



**Christian
Healthcare
Ministries**

*"Sharing with other
Christians is the way
God desires us to live"*

HEALTH CARE
EXCHANGES
OPEN ENROLLMENT
AND YOU

**When a health
care provider
says **no****



What you need
to know about
supplements

Happy Thanksgiving!



from the CHM staff

The biblical solution to health care costs
chministries.org



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

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

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CHM members can let open enrollment roll on by

Open enrollment for Obamacare health exchanges begins this month. Here's what Christian Healthcare Ministries members should do during open enrollment: **nothing**.

CHM members are part of a health cost sharing ministry that is an eligible option under the Patient Protection and Affordable Care Act (PPACA), also known as Obamacare.

CHM received notification from the federal government's Department of Health and Human Services that says, "... the Centers for Medicare and Medicaid Services (CMS) has determined that Christian Healthcare Ministries has submitted sufficient information to substantiate its compliance with the standards specified in section 5000A(d)(2)(B)(ii) of the Code [i.e. the PPACA] and will be

considered a health care sharing ministry for the purposes of subpart G of 45 CFR part 155."

CHM members are therefore:

- **not** penalized for not having health insurance sold by a for-profit company, containing premiums, deductibles, co-pays and all the other health insurance components.
- **required** only to report on IRS Form 8965 the details of CHM membership when filing your tax return next year.

That's it. That's all.

Affordable Care Act open enrollment runs from Nov. 1, 2015 to Jan. 31, 2016. During that time, you will undoubtedly hear about how important it is to act, and your employer may distribute an open enrollment

health care exchange registration form.

Don't fill it out. You don't need to fill it out. It will create confusion for you and for the government. During open enrollment you only have to do this: nothing.

Sometimes it's difficult for folks to grasp that as CHM members, this provision in the law allows them to forego a bureaucratic task to prove they are in compliance with the law.

In this case, everything you need to do—apart from completing and turning in your tax return next year—has been done.

We understandably anticipated a good deal of confusion last year among members who weren't sure what to do, so we embarked

See "Open enrollment," page 12

Member given "second chance" at life

By Kristen Kroen, Hobe Sound, Fla.

I used to be a Boston Marathon runner, but in 2009, I was diagnosed with multiple sclerosis. The disease progressed rapidly and I became handicapped within a matter of months. Treatment didn't help and all my research came to dead ends.

To make matters worse, I knew that at some point I would need to find a different health care

program than the one I had at the time.

My parents learned about Christian Healthcare Ministries when they attended a Christmas production at Hobe Sound Bible College in Hobe Sound, Fla.

They picked up an information



pack for me to review. Thankful for their thoughtfulness, I called CHM for more information. A kind gentleman patiently answered my questions and explained how the program works. I hung up knowing right away that CHM

See "Kroen testimony," page 12

CHM and health insurance exchanges

Here's what Christian Healthcare Ministries' members should do when the Obamacare health insurance exchanges open this month: nothing.

Please, don't do anything. There is nothing you need to do, no forms you must fill out, and no action to take during the health insurance open enrollment period.

The open enrollment period for 2016 insurance is November 1, 2015 to January 31, 2016.

It's not necessary, and will only become confusing, if you register with a health insurance exchange.

As a CHM member you qualify as having health care cost support that meets PPACA (Obamacare) requirements for individuals. CHM is a health cost sharing ministry certified by the U.S. Department of Health and Human Services.

CHM members are therefore not penalized for not having health insurance.

Your employer may pass out forms at your workplace for you to register with a health

insurance exchange. You do not need to register. If your employer is under the impression that you should register, all you need do is explain that you're a member of a health cost sharing ministry and that it is, as described above and below, an eligible option under Obamacare.

Below is the language from the law that makes health cost sharing ministries eligible options under Obamacare.

Excerpt from H.R. 3590: U.S. Patient Protection and Affordable Care Act [26 U.S.C. §5000A(d)(2)(B)(ii); p. 128]:

(2) Religious exemptions

(B) Health care sharing ministry.

(i) In general: Such term [note: "term" refers to "penalty"] shall not include any individual for any month if such individual is a member of a health care sharing ministry for the month.

(ii) Health care sharing ministry: The term "health care sharing ministry" means an organization:

(I) which is described in section 501(c)(3) and is exempt from taxation under section 501(a),

(II) members of which share a common set of

ethical or religious beliefs and share medical expenses among members in accordance with those beliefs and without regard to the State in which a member resides or is employed, (III) members of which retain membership even after they develop a medical condition, (IV) which (or a predecessor of which) has been in existence at all times since December 31, 1999, and medical expenses of its members have been shared continuously and without interruption since at least December 31, 1999, and (V) which conducts an annual audit which is performed by an independent certified public accounting firm in accordance with generally accepted accounting principles and which is made available to the public upon request.

There's nothing CHM members must do other than report their membership of an eligible option under the PPACA. You will do so when you file your 2015 income taxes in 2016, and CHM will provide further information to all members in early 2016.

Where open enrollment is concerned, the process for you is simple: there's absolutely, positively, nothing you need to do.

When a health care provider says no

By Rhonda Barfield, St. Charles, Mo.

Ninety-five percent. That's my estimation of the number of medical office, hospital, and lab representatives who have been supportive, kind and encouraging regarding my membership in Christian Healthcare Ministries. The vast majority are pleasant to work with.

Sometimes, though, you may encounter a health care provider who says no to your request for discounts, low payments or more time to pay your medical bills. Resistance happens infrequently, but if



it does, take heart and try these options to help resolve a negative answer:

1. Make sure you're talking to someone who can make the decision.

Let's say you're

contacting a radiologist's office about a recent invoice and the representative insists you pay full price. First, realize she is probably following standard procedure. She may have no leeway in granting you a discount on your bill.

That's when it's smart to politely ask, "May I speak with your supervisor?" The representative's boss is usually in a better position to approve a discount request.

See "When a provider says no," page 13

Manufacturers of recalled supplements need to clean up their act

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If you use supplements, you may not be getting what you think you're getting. Worse yet, you may be getting something that you shouldn't.

Concerned about toxicity, side effects, and cost, many Americans turn to supplements and herbal medicine for what they hope are alternatives that are superior, less expensive and more natural than medication. And, indeed, many such products are promoted for these and other qualities.

However, over the years I've seen repeated concerns regarding the integrity of these products, particularly given the fact that diet and food supplements are generally under-regulated by federal agencies. A recent research study and report reveals that these concerns are valid and relevant today.

Between 2009 and 2013, the U.S. Food and Drug Administration (FDA) recalled nearly 300 dietary supplements because they were either contaminated or adulterated with dangerous drugs that had the potential for serious adverse effects.

As a result of this Class I recall—the most serious type—manufacturers were expected to remove these products from the market and “clean them up”

before returning them to the shelves. However, in the past, some reviewers still noted these products on store shelves even after the recall.

In order to determine if manufacturers addressed contaminant and adulterant concerns, independent researchers from Harvard and Cornell Universities selected 27 products (about 10 percent) that were still available from the manufacturer at least six (with an average of 12) months after they were recalled.



All of the supplements had contained marketing claims to either enhance weight loss or improve sports or sexual performance. Each were tested for the known contaminant/adulterant, as well as others. U.S. companies manufactured 75 percent of the supplements.

Of the 27 products tested, 18 (67 percent, or two-thirds) still had at least one pharmaceutical adulterant still present. Of the supplements, 85 percent marketed for sports enhancement, 67 percent for weight loss, and 20 percent for sexual enhancement were

adulterated. Of the subset of supplements produced by U.S. manufacturers, 65 percent (13 of 20) were adulterated with banned ingredients.

Why is this so important? There are at least a couple of reasons.

Danger: Most adulterants in the recalled supplements were prescription-grade drugs. These potent medications are usually tightly controlled, prescribed by trained physicians and dispensed under the watchful eye of a pharmacist. When they are dumped into a supplement, the unsuspecting public has no idea what and how much is in there.

For example, many of the sports supplements contained anabolic steroids, which build muscle mass but also promote heart disease and have other potentially harmful effects.

Without warning, one of my fellow medical students went from excellent health to experiencing dramatic liver failure—almost to the point of death. Doctors traced the cause to a protein supplement he'd been taking for bodybuilding and weightlifting. It was adulterated with anabolic steroids. That was over 30 years ago; apparently, not much has changed.

Deception: Consumers purchase a product thinking that what they're getting is listed on the label, when in fact the primary

See “Supplements,” page 13



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

“Sharing with other Christians is the way God desires us to live” *By Kathy Doornbos, Hudsonville, Mich.*

My husband, Tom, and I heard about Christian Healthcare Ministries from a good friend. Tom was about to retire from his job with a lawn and garden wholesale supplier and we would no longer receive health benefits. We started looking at other options and were thrilled to find this large group of believers who live out the biblical principles of bearing one another's burdens.

We love the Lord Jesus and believe that sharing with other Christians is the way God desires us to live. We joined CHM in May 2011.

My life before lung resection surgery in November 2014 was filled with chronic bronchitis and pneumonia. I used inhalers to breathe and was diagnosed with chronic obstructive pulmonary disease (COPD).

Additionally, I had a problem area in my right lung that regularly appeared over the years on CT



scans, but doctors always assumed it was pneumonia. Yet every scan, especially in the last three years, showed that the area was slowly increasing in size. Meanwhile, my bouts with pneumonia became more frequent.

After seeing a lung specialist (who informed us I did *not* have COPD), I was advised to see a surgeon to have the area of concern removed.

After a successful surgery, we were

See “Doornbos testimony,” page 12

Members find CHM a blessing in first year of membership *By Sandi Robertson, Hermitage, Tenn.*

I'm excited there's a CHM option

As small business owners, my husband, Michael, and I chose a statewide coverage program as our health care option in 1994. When the federal health care law took effect, the program ended and we had 30 days to find health care coverage. No matter where we applied, we heard two things:

- The cost would be five to six times as much as we paid before.
- We couldn't choose our doctor or hospital—unless we paid more.

Frustrated, we reluctantly searched the health insurance marketplace. Even then, it was unaffordable and we resolved to go without health cost support.

God led us in the direction we needed to go

I needed a haircut and visited a new stylist.

She saw I was upset and tense and asked what was going on. I told her about our health care woes and that I felt like we were falling through the cracks. She told me about health cost sharing ministries. Christian Healthcare Ministries, I learned, was the only one that had programs for pre-existing conditions. We joined in March 2014.



It was all in God's timing

A few short months later, I was rushed to the emergency

room with a high fever and severe bladder infection. My bills were shared by CHM. Later that year, I underwent surgery for pain and nerve damage in my hands. Michael, too, has had medical bills shared by CHM.

The blessings are endless

CHM makes it easy to submit bills, and our needs were shared at a much faster rate than claims paid by our insurance company. The CHM Guidelines told us ahead of time what was eligible for sharing. We had peace of mind because we knew the hospital bills and expensive tests would be shared. Many people with health insurance don't know what they have until they try to use it. They then realize it covers only a percentage of what they thought after a high deductible is applied.

A recent find

Negotiating with health care providers can reap big rewards. My most recent surgery taught me that a “good-faith down payment” goes a long way. Bills can be reduced drastically when you ask and are willing to work with providers.

For instance, my \$51,426 hospital bill

See “Robertson testimony,” page 6

Member has a change of heart about Prayer Page, views CHM members as a “gift”

By James Van Wagner, Auburn, N.Y.

In autumn 2013 I was semi-retired, between jobs and looking for affordable health insurance. None of the Obamacare options were financially feasible. Plus, I was unable to get answers to my coverage questions.

A friend from church suggested I check out Christian Healthcare Ministries. What I found sounded wonderful—and affordable. I joined at the end of 2013, added the Brother’s Keeper option and still was able to make it work with my tight budget.



One of my concerns was my deteriorating left shoulder. X-rays showed that the pain and discomfort was due to a “bone-on-bone” situation inside the joint. I was scared about finances and was contemplating various alternatives. Because it was a pre-existing condition, there was a limit on the amount of help I would receive from CHM under the Gold sharing schedule for pre-existing conditions.

When a CHM staff member suggested

I consent to listing my need on the newsletter’s Prayer Page, I felt odd. I thought listing my name and asking for help sounded too much like begging. Then, after prayer and urging of some Christian friends, I submitted the information for sharing my bills through the Prayer Page.

Thank goodness I did.

There were some dark days when I was feeling down and still recovering. It seemed that medical bills putting my need over the Gold schedule limit were all I received. Even with discounts and early pay reductions, the bills piled up.

Soon, however, I started receiving cards and letters of encouragement from fellow CHM members. Those notes and Bible verses reminded me of God’s faithfulness to His children, and that He would never leave or forsake me.

I then received my first Prayer Page check from CHM. I immediately teared up as I realized there are true Christ-followers who put others first. My prayers continued to be answered as monthly checks, cards and

notes made their way into my mailbox. They helped reduce my angst and financial woes. To date, I have received \$19,179 from Prayer Page donations.

All of this support gives me great encouragement as I undergo additional surgeries. I had an infection that required the removal of my artificial joint and replacement with a temporary one. And there will be a third operation to replace that.

I jokingly tell my doctor that my condition is the gift that keeps on giving. In truth, it is CHM members who are the gift! I’m undoubtedly blessed to be among such generous and gracious Christians who share thoughts, prayers and financial gifts with those of us who are in need.

With their help and the surgeon’s care I may yet resume normal activities. My “thank you” hardly seems enough in exchange for the kindness I have received, but it accurately describes my sentiments. That is why I have recommended CHM to many people.

May God continue to bless CHM and its wonderful members.

Robertson testimony (continued from page 5)

was discounted to \$11,238 when I agreed to make a \$500 down payment. I then showed the hospital staff my CHM membership card and explained how CHM would send me a check for the remaining balance, which I would then use to pay the hospital.

God takes care of His children

I believe joining CHM happened because

God’s hand was guiding me. My husband and I are close to Medicare age. Friends tell us Medicare is not what they expected and that there are many out-of-pocket costs. We fully intend to use CHM as a supplement* to Medicare, and we continue to share the news of CHM with friends and family.

God is good. We’re very blessed, and CHM is one very big blessing.

Editor’s note: For more information on how CHM works with Medicare, visit cbministries.org/medicare or read the articles on Medicare in our August, September and October 2014 newsletter issues, available at cbministries.org/newsletter2014.

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

November 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 \$33,625 in gifts, bringing the need to \$7,777.**

2. Ronald Birnel: 5325 Downer Rd., Molt, MT 59057 (rsaks@mtintouch.net) Condition: respiratory failure. Total bills: \$90,825. **UPDATE: Ronald received \$86,464 in gifts, bringing the need to \$4,361.**

3. Thomas Bordonaro: 5157 Wabash River St., Dublin, OH 43016 (bordonarot@sbcglobal.net) Condition: hip replacement surgery. Total bills: \$29,732. **UPDATE: Thomas received \$26,000 in gifts and added \$4,178**

in bills, bringing the need to \$7,910.

4. Paula Bowersox: 5930 Mountain Rd., McAlisterville, PA 17049 Condition: bone cancer. Total bills: \$4,599. **UPDATE: Paula received \$1,002 in gifts and added \$3,312 in bills, bringing the need to \$6,909.**

5. Frankie Bradshaw: 3002 Loraine St., Fort Worth, TX 76106 (frankbeans2201@yahoo.com) Condition: ulcerative colitis. Total bills: \$8,388. **UPDATE: Frankie received \$3,183 in gifts, bringing the need to \$5,205.**

6. Alan Branham: 2778 Spokane Creek Rd., East Helena, MT 59635 (alanbranham@gmail.com) Condition: throat cancer. Total bills: \$40,138. **UPDATE: Alan received \$55,018 in gifts and added \$46,457 in bills, bringing the need to \$31,577.**

7. Kathleen Brubaker: 110079 SE 50th Ave., Sawyer, KS 67134 Condition: autoimmune disease. Total bills: \$13,013.

8. Gary Brumbelow: 13951 SE 312 Dr., Boring, OR 97009

Condition: atrial fibrillation. Total bills: \$12,811. **UPDATE: Gary received \$7,672 in gifts, bringing the need to \$5,139.**

9. David T. Campbell: PO Box 453, Powell, WY

82435 Condition: spinal stenosis/laminectomy. Total bills: \$50,746.

10. Sharon Cannedy: 7910 U.S. Hwy 82 E, Blossom, TX 75416 Condition: allergies/adenoidectomy. Total bills: \$4,837.

11. Catherine Cantrell: 902 St. Rt. 61, Lot 50, Marengo, OH 43334 Condition: surgery for herniated disc. Total bills: \$81,385.

12. Marissa Carlson: 12735 Regal Pine Ln., Houston, TX 77070 Condition: torn ACL ligament. Total bills: \$16,720. **UPDATE: Marissa received \$11,559 in gifts, bringing the need to \$5,161.**

13. David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462 Condition: congestive heart failure and diabetes complications. Total bills: \$13,309. **UPDATE: David received \$5,175 in gifts, bringing the need to \$8,235.**

14. 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 \$11,212 in gifts, bringing the need to \$19,946.**

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 \$106,429 in gifts. He received \$5,392 in discounts and added \$190,382 in bills, bringing the need to \$87,631.**

16. Jane Cowart: PO Box 1613,

Prayer Page Giving

Prayer Page total needs remaining this month: \$1,382,823

Each need would be met **in full** if each member family contributed **\$20.22** this month or **\$6.74** for the next three months.

These amounts are suggestions; please consider giving today.

Continued on page 8

Who can give?

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

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

How much should I give?

Give however much you feel led to give.

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

How do I send my gift?

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

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

Continued on the page 9 sidebar

Haines, AK 99827 (wcowart@57@live.com) Condition: fibroid tumors/hysterectomy. Total bills: \$54,887. **UPDATE: Jane received \$5,105 in gifts, bringing the need to \$49,782.**

17. Robert Daily: 2825 East B St., Torrington, WY 82240 (judy@wagonswestrealty.com) Condition: tachycardia (racing heart). Total bills: \$49,216. **UPDATE: Robert received \$37,978 in gifts, bringing the need to \$11,238.**

18. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com) Condition: intervertebral disc disorder. Total bills: \$61,534. **UPDATE: Stanley received \$29,397 in gifts, bringing the need to \$32,137.**

19. Janiece Dukes: 556 Zinnia Ln., Birmingham, AL 35215 (dukesfamily8@gmail.com) Condition: abdominal hernia repair. Total bills: \$7,347. **UPDATE: Janiece received \$1,545 in gifts, bringing the need to \$5,802.**

20. Morrison Elliott: 980 Tahoe Dr., Turlock, CA 95380 (RobinElliott1234@gmail.com) Condition: heart surgery. Total bills: \$13,718. **UPDATE: Morrison received \$3,982 in gifts, bringing the need to \$9,736.**

21. Kalin Elston: 586 Private Rd. #1110, Stephenville, TX 76401 Condition: hernia repair and colonoscopy. Total bills: \$12,353. **UPDATE: Kalin received \$1,497 in gifts, bringing the need to \$10,856.**

22. Irene Esh: PO Box 188, Fairfield, MT 59436 Condition: back surgery/disc replacement. Total bills: \$97,500. **UPDATE: Irene received \$19,989 in gifts, bringing the need to \$77,511.**

23. Greg Ewing: 11102

Sagecountry Dr., Houston, TX 77089 (gewing5406@fastmail.fm) Condition: torn rotator cuff. Total bills: \$14,198. **UPDATE: Greg received \$8,948 in gifts and added \$700 in bills, bringing the need to \$5,950.**

24. Nicholas Gonnella: 114 Hawthorne St., Roselle, NJ 07203 Condition: severe asthma. Total bills: \$1,953.

25. Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528 Condition: atrial fibrillation/heart ablation. Total bills: \$76,810.

26. Carol Gray: 815 Blackbird Forest Rd., Townsend, DE 19734 Condition: back surgery. Total bills: \$7,500. **UPDATE: Carol received \$1,689 in gifts, bringing the need to \$5,811.**

27. Gerald Greenfield: 1759 N Maxwell, Fremont, NE 68025 (thepainter79@msn.com) Condition: aneurysm/heart surgery. Total bills: \$26,945. **UPDATE: Gerald received \$8,495 in gifts, bringing the need to \$18,450.**

28. Linnea Hackett: 613 NE 79th Ave., Portland, OR 97213 Condition: knee replacement. Total bills: \$14,484. **UPDATE: Linnea received \$9,372 in gifts and added \$153 in bills, bringing the need to \$5,265.**

29. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118 Condition: heart condition. Total bills: \$41,766. **UPDATE: Joseph received \$11,701 in gifts, bringing the need to \$30,065.**

30. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com) Condition: brain tumor treatment. Total bills: \$107,497. **UPDATE: Jeff received \$78,921 in gifts, bringing the need to \$28,576.**

31. Mary Helmuth: 267 Church Lake Rd., Statesville, NC 28625 (hishandmaid@outlook.com) Condition: gallbladder surgery. Total bills: \$16,128. **UPDATE: Mary received \$6,897 in gifts, bringing the need to \$9,231.**

32. Eugene Hochstetler: 60992 SR 13, Goshen, IN 46528 Condition: varicose veins surgery. Total bills: \$8,879. **UPDATE: Eugene received \$1,076 in gifts, bringing the need to \$7,803.**

33. Jill Isken: 651 E Cedar Ave., Cedar Grove, WI 53013 (zach7777@hotmail.com) Condition: uterine fibroid tumors. Total bills: \$22,889. **UPDATE: Jill received \$9,709 in gifts, bringing the need to \$13,180.**

34. Faith Jelle: P.O. Box 169, Kykotsmovi, AZ 86039 Condition: Three spinal surgeries. Total bills: \$22,053.

35. Delane Jorgenson: 2711 190th St., Luck, WI 54853 (delanejorgenson@yahoo.com) Condition: anemia and polyps. Total bills: \$17,556. **UPDATE: Delane received \$15,625 in gifts and added \$9,449 in bills, bringing the need to \$11,380.**

36. Diana Juchnowski: P.O. Box 256, Burton, OH 44021 Condition: Type I Diabetes. Total bills: \$4,564.

37. Linda Kauffman: 141 Nina Dr., Montezuma, GA 31063 Condition: total knee replacement. Total bills: \$12,415. **UPDATE: Linda received \$1,504 in gifts, bringing the need to \$10,911.**

38. Jana Kendrick: 8276 W Farm Rd. 168, Republic, MO 65738 Condition: blood clot/vein surgery. Total bills: \$5,560.

39. 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 \$22,433 in gifts and added \$21,515 in bills, bringing her need to \$4,391.**

40. Daniel Kranz: 3101 Old Naches Hwy., Yakima, WA 98908 Condition: total knee replacement. Total bills: \$23,704. **UPDATE: Daniel received \$2,972 in gifts, bringing his need to \$20,732.**

41. Darlene Ladines: 375 Old Inland Empire Hwy, Prosser, WA 99350 Condition: hysterectomy. Total bills: \$27,600. **UPDATE: Darlene received \$6,052 in gifts, bringing the need to \$21,548.**

42. Lucinda Lauver: c/o Tim Lauver, 124 Lauver Lane, Mifflintown, PA 17059 Condition: dystonia (neurological disorder). Total bills: \$4,416.

43. Christopher Lee: 195 Chicken Pike, Smyrna, TN 37167 Condition: benign bone tumor/leg surgery. Total bills: \$8,188.

44. 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 \$14,565 in gifts, bringing the need to**

\$15,830.

45. Rose Lee: 517 Heather Dr., Round Rock, TX 78664 (rosemary.lee213@gmail.com) Condition: Stage 4 (advanced) breast cancer. Total bills: \$16,778. **UPDATE: Rose received \$8,168 in gifts, bringing the need to \$8,610.**

46. Jennifer Lehman: 2923 Pafko Dr., Sarasota, FL 34232 (willielehman@gmail.com) Condition: surgery for female problems. Total bills: \$13,663. **UPDATE: Jennifer received \$2,874 in gifts, bringing the need to \$10,789.**

47. Deborah Makarius: 27701 Jackson Rd., Circleville, OH 43113 Condition: multiple autoimmune diseases. Total bills: \$9,980.

48. Chris Marcum: 461 Yale Ave., Rexburg, ID 83440 (jmarcum1127@gmail.com) Condition: back surgery. Total bills: \$17,943. **UPDATE: Chris received \$7,620 in gifts and \$1,707 in discounts, bringing the need to \$8,616.**

49. Gina McDonald: 1349 Morstein Rd., West Chester, PA 19380 Condition: rotator cuff repair. Total bills: \$12,062.

50. Ryan & Brittney Morningstar: 56111 Smytheham Ln., Mishawaka, IN 46545 Condition: The Morningstars' young daughter, Molly, had an enlarged lymphatic formation (lump) removed from under her arm. Total bills: \$9,583. **UPDATE: The Morningstars received \$2,072 in gifts, bringing the need to \$7,511.**

51. Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227 (vickieinhisgrace@yahoo.com) Condition: surgery and other medical

Giving Guide

Membership #	Need #	Membership #	Need #
100025-101385	24	159058-159886	20
101390-104674	74	159888-160752	71
104678-107154	61	160753-161620	47
107157-108765	02	161621-162566	46
108769-109878	39	162567-163472	21
109881-110806	42	163473-164350	37
110809-111722	36	164351-165246	17
111724-112563	73	165248-166139	35
112572-113524	10	166140-167052	49
113526-114369	55	167053-167976	07
114370-115076	08	167977-168874	33
115080-116523	12	168875-169902	67
116563-118712	05	169903-171008	44
118742-121278	28	171009-172180	62
121283-124236	60	172181-173467	56
124248-126876	38	173469-174763	27
126877-129286	19	174764-176132	63
129297-132503	26	176134-177550	14
132512-136001	23	177551-178979	40
136002-139468	52	178980-180486	59
139489-143351	70	180487-182051	41
143352-144159	76	182052-183783	34
144160-145019	04	183786-185662	75
145022-145903	50	185663-187785	30
145904-146728	01	187786-189959	29
146729-147556	32	189961-192156	06
147558-148994	03	192158-194257	18
148996-150037	66	194258-196637	51
150038-151041	43	196638-198979	72
151043-151937	13	198981-201413	64
151939-152810	68	201414-204279	16
152813-153722	45	204280-207265	09
153724-154615	48	207266-210266	53
154616-155529	54	210267-214080	58
155530-156447	57	214081-218493	25
156448-157365	31	218494-222804	22
157382-158232	65	222805-227192	11
158234-159056	69	227193-231673	15

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 #70.

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.

difficulties. Total bills: \$76,446. **UPDATE:** *Vickie received \$37,979 in gifts and added \$148 in bills, bringing the need to \$38,615.*

52. Margaret Napier: 2475 FM 699, Carthage, TX 75633 Condition: Margaret's young daughter, Addison, underwent surgery for esotropia (an eye condition). Total bills: \$6,854. **UPDATE:** *Addison received \$890 in gifts, bringing her need to \$5,964.*

53. Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (geoegia@frontier.com) Condition: hip replacement. Total bills: \$72,516. **UPDATE:** *Georgia received \$21,240 in gifts, bringing the need to \$51,276.*

54. Becky Olmstead: 1189 Walnut Hall Lane, Boyce, VA 22620 Condition: surgery for leg pain. Total bills: \$8,950.

55. Martha Ortiz: 4633 Caverns Dr., Kissimmee, FL 34758 Condition: cancer. Total bills: \$29,041. **UPDATE:** *Martha received \$23,935 in gifts, bringing the need to \$5,106.*

56. Albina Perevertaylo: 7230 22nd St., Rio Linda, CA 95673 (davidp0693@gmail.com) Condition: hypertension. Total bills: \$22,673. **UPDATE:** *Albina received \$4,931 in gifts, bringing the need to \$17,742.*

57. Sid Pfaff: 3027 E Packard Dr., Gilbert, AZ 85298 (sid@taginsuranceservices.com) Condition: hip pain/arthroplasty. Total bills: \$15,526. **UPDATE:** *Sid received \$6,332 in gifts, bringing the need to \$9,194.*

58. Eric Rieck Sr.: 798 N Prairie Meadow Ln., Oronogo, MO 64855 Condition: multiple surgeries for hernia removal. Total bills: \$74,626. **UPDATE:** *Eric received \$93,361 in gifts and added \$82,109 in bills, bringing the need to \$63,374.*

59. Stephen Schmelzer: 330 North Barneburg Rd., Medford, OR 97504 Condition: heart attack/stent inserted. Total bills: \$3,215. **UPDATE:** *Stephen received \$13,654 in gifts and added \$31,522 in bills, bringing the need to \$21,083.*

60. Lewis Schwartz: 525 Quarry Rd., Auburn, KY 42206 Condition: knee

replacement. Total bills: \$5,527.

61. Karen Shepard: 38 County Rd. 372, Trinity, AL 35673 Condition: hip replacement surgery. Total bills: \$3,884. **UPDATE:** *Karen received \$7,057 in gifts and added \$7,263 in bills, bringing the need to \$4,090.*

62. Don Smith: 500 Anthony Dr., Centreville, MI 49032 (preechit@gmail.com) Condition: spondylolisthesis (vertebrae condition). Total bills: \$62,133. **UPDATE:** *Don received \$45,263 in gifts, bringing the need to \$16,870.*

63. David T. Stark: 6620 Churn Creek Rd., Redding, CA 96002 Condition: gallbladder surgery. Total bills: \$28,768. **UPDATE:** *David received \$10,120 in gifts, bringing the need to \$18,648.*

64. W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com) Condition: osteoarthritis/hip replacement. Total bills: \$69,534. **UPDATE:** *Scott received \$27,098 in gifts, bringing the need to \$42,436.*

65. Michael Stringer: 9603 Wildwood Dr., Chardon, OH 44024 Condition: Achilles tendon surgery. Total bills: \$20,240. **UPDATE:** *Michael received \$10,909 in gifts, bringing the need to \$9,331.*

66. Michael Summers, Jr.: 1387 Hidden Forest Dr., Goodview, VA 24095 (mcs_jr72@yahoo.com) Condition: back surgery. Total bills: \$15,006. **UPDATE:** *Michael received \$6,869 in gifts, bringing the need to \$8,137.*

67. William Taylor: 9958 Banbury Ct., Powell, OH 43065 (william@tayloredtutoring.us) Condition: prostate cancer. Total bills: \$33,976. **UPDATE:** *William received \$18,583 in gifts, bringing the need to \$15,393.*

68. Keven Thomas II: 5941 New Hartford St., Apt. 2, Wolcott, NY 14590 Condition: nasal polyp removal. Total bills: \$12,399. **UPDATE:** *Keven received \$3,865 in gifts, bringing the need to \$8,534.*

69. Amber Thulin: 10585 Sundance Mtn.,

Littleton, CO 80127 Condition: deviated septum. Total bills: \$10,775. **UPDATE:** *Amber received \$1,331 in gifts, bringing her need to \$9,444.*

70. Paul Turek: 806 9th Ave SW, Sidney, MT 59270 Condition: total hip replacement. Total bills: \$6,533.

71. James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021 Condition: shoulder replacement surgery. Total bills: \$17,688. **UPDATE:** *James received \$19,179 in gifts and added \$11,264 in bills, bringing the need to \$9,773.*

72. Abigail Walker: 1401 Boardwalk Dr., Windsor, CO 80550 Condition: Crohn's disease. Total bills: \$62,275. **UPDATE:** *Abigail received \$24,870 in gifts and added \$2,575 in bills, bringing the need to \$39,980.*

73. Steve Willingham: 1138 Daffodil Rd., Wray, GA 31798 (sgwdw@windstream.net) Condition: pancreatic cyst. Total bills: \$6,988. **UPDATE:** *Steve received \$2,213 in gifts, bringing the need to \$4,775.*

74. Willie C. Wilson: 15664 Mountain Valley Place, Lakeside, CA 92040 Condition: heart ablation. Total bills: \$4,000.

75. 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 \$27,587 in gifts, bringing the need to \$24,221.*

76. 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 \$80,185 in gifts. She now needs \$6,698.*

Meet your CHM staff: Taleya Bell and Regina Aman

Taleya Bell works in the Christian Healthcare Ministries Needs Processing department and enters members' medical bills into the ministry's database.



Taleya spent portions of her childhood in Ohio, Georgia and Florida. After high school, she attended the National Institute of Technology (now Fortis College) in

Cuyahoga Falls, Ohio, where she obtained an associate's degree as a medical assistant. She joined the CHM staff after nearly 15 years at HealthSmart Insurance in Akron, Ohio, and 14 years of service as a home health aide in Akron.

She said she enjoys her new role at CHM. "The staff here is amazing," Taleya said. They're compassionate and work diligently to process each medical need in a timely manner."

Crediting her love for Jesus Christ to a faithful, praying grandmother, Taleya attends Church of God MPGT in Akron. First Corinthians 13 is one of her favorite passages. "If we showed more love in our chaotic world, I imagine there would be fewer people in prison or living hopeless lives," she said. Her second favorite verse is John 14:2 because she looks forward to her eternal home.

Taleya is married to Sheldon Sr. and is the mother of four children and grandmother of two boys. She and her husband reside in Akron, where she spends her spare time reading, entertaining family and "volunteer grocery shopping" for others in need.



As part of the CHM Member Assistance team, **Regina Aman** answers members' questions and makes member account updates.

Regina loves the ministry: "It's amazing to see God's people lifting one another up in prayer and helping each other financially. It's one way our world can see how the Body of Christ ministers similarly to the way the early Church did in the book of Acts. Our staff prays and serves our members in any way we can, and the heart and integrity of CHM's leadership is unmistakable."

Regina and her husband, Christopher, became Christians around the same time. Listening to Chicago-based Moody Radio, she said, was instrumental to their early growth as believers.

The Amans began attending Grace Church in Akron and have been there for more than 25 years. "It's a growing, vibrant church and there are ample opportunities to serve," Regina said.

The Amans work with the church's young adult ministry. "We enjoy spending time

See "Meet your staff," page 12

Gaining a "baker's dozen" in the midst of God's calling

CHM members Jim and Kay Baker offer a "front row seat" to the highs and lows of life on the mission field in their book *The Baker's Dozen: And Then Some*. "Foster parents or people considering missions work may find our stories of interest," Jim said. "*The Baker's Dozen* is a collection of our experience accumulated over 40 years."

Six years into their marriage, high school sweethearts Jim and Kay felt God calling them to serve with Navajo Missions (now Navajo Ministries) in Farmington, N.M.

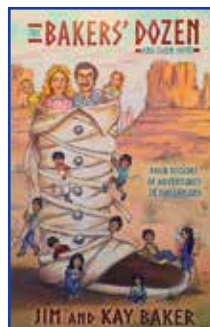
"When God came knocking on our hearts' doors in 1974, we were already content being near our families and friends," Jim said. However, the couple trusted God's guidance, packed their belongings and left

Lancaster, Pa., to head west. Jim succeeded its founder as president of Navajo Ministries while Kay served as Director of Children's Services.

Together, the Bakers served as house parents, becoming "mom and dad" to 35 Navajo children over a 15-year period. At times, up to nine children lived in their home in addition to themselves and their two biological children—a true "baker's dozen."

"Our experience points to the fact that God doesn't call the qualified, but He does qualify the called," said Jim. *The Baker's Dozen* is an example of God's power

in the lives of those who, like the Bakers, are willing to serve—and is, in part, a way to raise awareness about the broken spiritual state of the Navajo people.



"How thankful I am, four decades later, that we obeyed God's call," Jim said.

Today, Jim and Kay serve as co-directors of the Partnership Ministry at Navajo Ministries. They have two married children, Lisa Chavez and David Baker, and three granddaughters, one of whom is with the Lord.

The Baker's Dozen can be purchased at amazon.com, barnesandnoble.com, or NavajoMinistries.org.

Open enrollment (continued from page 2)

early on a communications campaign that explained the situation, eased nervousness, and eliminated concern.

With the growth of CHM in the past year, thousands of new members will come up on the open enrollment period wondering what they should do.

The answer, at the risk of being repetitious, is nothing.

Please don't spend any energy on this subject, but rather on your relationship with God and your own personal health. When open enrollment comes around, as a CHM member you can let it roll on by.

Thank you for being part of CHM, a 21st century testimony of God's people showing love for each other.

Editor's note: For more information, please visit chministries.org/affordablecareact.

Kroen testimony (continued from page 2)

membership was going to be a positive experience.

Several months after joining, I found a new treatment method through a doctor in Chicago. It involves using a patient's own stem cells for healing. I contacted the doctor's office and submitted an application to see if I was eligible for the treatment.

The waiting game began. I wrestled with worry and the fear that I wouldn't be accepted.

A turning point came one September afternoon while I was praying on my patio. I asked God to show me whether I was able to receive treatment. Within a half hour, the doctor called. He was willing to treat me. I hung up the phone, overwhelmed with joy.

It's been a long road and now I'm doing much better. I began taking steps again with a walker and, more recently, using crutches.

Incredibly, I've received nearly \$218,000 in assistance with my medical bills, leaving only about \$8,000 for CHM members to share via the Gold schedule for pre-existing conditions.

CHM is a wonderful ministry of people who, to me, seem like angels on earth.

Life is the most precious gift we've been given, and I'm so thankful for this "second chance" at life.

Doornbos testimony (continued from page 5)

surprised to hear the condition that had plagued me for so long was an active infection that for some reason was growing on my lung's scar tissue.

We were incredibly grateful to God to hear that I didn't have cancer and to know the infection was now gone. He gave us such peace while going through this experience and His grace surrounded us. The words from Lamentations 3:22-24, Romans 8:35-39 and Isaiah 41:10 were a great source of strength to us. We were reminded in a powerful way that nothing can separate the children of God from His love in Christ

Jesus!

Since my surgery, I have not had a cold, bronchitis, or bout with pneumonia. It's a miracle and we are so very thankful.

The CHM staff, especially Yvonne Woolridge, our Needs Processing representative, was kind and helpful. She answered our questions and gave direction and encouragement when we submitted our medical bills. Her guidance made our experience easy.

After discounts, CHM members shared

more than \$20,000.

We often recommend CHM to others because of our positive experience and because it follows a biblical model for which we see a great need in our world today.

We would like to thank each ministry staff member for their daily service to the Body of Christ and our CHM extended family for their continued support and prayers, which make a ministry like this possible. God bless and keep you all!

Meet your staff (continued from page 11)

with young adults and watching them make life-changing decisions to follow Christ.

"I constantly lean on Romans 12,"

Regina said. "I challenge girls I mentor to memorize this scripture that calls us to offer our bodies as a living sacrifice and to be transformed by the renewing of our minds."

The Amans have three grown children (Rebecca, Douglas and Laura) and three grandchildren. Regina reads and makes jewelry in her spare time.

When a provider says no (continued from page 3)

2. Silence can be golden. A few years ago, I was on the phone with a representative who was friendly but insisted I make a \$400 monthly payment while waiting on a check from CHM. I was quiet for a few seconds, trying to figure out how my family could possibly manage the extra expense. Imagine my surprise when the representative reduced the amount!

Take a moment to reply to difficult questions. Your silence can help swing the outcome in your favor.

3. Try a different kind of communication. Out of dozens of communications with providers, I've had only one very unpleasant one. Before my husband, Michael, had skin cancer surgery, I spoke with the financial aid department and we agreed on payment terms.

However, after the procedure, the rep and I had a few conversations that seemed to contradict our agreement. Three more calls left us both frustrated and angry.

One day it occurred to me that after our first conversation I should have emailed rather than called her. I needed to explain my expectations in a way the financial advisor could best understand.

4. Write a heartfelt note. Michael once had to be transported from a surgery center to the local hospital, which his surgeon ordered due to unexpected bleeding. Our ambulance bill was several hundred dollars.

When we received the invoice, I wrote a kind note to the provider and explained that my husband had been transported for a mere six blocks. I also mentioned that he had been very ill for almost two years with five separate, serious medical conditions, and that our bills were substantial. I asked for mercy.

Thanks to my note and God's grace, the company's response was to reduce our bill by about 75 percent.

5. Bring CHM on board to help. Several years ago, I racked up some large medical

bills from appendectomy complications. One of my providers offered a big discount, but only if I could pay the invoice early. I made a quick phone call to CHM and the matter was resolved.

I'm comfortable working with providers because I believe in taking responsibility for my medical bills. Members who do so give CHM staff more time to care for our fellow members.

However, the ministry's Member Advocate department is always available to coach you or contact providers on your behalf if your situation needs extra consideration or negotiation.

CHM members can count on most medical providers to help and support them in their time of need. For the occasional one who says no to your request, try some of these strategies. They worked for me, and chances are good they'll work for you, too.

Supplements (continued from page 4)

effect might come from an unlisted adulterant.

My medical school classmate's experience provides an excellent example. He thought the protein powder was building muscle mass, when it was actually anabolic steroids.

Similarly, some years ago I recall a laboratory reporting years ago on their tests of numerous over-the-counter "natural hormone" products. These were being marketed as healthier, natural alternatives to prescription hormones.

In many cases, the label identified Mexican yam extract as the key ingredient that produced progesterone-like effects in the body. Unwitting consumers thought they

were getting progesterone in a natural, plant-based form. But that's chemically impossible. Mexican yams do not have progesterone and humans cannot manufacture progesterone in the body from yam extract.

These companies were (and perhaps still are) selling creams and other formulations that contain Mexican yam root, marketing it as a source of natural progesterone, but "spiking" it with synthetic, prescription-grade progesterone products. As a result, women experienced product benefits they attributed to the natural ingredients, when in fact the drug was responsible for any perceived benefit.

What's worse is that women who get their progesterone through topical creams can

easily "overdose" because progesterone tends to build up in subcutaneous fat and is "dumped" into the bloodstream.

It's not the purpose of this article to slam all supplements. Certainly there are many that are legitimate and may have some health benefits. But I caution you to be especially careful about using any non-prescription product that is purported to have hormone or enhancing properties. At least some of these appear to be at high risk of adulteration.

Cohen, P. A., G. Maller, R. DeSouza and J. Neal-Kababick (2014). Presence of banned drugs in dietary supplements following FDA recalls. JAMA 312(16): 1691-1693.

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

To Whom It May Concern:

As a new member, it's very helpful to see the per-family breakdown of the amount needed for extra giving to Prayer Page medical needs. It's a manageable amount. I hope and pray that every need listed will be met in full.

In Christian love,

Bonnie Dempsey
Racine, WI

To Whom It May Concern:

One year ago, Tracy was having severe problems and doctors were concerned. "Cancer" was mentioned several times. Needless to say, we were very nervous and prayed for God's perfect will.

God's grace is sufficient and, after Tracy underwent surgery, cancer was never mentioned again. In fact, we were told, "It was all contained. We got it all." Praise God! We are giving Him thanks for His healing touch and the miracle we believe He gave us.

Thank you, Christian Healthcare Ministries family, for stepping up and helping us with the bills. With Tracy's diagnosis, it seemed as though the bills were going to pile up, but they are all paid thanks to God and you. And now, we're rejoicing at her being cancer-free, too. Thank you for this ministry. We pray we can help others as we were helped.

Blessing our awesome God,

Pastor Don & Tracy Clinger
Mendon, OH

Dear CHM staff and members,

What you have done will be remembered

in my heart! Thank you. I deeply and humbly appreciate the financial help from so many CHM family members through their Prayer Page donations.

Sincerely,

Rebecca Hail
Newark, OH

Dear CHM,

Thank you! All of you sweet folks take the time to pray and give to take care of others. Life is busy and yet you gave of yourselves. God bless you all. I'm amazed at how well God takes care of His family.

My cataract surgery went well. I feel like blind Bartimaeus when his eyes were opened and he could see again. I can drive at night, read, and study.

May each and every one of you have a blessed life. God is watching over us and will surely provide for every need. He is so faithful.

A special thank you to CHM staff members Lori Perko, Cheryl Lilly, Amanda Moore and Dannie King for all their help.

Blessings to all,

Linda Rayside
Evans, GA

Dear Lauren,

Christian Healthcare Ministries is more than my husband and I could have hoped for in regards to the assistance with our medical bills. We're so very thankful. God is good. Thank you, thank you, *thank you!*

Bob & Judy Daily
Torrington, WY

To the CHM staff,

Thank you to everyone at CHM. You have been a blessing to me and to my wife, who recently went through a stem cell transplant. You have shared over \$400,000 in medical bills! I'm a pastor and your help has been a tremendous testimony to our church and family.

God bless,

Richard Szydowski
Banning, CA

Dear CHM family,

Thank you for your prayers. I have gained employment as an independent care giver to the elderly. My electric power was about to be disconnected, but I was able to make payments because of my new job. Then when I obeyed God's leading to rest in Him and meditate in His word, He provided me with work, gas for my car and help from a neighbor who felt the Lord leading her to give.

CHM family, thank you for praying for me and for sending wonderful cards of encouragement. You have been a true blessing.

Sincerely,

Judieth Garris
Rocky Mount, NC

Dear CHM,

Having friends like you in Christ is a wonderful thing. It's the best! Thank you for all the hard work each and every one of you does. You're truly a blessing.

Sincerely,

Anonymous

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.

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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.*

Vicki Clifton: 3084 W 5000 St., Independence, KS 67301 Vicki has been diagnosed with cancer. Please pray.

Thomas LaVallee: 31 Wilson Rd., Kittery, ME 03904 Thomas underwent testing for seizures. Please keep him in prayer.

Melanie Geenen: 8389 Wingate Dr. Unit 2322, Sarasota, FL 34238 Melanie has a thyroid tumor.

Lauren Pawley: 7887 Town Line Rd. Appleton, NY 14008 Lauren has thyroid cancer. Please also pray for her parents.

Ben Stoltzfus: 1302 Cedar Ave., East Earl, PA 17519 Ben needs quadruple bypass heart surgery.

Seth & Kaitlyn Wages: 8301 Johns Way, North Richland Hills, TX 76182 The Wages’ four-year-old son, Paxton, recently drowned. Please pray.

Dolores Farrell: 2705 Walden Woods Dr., Plant City, FL 33566 Dolores’ disabled daughter has been hospitalized.

Jay Doss: 900 North Baird, Midland, TX 79701 Jay’s mother, Nancy, suffered a stroke and also has cancer.

Christine Ritchey: 10 Oak Grove Rd., Mercer, PA 16137 Christine needs to undergo chemotherapy for breast cancer.

Bonnie Werner: 427 Randolph St., Mishicot, WI 54228 Bonnie needs to

undergo cancer treatment.

Gary Dixon: PO Box 1494, Eagle River, WI 54521 Gary has congestive heart failure, diabetes, and high blood pressure.

Justin Sturz: 116 Oxford Rd., Greenville, NC 27858 Justin suffers multiple illnesses that make it hard to provide for his family.

Brian Farrey: 40 Fox Creek Rd., Flora, IL 62878 Brian requests prayer for healing from a stroke.

Garnett Wilson: 6583 Pinehurst Dr., Spring Hill, FL 34606 Garnett has a mass on her kidney.

Christian Healthcare Ministries

November 2015

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

