHM also helped negotiate discounts.

Staff member Naomi Watson was particularly helpful and gracious. After a conversation with her, I told my husband how much I appreciated her genuine spirit and positive attitude.

**CHM:** What tips can you give to help other members interact with their health care providers?

**JG:** Consistent communication with the hospital and clinics enabled us to negotiate payment plans and extend discount due dates. We told them, “If you’re willing to wait on the check, we’ll pay the remaining balance as a lump sum.” By taking this approach, we even received an additional 20 percent off our hospital bill! Diligent communication goes a long way.

**CHM:** Your fellow CHM members shared your medical bills totaling \$28,014 after \$4,231 in discounts. What did that mean to you?

**JG:** With an incredibly grateful heart, I say thank you. CHM has been wonderful to work with. Plus, we negotiated discounts that reduced our out-of-pocket costs—another blessing. We love this ministry and pray God’s blessings on CHM.

*\*Editor’s note: If your health care providers don’t understand CHM or if you have difficulty obtaining discounts, you or your provider can call CHM’s Member Advocate department at 1-800-791-6225, option 5.*

*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*

August 2015

## What is the Prayer Page?

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

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

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

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

**Christian Healthcare Ministries  
Prayer Page**

127 Hazelwood Ave  
Attn: Prayer Page  
Barberton, OH 44203

Phone: 800-791-6225  
(ask for the Prayer Page)  
Fax: 330-798-6105

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

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

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

**1. David Allan: PO Box 5275, Kalispell, MT 59903 (djallan5@gmail.com)** Condition: heart surgery. Total bills: \$41,402. **UPDATE: David received \$28,955 in gifts, bringing the need to \$12,447.**

**2. Kamy C. Auker: 3816 Higgins St., Loveland, CO 80538** Condition: cancer testing. Total bills: \$1,509. **UPDATE: Kamy received \$122 in gifts, bringing the need to \$1,387.**

**3. Pamela Barr: PO Box 877676, Wasilla, AK 99687 (pbarrtx@aol.com)** Condition: Rotator cuff tear. Total bills: \$1,248. **UPDATE: Pamela received \$19,096 in gifts and added \$27,523 in bills, bringing the need to \$9,675.**

**4. Ronald Birnel: 5325 Downer Rd., Molt, MT 59057 (rsaks@mtintouch.net)** Condition: respiratory failure. Total bills: \$90,825. **UPDATE: Ronald received \$80,253 in gifts, bringing the need to \$10,572.**

**5. Thomas Bordonaro: 5157 Wabash River St., Dublin, OH 43016 (bordonarot@sbcglobal.net)** Condition: hip replacement surgery. Total bills: \$29,732. **UPDATE: Thomas received**

**\$19,484 in gifts and added \$4,178 in bills, bringing the need to \$14,426.**

**6. Frankie Bradshaw: 3002 Loraine St., Fort Worth, TX 76106 (frankbeans2201@yahoo.com)** Condition: ulcerative colitis. Total bills: \$8,388. **UPDATE: Frankie received \$677 in bills, bringing the need to \$7,711.**

**7. Alan Branham: 2778 Spokane Creek Rd., East Helena, MT 59635 (alanbranham@gmail.com)** Condition: throat cancer. Total bills: \$40,138. **UPDATE: Alan received \$39,845 in gifts and added \$33,499 in bills, bringing the need to \$33,792.**

**8. Gary Brumbelow: 13951 SE 312 Dr., Boring, OR 97009** Condition: atrial fibrillation. Total bills: \$12,811. **UPDATE: Gary received \$3,408 in gifts, bringing the need to \$9,403.**

**9. Marissa Carlson: 12735 Regal Pine Ln., Houston, TX 77070** Condition: torn ACL ligament. Total bills: \$16,720. **UPDATE: Marissa received \$8,896 in gifts, bringing the need to \$7,824.**

**10. David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462** Condition: congestive heart failure

and diabetes complications. Total bills: \$13,309. **UPDATE: David received \$1,201 in gifts, bringing the need to \$12,108.**

**11. Fausto Cebeira, c/o Miriam Miller: 767 File Rd., Milton, PA 17847 (trozkesykes@yahoo.com)** Condition: severe back pain. Total bills: \$31,158. **UPDATE: Fausto received \$2,515 in gifts, bringing the need to \$28,643.**

**12. 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 \$78,494 in gifts. He received \$5,392 in discounts and added \$188,935 in bills, bringing the need to \$114,119.**

**13. Robert Daily: 2825 East B St., Torrington, WY 82240 (judy@wagonswestrealty.com)** Condition: tachycardia (racing heart). Total bills: \$49,216. **UPDATE: Robert received \$31,088 in gifts, bringing the**

*Continued on page 8*

## Prayer Page Giving

**Prayer Page total needs remaining this month: \$1,318,275**

Each need would be met **in full** if each member family contributed **\$20.35** this month or **\$6.79** 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*

*need to \$18,128.*

**14. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com)**

Condition: intervertebral disc disorder. Total bills: \$61,534.

**UPDATE: Stanley received \$11,745 in gifts, bringing the need to \$49,789.**

**15. Darla Eberly: 1325 Union Grove Rd., Terre Hill, PA 17581**

Condition: knee replacement. Total bills: \$3,480. **UPDATE: Darla received \$4,828 in gifts and added \$28,734 in bills, bringing the need to \$27,386.**

**16. Morrison Elliott: 980 Tahoe Dr., Turlock, CA 95380**

Condition: heart surgery. Total bills: \$13,718.

**17. Greg Ewing: 11102 Sagecountry Dr., Houston, TX 77089 (gewing5406@fastmail.fm)**

Condition: torn rotator cuff. Total bills: \$14,198. **UPDATE: Greg received \$5,593 in gifts and added \$700 in bills, bringing the need to \$9,305.**

**18. Gerald Greenfield: 1759 N Maxwell, Fremont, NE 68025**

Condition: aneurysm/heart surgery. Total bills: \$26,945.

**19. Linnea Hackett: 613 NE 79th Ave., Portland, OR 97213**

Condition: knee replacement. Total bills: \$14,484. **UPDATE: Linnea received \$4,846 in gifts and added \$153 in bills, bringing the need to \$9,791.**

**20. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118**

Condition: heart condition. Total bills: \$41,766.

**21. Laurie Heidinger: 3720 Thundercloud Dr., Colorado**

**Springs, CO 80920** Condition: cataract surgery. Total bills: \$3,380.

**22. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com)** Condition: brain tumor treatment. Total bills: \$107,497. **UPDATE: Jeff received \$62,421 in gifts, bringing the need to \$45,076.**

**23. Mary Helmuth: 267 Church Lake Rd., Statesville, NC 28625 (hishandmaid@outlook.com)**

Condition: gallbladder surgery. Total bills: \$16,128. **UPDATE: Mary received \$1,347 in gifts, bringing the need to \$14,781.**

**24. Jay Hostetler: 7630 W 640 N, Etna Green, IN 46524**

Condition: hydrocelectomy. Total bills: \$3,032.

**25. Jill Isken: 651 E Cedar Ave., Cedar Grove, WI 53013 (zach7777@hotmail.com)**

Condition: uterine fibroid tumors. Total bills: \$19,960. **UPDATE: Jill received \$1,641 in gifts, bringing the need to \$18,319.**

**26. Delane Jorgenson: 2711 190th St., Luck, WI 54853 (delanejorgenson@yahoo.com)**

Condition: anemia and polyps. Total bills: \$17,556. **UPDATE: Delane received \$10,373 in gifts and added \$9,449 in bills, bringing the need to \$16,632.**

**27. John G. Kelly: 904 Oglethorpe Dr., Pooler, GA 31322 (johnkelly8@yahoo.com)** Condition: chronic asthma and hospitalization. Total bills:

\$94,582. **UPDATE: John received \$7,788 in gifts, bringing the need to \$86,794.**

**28. 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 \$17,865 in gifts and added \$21,515 in bills, bringing her need to \$8,959.**

**29. 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 \$5,211 in gifts, bringing the need to \$25,184.**

**30. Chris Marcum: 461 Yale Ave., Rexburg, ID 83440 (jmarcum1127@gmail.com)** Condition: back surgery. Total bills: \$17,943. **UPDATE: Chris received \$3,129 in gifts and \$1,707 in discounts, bringing the need to \$13,107.**

**31. Christy Mattingly: PO Box 74, Thurston, OH 43157** Condition: hernia repair/oophorectomy. Total bills: \$3,878.

**32. Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227** Condition: surgery and other medical difficulties. Total bills: \$76,446. **UPDATE: Vickie received \$14,134 in gifts and added \$148 in bills, bringing the need to \$62,460.**

**33. Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460** Condition: hip replacement. Total bills: \$72,516.

**34. Martha Ortiz: 4633 Caverns Dr., Kissimmee, FL 34758** Condition: cancer. Total bills: \$29,041. **UPDATE: Martha received \$20,132 in gifts, bringing the need to \$8,909.**

**35. Sid Pfaff: 3027 E Packard Dr., Gilbert, AZ 85298 (sid@taginsuranceservices.com)**  
Condition: hip pain/arthroplasty. Total bills: \$15,526. **UPDATE: Sid received \$1,288 in gifts, bringing the need to \$14,238.**

**36. Eric Rieck Sr.: 798 N Prairie Meadow Ln., Oronogo, MO 64855** Condition: multiple surgeries for hernia removal. Total bills: \$74,626. **UPDATE: Eric received \$62,029 in gifts and added \$82,109 in bills, bringing the need to \$94,706.**

**37. Stephen Schmelzer: 330 North Barneburg Rd., Medford, OR 97504** Condition: heart attack/stent inserted. Total bills: \$3,215. **UPDATE: Stephen received \$3,935 in gifts and added \$31,522 in bills, bringing the need to \$30,802.**

**38. Karen Shepard: 38 County Rd. 372, Trinity, AL 35673** Condition: hip replacement surgery. Total bills: \$4,103. **UPDATE: Karen received \$4,071 in gifts and added \$7,263 in bills, bringing the need to \$7,295.**

**39. James Shiverdecker: 504 McGregor St., Bloomington, IL 61701** Condition: chronic allergic conjunctivitis. Total bills: \$9,645. **UPDATE: James received \$1,782 in gifts, bringing the need to**

**\$7,863.**

**40. Don Smith: 500 Anthony Dr., Centreville, MI 49032 (preechit@gmail.com)** Condition: spondylolisthesis (vertebrae condition). Total bills: \$62,133. **UPDATE: Don received \$35,591 in gifts, bringing the need to \$26,542.**

**41. David T. Stark: 6620 Churn Creek Rd., Redding, CA 96002** Condition: gallbladder surgery. Total bills: \$28,768.

Condition: atrial fibrillation. Total bills: \$6,437. **UPDATE: Darrell received \$520 in gifts, bringing the need to \$5,917.**

**43. W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com)** Condition: osteoarthritis/hip replacement. Total bills: \$69,534. **UPDATE: Scott received \$5,738 in gifts, bringing the need to \$63,796.**

**44. Michael Stringer: 9603 Wildwood Dr., Chardon, OH 44024** Condition: Achilles tendon surgery. Total bills: \$20,240. **UPDATE: Michael received \$5,462 in gifts, bringing the need to \$14,778.**

**45. Michael Summers, Jr.: 1387 Hidden Forest Dr., Goodview, VA 24095 (mcs\_jr72@yahoo.com)** Condition: back surgery. Total bills: \$15,006. **UPDATE: Michael received \$1,256 in gifts, bringing the need to \$13,750.**

**46. William Taylor: 9958 Banbury Ct., Powell, OH 43065 (william@tayloredtutoring.us)** Condition: prostate cancer. Total bills: \$33,976. **UPDATE: William received \$12,450 in gifts, bringing the need to \$21,526.**

**47. Keven Thomas II: 5941 New Hartford St., Apt. 2, Wolcott, NY 14590** Condition: nasal polyp removal. Total bills: \$12,399.

Giving Guide			
Membership #	Need #	Membership #	Need #
100025-100937	02	158291-159567	23
100939-103619	24	159568-160834	48
103678-105697	21	160835-162210	52
105698-107747	31	162211-163546	26
107749-109504	42	163547-164966	13
109507-110979	50	164967-166312	25
110980-112313	38	166314-167843	46
112315-113714	06	167844-169481	29
113718-114891	09	169483-171263	40
114894-117098	39	171264-173109	18
117101-121121	34	173111-174973	15
121125-125455	28	174975-176952	11
125476-129646	17	176953-178855	41
129680-134785	08	178856-180943	37
134786-141514	03	180945-183384	07
141521-143946	19	183386-186128	51
143948-145169	04	186129-189086	20
145171-146541	10	189088-192038	22
146542-148061	47	192040-195083	14
148065-149824	01	195084-198302	49
149826-151377	30	198304-201686	32
151378-152734	16	201687-205114	43
152735-154143	45	205116-208934	33
154149-155554	35	208935-213490	27
155555-156944	05	213491-218423	36
156947-158289	44	218424-224194	12

*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!*

**42. Darrell Stetler: 6523 Rogers Lane, Burlington, KY 41005 (darrellstetler@fuse.net)**

## 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 #03.

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

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

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

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

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

**48. James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021** Condition: shoulder replacement surgery. Total bills: \$17,688. **UPDATE: James received \$13,629 in gifts and added \$11,264 in bills, bringing the need to \$15,323.**

**49. Abigail Walker: 1401 Boardwalk Dr., Windsor, CO 80550** Condition: Crohn's disease. Total bills: \$62,275. **UPDATE: Abigail received \$5,179 in gifts, bringing**

**the need to \$57,096.**

**50. Steve Willingham: 1138 Daffodil Rd., Wray, GA 31798** Condition: pancreatic cyst. Total bills: \$6,988.

**51. 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**

**\$13,570 in gifts, bringing the need to \$38,238.**

**52. 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 \$70,595 in gifts. She now needs \$16,288.**

## In your own words: members tell the CHM story

*Editor's note: Christian Healthcare Ministries regularly receives a large number of letters from members expressing their thanks and appreciation. We're printing some here so you can read firsthand how God is working through CHM. Some letters are addressed to individual ministry staff members.*

**Dear CHM,**

Thank you for helping us. My husband has been self-employed for the past 37 years. Insurance has been an issue for our family with rising premiums and higher deductibles. About two years ago, the concept of us helping other Christians was presented. We decided to join CHM. Soon, I found myself needing surgery. To sum up our experience, we were treated kindly and received a check for all our bills and a card with a Bible verse.

Thank you so much for providing this opportunity. We tell other Christian family and friends about our experience.

In God's love,

Ron & Patti Grubb  
Haubstaudt, IN

**Dear CHM,**

Thank you so much for the script published in the June 2015 newsletter that gives an example of a common conversation between a business office staff member or hospital staff prior to having surgery. That explanation was so beneficial in helping us explain how the ministry

works.

Karl Heiss  
Farmington Hills, MI

**Dear CHM,**

We just opened our mailbox to receive the final check from CHM for our last and most recent medical bills. It came within 60 days. For now, all of my medical bills related to that one incident have been paid! I'm always overjoyed (and many times in tears) when we receive our newsletter that contain the Prayer Page and testimonials from members. Praise Yahweh for CHM!

Sincerely,

Ric & Daria Gerig  
Republic, WA

**Dear CHM,**

Thank you so much for this ministry. By taking care of the bills for our son's appendicitis, God has used you to bless our family.

Bob & Kim Campbell  
Utica, OH

**Dear CHM Family,**

Thank you so very much! Edna and I would like to express our sincere thanks to the entire CHM family of employees and members who have united together to help us with our medical bills. Last year, Edna was diagnosed with endometrial cancer and

had a complete hysterectomy. The cancer had not spread but they wanted to do some precautionary radiation after surgery. It went well and she made a quick recovery. Praise God! All of Edna's subsequent follow-ups have given us a good report. She continues her daily work and activities today without any problems.

Since this was a pre-existing condition, we requested help through the Prayer Page. We had \$34,000 in bills to pay. What an incredible blessing as the checks and cards came in. We were astounded at the generosity of the members of CHM from all over the United States. We have now received enough contributions to completely pay the medical bills we owed. What an incredible group of people: the members of CHM!

Now, each month we look forward to being able to pass along the same blessing that was passed to us as we make regular Prayer Page contributions for others. We encourage every member to become an active contributor to this program. With such a great number of members, it only takes a small contribution from each one to make a big difference. This is a fantastic way to become a blessing to other members in need. Again, thanks to all who have been so kind to us.

Robert & Edna Miller  
Alvin, TX

**Prayer Page needs (continued from page 1)**

*our CHM friends will be released from their financial burdens. Please pray about it and give whatever amount God puts on your heart.*

There are several convenient options if you'd like to give toward Prayer Page needs, and 100 percent of your donation will be used to share members' medical bills:

- One-time Prayer Page donations can be made online. Log in to your Member Portal account at [chministries.org/](http://chministries.org/)

**members** and click the "Make Online payment" under the "Billing" category. You can choose a Prayer Page recipient by name; if not, your donation will still be sent to someone on the Prayer Page.

- You can make recurring or one-time donations via credit card or bank withdrawal by calling the CHM Member Assistance department at 1-800-791-6225, option 3.
- You can donate by sending a check with your monthly Member Gift Form billing statement. There's a place to designate a

Prayer Page donation and the recipient's name in the lower right corner of your statement.

Thank you for giving.

*Editor's note: To learn more about how the Prayer Page works, please see the sidebar explanations on pages 7-9 of this newsletter. To read CHM's pre-existing conditions policy, see Guidelines Z and AA or visit [chministries.org/preexistingconditions](http://chministries.org/preexistingconditions).*

**Choose wisely (continued from page 5)**

Chronic Pain," "Imaging Tests for Headaches," etc.

- Compare pricing at [healthcarebluebook.com](http://healthcarebluebook.com). Learn about reasonable pricing in your area for tests your doctor has ordered. Alternative locations, such as imaging centers or labs, are often less costly than tests performed at your local hospital.\*

**Post-diagnosis and treatment**

- Ask about all your options. Some physicians are qualified to perform minor procedures in their offices, so that patients in many cases can avoid more complicated surgeries, thereby reducing costs and trauma.

- Beware of doctors who treat patients in ways that are outside their specialty. It's always wise to seek specialized treatment from a health care provider with vast experience in that area.
- **Choosingwisely.org** describes the pros and cons of many treatment options. Simply search for the treatment you're considering, and study its "ins and outs."
- Again, compare pricing at [healthcarebluebook.com](http://healthcarebluebook.com). Surgery centers and other treatment centers are often more cost effective than a hospital.\* A quick online search can easily expand your options for treatment in your area.

*Alison Christy is a nurse advocate with*

*Guardian Nurses Healthcare Advocates, a Federal Grant Reviewer and a volunteer assisting with crisis situations for the Michigan Sheriff's Department Victim Services Unit. She and her husband, Vernon, reside in Wisconsin. They have four adult children and care for Alison's 87-year-old mother.*

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

**The CHM eNewsletter: fast, reliable, convenient**

Why not sign up for CHM's free eNewsletter? You'll receive it by email at the beginning of each month rather than in your mailbox.

The eNewsletter contains the same information as the printed newsletter. Signing up for the eNewsletter saves on printing and mailing costs.

To sign up, visit [chministries.org/newsletter](http://chministries.org/newsletter) (you don't have to be a member to receive the eNewsletter).

While you're online, don't forget to visit and "like" CHM's Facebook page at [facebook.com/christianhealthcareministries](http://facebook.com/christianhealthcareministries).

## Griggs testimony (continued from page 3)

Processing representative, helped me get a check expedited to share that bill.\* After negotiating discounts, a surgery that would have cost almost \$22,000 was reduced to about \$15,000.

What a blessing CHM has been in this journey of faith. Over and over I've opened my mailbox to find another check to help with doctor visits, prescriptions and other medical bills for this incident.

The staff is helpful every time I call with questions or prayer requests. Amanda Moore, Lori Perko and Deborah Walker have been encouragers by listening, praying with me and passing my prayer requests on to the rest of the CHM staff.

What a wonderful "hug from heaven" I received when I opened my mail to find an encouraging card included with the final check for my remaining bills.

To me, "Christian Healthcare Ministries" means caring *and* financial help. I'm thanking God and CHM for taking care of me. Joining the ministry was one of the best decisions I have made since the loss of my dear husband. Thank you again.

*\*Editor's note: When possible, CHM works with members to share funds early to obtain a large discount or meet a health care provider's deadline. However, this scenario is not typical.*

## Meet your staff (continued from page 6)

financial gifts into the ministry's computer database.

Amanda previously worked at Fred Martin Motor Company in Barberton, Ohio. After a five-year period as a stay-at-home mom, she took a position at Dillard's in Fairlawn, Ohio, prior to joining the CHM staff.

"If I had to pick my favorite thing about working at CHM, it's that we have freedom to come together in group prayer. CHM is, first and foremost, a ministry. God is in everything we do. If He wasn't, this ministry wouldn't work.

"I always believed in God," she said. "I

grew up in church until age 12 when I was no longer required to go. I turned away from Christ until 2010 when I was diagnosed with a gastrointestinal stromal tumor. In the first few dark months of that journey, I felt God pulling me closer to Him."

Meanwhile, a young woman invited Amanda to a community Easter egg hunt at a local church. Though hesitant, she took her children to Movement Church in Coventry, Ohio, so they could get pictures with the Easter bunny. "I gave my life to the Lord a few months later and still attend the same church," she said.

Jeremiah 29:11 has significantly influenced her life. "I know that no matter how hard my trials may seem, whatever I'm facing will be for God's glory in the end."

Since accepting Christ as her savior, she's served in a several ministries, including children's ministry, the church's financial stewardship team and as a Connect Group coordinator.

Amanda resides in Wadsworth, Ohio, with her daughter, Allison (7), and son, Jason (6). They have two ferrets named Mya and Kobe Jack. In her spare time, Amanda likes to read and camp with her children in southern Ohio.

## Fast facts *Courtesy Saurage Research's "Key Findings" newsletter*

- Losing your teeth is not a natural part of aging. The major reason for tooth loss is periodontal disease and, in most cases, periodontal disease can be avoided. More and more people are keeping their teeth into old age due to proper dental hygiene. In fact, according to statistics, 52 percent of adults over age 65 still had most of their natural teeth in 2003. That is quite the flip-flop considering that in the 1950s over 50 percent of adults over 65 were edentulous (toothless). ([flynn dentist.com](http://flynn dentist.com))
- Scientists aren't sure exactly what causes psoriasis, but it's linked to a problem with your immune system, your body's defense against germs. If you have psoriasis, your immune system mistakenly attacks healthy skin cells, as if it were fighting an infection. Your body responds by making new skin cells every few days instead of the usual four weeks. Those new skin cells build up on your body's surface and form a rash. ([webmd.com](http://webmd.com))
- One in five adults and teenagers smoke. Each day, more than 3,200 people under 18 smoke their first cigarette, and approximately 2,100 youth and young adults become daily smokers. Nine out of 10 smokers start before the age of 18, and 98 percent start smoking by age 26. ([betobaccofree.hhs.gov](http://betobaccofree.hhs.gov))

# Are viruses the bad guys in Crohn's and colitis?

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Viruses might contribute to inflammatory bowel diseases (IBD) such as Crohn's disease and ulcerative colitis.

At Washington University in St. Louis, researchers studied individuals with IBD. They analyzed the the presence of intestinal viruses and bacteria in study participants. Researchers looked at participants' results compared to their housemates' results.

Those with inflammatory bowel disease had more bacteriophages (viruses capable of infecting and killing bacteria) than the individuals with whom they lived. These viruses attack "friendly" bacteria and thereby reduce their presence and the effectiveness of their defensive purpose.

From other research, we know that people with IBD tend to have fewer beneficial

bacteria in their intestines. This study suggests a reason why, and why fecal transplants from healthy people have not helped those with IBD. The question still remains as to how the viruses got there in the first place, what can be done to rid the body of them and to restore higher numbers of friendly bacteria.

As of now, IBD generally requires harsh medications and even sometimes debilitating surgery. This study is important because it offers hope that we might be able to identify what causes IBD, treat it and reverse it.

For those who suffer from IBD, I recommend a trial of high quality probiotics. After all, there's strength in numbers.

*Norman, J. M., S. A. Handley, M. T. Baldridge, L. Droit, C. Y. Liu, B. C. Keller, A. Kambal, C. L. Monaco, G. Zhao, P. Fleshner, T. S. Stappenbeck, D. P. McGovern, A. Keshavarzian, E. A. Mutlu, J. Sauk, D. Gevers, R. J. Xavier, D. Wang, M. Parkes and H. W. Virgin (2015). Disease-specific alterations in the enteric virome in inflammatory bowel disease. *Cell* 160(3): 447-460.*

## Raw milk concerns (continued from page 4)

*which is important for proper fat digestion...*

When I sorted through literature for updated research, I found strong opinions on both sides and a limited amount of empirical research—perhaps because the federal government and most states have banned the sale of raw milk. It will be some time before I can again sift through all that data, so suffice it to say the following:

- If you super-heat proteins (which are heat-sensitive), the end product can't truly reflect nutritionally what you had in the beginning. It's inaccurate to claim that pasteurized, homogenized milk is nutritionally equivalent to raw milk.
- Raw milk *does* appear to carry an increased risk of infection, because high heat is not applied to kill bacteria that might be present.
- The threat of infection is of special concern to the very young and very old, as well as those with disease that may

compromise their immune systems.

I've included some links where you can do more reading if you're interested.

- [realmilk.com/key-documents](http://realmilk.com/key-documents)
- [realrawmilkfacts.com](http://realrawmilkfacts.com)
- [www.fda.gov/Food/ResourcesForYou/consumers/ucm079516.htm](http://www.fda.gov/Food/ResourcesForYou/consumers/ucm079516.htm)
- [cdc.gov/foodsafety/rawmilk/raw-milk-questions-and-answers.html](http://cdc.gov/foodsafety/rawmilk/raw-milk-questions-and-answers.html)

Stay tuned as we learn more!

*Editor's note: The Word on Health can be ordered from CHM by contacting Norma Mull at [nmull@chministries.org](mailto:nmull@chministries.org).*

*Wood-Wright, N. (2015). Drinking Raw Milk Dramatically Increases Risk for Foodborne Illness, Analysis Finds. Baltimore, Johns Hopkins Center for a Livable Future.*

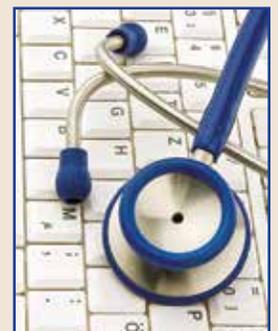
## Remember, you can now submit medical bills online

Here's how:

- Log in to your online CHM Member Portal account at [chministries.org/members](http://chministries.org/members).
- Click "Submit Medical Need Online" under the menu on the left side of the screen.
- Follow the instructions provided to download the Needs Processing forms and upload the completed forms and your itemized medical bills.
- When you're done, you can view the status of all documents you've uploaded by clicking "View Documents Submitted Online."

If you incur bills for the same medical incident after your initial submission—"add-on" bills—you can upload single bills one at a time without having to re-submit your forms.

You'll also receive a confirmation email and postcard stating that we've received your documents.



**In your own words (continued from page 10)**

**Dear CHM Staff,**

Thank you for taking such wonderful care of us. Our church staff joined Christian Healthcare Ministries a year ago and we were unfamiliar with how things might work. After having major back surgery with major bills, we are now at the point of all bills being paid and everyone taken care of. Thank you for your help and your compassionate work on our behalf.

Dave Selness  
Faith Baptist Church  
Peshtigo, WI

**Dear CHM,**

This past year I submitted a number of maternity bills for my pregnancy and the birth of my daughter, Aleah. I want to thank you for being so wonderful to work with this past year. Each and every time I called you with questions or concerns, you have responded with knowledge, kindness, and true concern. It's so refreshing to experience a company and group of people who love the Lord and show it in how you treat others.

Thank you again,

Christin Heller  
Billings, MO

**Dear Brothers and Sisters,**

It is such a blessing not to be driven into the poorhouse just to have health care. I like that I can depend on other Christians if a health situation arises. I make efforts to stay well and improve my overall health. I love the prayer cards and newsletters. I only regret not knowing about CHM sooner. You dear people are helping to accomplish my ministry.

MaryAnn Reid  
Portland, MI

**Dear CHM,**

I can't express my thanks to you enough

for helping with my Prayer Page need. It's so humbling and heartwarming to belong to this family that cares for each other's needs.

My husband has recently been diagnosed with ALS so this financial help sure came at the right time.

I can't send thank you notes to all who responded to my need, so I'm sending this thank you to the CHM office.

May God bless you all,

Rita Faircloth  
Etters, PA



**Dear CHM,**

Thank you so much! A month after we

joined CHM, my 48-year-old husband had a heart attack.

Thanks to all of you sharing our medical bills

and the hospital reducing the cost, we were able to pay off over \$35,000. This was such a blessing! We have eight children at home, so the cost of those bills really would have hurt us tremendously. Thanks to God, I still have my husband. And thanks to God for all of you, we are able to go on living without tremendous debt!

God bless,

Mike & Michele Mason  
Colorado Springs, CO

**Dear Michelle,**

I have been telling everyone how pleased we have been with CHM. I love the idea of it and have enjoyed sending notes of encouragement and praying for those on the prayer list, but I hadn't really recommended the ministry to anyone until early this year.

Last fall my son had an incident that was shared, and I was so pleased with how it all worked out and how easy it was. It was kind of fun to tell the health care providers that I had something better than insurance! My son had to see an orthopedic surgeon who was happy to hear that he could dispense with any recommended treatment and do what he felt was best for my son. That is worth every penny. I'm now working on convincing my employer to switch to CHM!

Jami Phillips  
Rolla, MO

**Dear CHM,**

I didn't think it was possible, but I'm more thankful than ever for CHM. Current insurance rates would be costly for our family, and we would've had a high deductible. Thank you for giving us a different option.

The Hellman Family  
Colorado Springs, CO

**Dear CHM,**

I want to praise God for my CHM family. I was amazed at the many responses through cards, letters of encouragement and prayers during my husband's recent surgery. Thank you, also, for praying for my sister-in-law who is battling cancer but is now in stable condition.

Thank you to everyone who shared my medical bills when I was in the hospital. Praise God for answering prayer. I encourage others to join as members of our CHM family; I'm so glad that I did. It's been a blessing to know that many Christians are caring and sharing in this ministry. My heart was touched by all the care and love that was shown at a difficult time.

Mary Spiker  
Leetonia, OH

## 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.*

**Chris & Maacah Borntreger: PO Box 1126, Plains, MT 59859** The Borntregers’ infant daughter, Makenna, has bacterial meningitis. Please keep them in prayer.

**John Claassen: 1907 San Jose Blvd. #325, Carlsbad, NM 88220** John’s wife, Suzanne, passed away, leaving behind two children.

**Timothy & Rebekah Cornish: 1491 21st St., Allegan, MI 49010** The Cornishes’ 14-year-old son, Joseph, committed suicide.

**George Coughlin: 301 E 7th Ave., Durand, WI 54736** George underwent a cardiac ablation procedure.

**Krista Cross: 568 111th Ave N, Naples, FL 34108** Krista has advanced breast cancer.

**Hunter Diskin: 5964 Forest Grove Rd., Parsonsburg, MD 21849** Hunter was severely injured in an auto accident.

**Susan Dowell: PO Box 2085, Temple, TX 76503** Susan has an autoimmune disease.

**Mitchell & Melissa Duff: 6436 Brooks Bend Blvd., Indianapolis, IN 46237** The Duffs’ infant son, Bennett, needs kidney surgery. Please keep the Duffs in prayer.

**Brad Hengst: 40 W Water St., Jacobus, PA 17407** Brad has cancer for the third time.

**Nelson & Amie Miller: 69384 County Rd. 11, Nappanee, IN 46550** The Millers’ seven-year-old daughter, Bridget, was tragically killed in a car accident.

**Danny & Elizabeth Flowers: 275 Majestic Dr., Salisbury, NC 28146** The Flowers’ six-year-old son, Caleb, has restricted blood vessels in his brain.

**Linda Hartman: 46840 Hughes Rd., Wellington, OH 44090** Linda underwent surgery and requests prayer for healing.

**Lisa Jameson: PO Box 1344, Stanley, ND 58784** Lisa has melanoma. Please pray.

**Lisa LaMere: 1 Sugar St., Apt. 201, Bethany, PA 18431** Lisa suffered problems from black mold and was hospitalized.

**Trevor Ming: 10210 Black Forest Ct., Conroe, TX 77385** Trevor underwent brain surgery and requests prayer for his recovery.

# Christian Healthcare Ministries

August 2015

In this issue:

It makes sense—and takes only cents—to give to Prayer Page needs • Member's maternity experience • Something to help you with health care providers • Patient choice in health care decisions • Member sees world in a new light after major eye surgery • Healthwatch • If you must choose, choose wisely Member's book uses stories to help readers identify the voice of God • Meet your CHM staff • Prayer Page • In your own words: members tell the CHM story • Are viruses the bad guys in Crohn's and colitis? • Letters to CHM • Prayer requests



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