



Christian Healthcare Ministries

The biblical solution to healthcare costs

January 2014

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

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CHM for newbies (part 1): “I’ve joined CHM; now what?”

Now that you’ve submitted your application to join Christian Healthcare Ministries, here are questions and answers to help you know what to expect and steps you can take to make your CHM experience even better.

Q: How long will it take for my application to be processed and approved?

A: If your application is complete, your membership will begin the day our staff receives your application online or on the postmark date of your mailed application (unless you have specified a future start date). CHM has no waiting period.

Q: Will you send me any proof of my membership?

A: Yes. You’ll receive a new member welcome pack in the mail within two weeks of submitting your application. The pack will contain your membership card(s), a copy of the CHM Guidelines and forms that you can fill out and submit if necessary. Also included is a Checklist of Understanding (COU), which *must be completed and sent to CHM before we can share your medical needs*. This is an important document. Since CHM is not insurance, the COU attests that you clearly understand the difference between voluntary health cost-sharing and health insurance.



mid-January. The tear-off portion of the statement reflects the amount due or, if you have signed up for automatic credit card charge or CheckEase direct bank account withdrawal, the statement reflects a charge or withdrawal on the date you selected. Please carefully read the letter on the reverse side of the statement; it contains important information about CHM membership.

Q: Is there anything else I should know or need to do about my membership?

A: Although no further action is required, here are some things we recommend:

- **Read the newsletter.** You will receive the CHM newsletter at the beginning of each month. Please read it carefully; the newsletter contains helpful

See “Newbies” page 12

CHM and the Affordable Care Act

Christian Healthcare Ministries is an eligible option for individuals under the U.S. Affordable Care Act, commonly known as Obamacare. To learn more and read the part of the law exempting health care sharing ministries like CHM, please visit www.chministries.org and click the “eligible option” link near the top of the page.

Q: When will I receive my first billing statement?

A: All members receive the Member Gift Form statement at the same time—usually around the 15th of the month. For example, you will receive your February statement in

A new year, old questions, and what to do about them



Rev. Howard Russell
President and CEO,
Christian Healthcare
Ministries

If you're a new (or even long-time) Christian Healthcare Ministries member, the dawn of the New Year is bright for you in terms of meeting your health care costs affordably, biblically and compassionately—and abiding by the law (CHM is an eligible option under the U.S. Affordable Care Act).

We've been blessed with a great many new members this past year. If you're new, that means you have questions, thoughts and hope: questions about how the ministry operates on your behalf, thoughts about why things are the way they are, and hope that it really does work.

Based on our experience, here are some of the things about which you may be thinking:

1. You're confident in your decision to join CHM but you're still wondering if it'll work well.
2. You've not submitted any medical bills to CHM, but if you have to do so you're trusting it'll go smoothly.
3. You're pretty sure you won't mind asking for discounts from your health care providers (after all, you do it for many other things you buy) but you're not looking forward to the first time.
4. Why as a member are you called a "unit"?
5. What will be the look on the doctor's receptionist's face when she asks for your insurance card and you present your CHM membership card?

6. How long will it really take for your bills to be shared?

This list probably doesn't come close to including all the comments and queries that you may have. But let's answer the ones above, in order:

1. Yes, it will.
2. Yes, it will, if you follow the Guidelines, which outline the most efficient way to submit bills for sharing.
3. Yes, you can do it. And we'll help you.
4. It's just an accounting tool.
5. Curiosity. Maybe a little skepticism. Perhaps interest. (A good way to deal with this is explained below).
6. At present, bills are shared within 90 days, and the larger the discount, the faster the sharing (this is an incentive for health care providers to give you discounts).

We work hard at CHM to communicate. For example, this newsletter is one tool. Our website (www.chministries.org) and Facebook page (www.facebook.com/christianhealthcareministries) are others. Also, the monthly Member Gift Form statement you receive has a letter in it explaining important information about the ministry. Many questions can be answered

in these sources alone.

At a minimum, please read the newsletter and Member Gift Form letter. They'll keep you up-to-date on service improvements, member experiences and health topics.

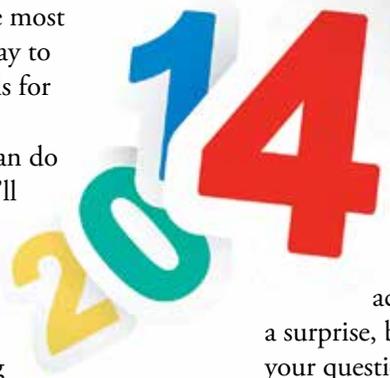
Occasionally we have a member call asking about a certain aspect of ministry operations or a service improvement. The member is surprised and wants to know why the ministry took a certain action. But it never is a surprise, because we anticipate your questions and share this information through our communications tools.

Please read them. Your benefit is the reason we produce them.

We're of course always available by phone at 1-800-791-6225. We're not doing you a favor by being here; you're doing us an honor by allowing us to serve God through our service to you. If you need or want to talk to us, want us to pray with you or have something you think is important or feel like asking, please call.

Now, about that doctor's receptionist's reaction. One of our members turns such situations around. When he's told by a doctor's office employee,

See "New year," page 10



Practical tips on health care savings

By member Alison Christy, BSN, RN, LNC

In many cases, medical costs can be contained and health regained by following a few simple steps:

Doctor office visits

- When you go to the doctor, make a list of your questions.
- If you are referred to a specialist, find out why.
- Ask questions, ask questions, ask questions! And take notes.
- Take a family member or friend. Two minds remember better than one.
- Take a list of your current medications, including any alternative therapies such



as essential oils, herbs, vitamins, and treatments you're receiving (such as chiropractic or massage therapy).

- Find a nurse advocate to accompany you, as this type of professional can often sift through the medical lingo to get to the heart of the issue, ask informed questions and give you guidance for the next step. A nurse advocate can be your lifestyle coach, provide information about treatment options, help obtain health care equipment and resolve billing and insurance problems.

Chronic conditions

Chronic health conditions can be confusing, so find out if there are local support groups that can help answer your questions and better enable you to understand your condition.

Prescriptions

Many pharmaceutical companies have patient assistance programs for expensive medications. These programs enable you to obtain your prescription with minimal co-pays. For example, I'm aware of programs that make Nexium available for \$18 a month (or for no charge if your income qualifies you) versus the retail price of about \$100 a month.

See "Practical tips," page 10

Maternity program blesses member families

Joseph and Allyssa Hoover of Burkburnett, Texas, and Andrew and Tiffany Tidwell of Niceville, Fla., recently received health cost support for the birth of their children through CHM's maternity program.

Christian Healthcare Ministries:

What are the names of your children and when were they born?

Allyssa Hoover: Caroline Elizabeth Hoover was born June 6, 2013.

Tiffany Tidwell: Elias Benjamin Tidwell was born June 17, 2013.

CHM: What influenced you to join Christian Healthcare Ministries?

AH: Before we had our first son, Caden

Palmer, I worked at a bank and had insurance with excellent maternity coverage. Once my son was born, I became a stay-at-home mom and lost my

sonograms and deliveries. We were so relieved to find CHM.

TT: I had been working for a pharmaceutical company before joining CHM. It was bought out by a larger company, after which my employment ended. Rather than pursuing another position, we decided that I would stay home with our young son, Leyton, while helping run my husband's real estate company.

Andrew is self-employed so we began to research our insurance options. Like many people, we found that the expense far outweighed our family's needs. We don't have any ongoing medical issues, but we were hoping to have another child. We chose the Gold level for me and the Silver



L: Caden and Caroline Hoover. R: Leyton and Elias Tidwell

insurance. In Texas, no private insurance companies cover maternity, so everything would have been out-of-pocket expenses. My husband and I thought we would never be able to afford another pregnancy due to the high costs of testing, doctors,

See "Maternity," page 6

Get your TMAO tested to assess disease risk? Not so fast...

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There are researchers who believe they've found a chemical marker more accurate than cholesterol to indicate risk of heart disease and stroke. It's called trimethylamine *N*-oxide (TMAO).

After gathering data from 4,000 adults for three years, scientists at the Cleveland Clinic found that those with the highest blood levels of TMAO had 2.5 times the risk of cerebrovascular disease (heart disease, stroke or death from either) than those with the lowest TMAO levels.

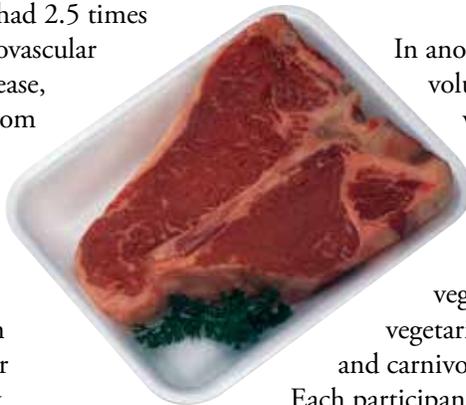
If this connection is proven by other studies, a few key questions will need to be answered:

1. What causes TMAO blood levels to rise?
2. If TMAO levels are elevated, how can patients or doctors lower them?
3. Is TMAO, as some researchers claim, truly an "artery-hardening" chemical? In other words, do we really need to be concerned about it?

The Cleveland Clinic group, among others, is seeking answers to these questions.

In one study, volunteers were fed two hard-boiled eggs and 250 milligrams of supplemental choline. The choline supplement

was tagged with a radioactive isotope so that its path and activity levels could be tracked while traveling through the body. Researchers measured TMAO levels in blood and urine samples collected hourly for eight hours. As anticipated, TMAO levels rose in the first hour, but dropped back to the baseline amount four hours later.



In another study, volunteers were divided into three groups: vegans, vegetarians and carnivores.

Each participant ate an eight-ounce sirloin steak and L-carnitine capsules (L-carnitine is a nutrient commonly found in red meat, energy drinks and supplements). TMAO was then measured in the participants' blood and urine.

Though all participants ate the steak and capsules, only meat-eaters' (carnivores) TMAO levels rose. Why? The meat-eaters had a bacterium in their intestines that can turn L-carnitine into trimethylamine (TMA), which the liver converts to TMAO. Vegans and vegetarians lacked this bacterium; the L-carnitine simply passed through their intestines untouched. Furthermore, when scientists used antibiotics to wipe out

the intestinal microbes from participants' stomachs, TMAO production ceased.

In response to studies such as these, some experts are renewing their call to an omnivorous lifestyle to lower cardiovascular disease risk. They see the TMAO connection as just one more compelling reason—in addition to cholesterol, saturated fat, etc.—to consume a diet mostly or completely free of animal products.

However, other experts are saying "Not so fast." First, the Cleveland Clinic study is an *observational* study; it did not truly *prove* a connection. Random, controlled prospective trials are more definitive at determining cause.

Second, one medical blogger points out that a 1999 study reported the effects of 46 different foods on the levels of TMAO excreted in the urine. While eggs (which are high in cholesterol and choline) did *not* raise TMAO levels, numerous types of seafood (especially halibut) did. Since we know that fish intake is associated with *lower* rates of heart disease, there is likely another variable influencing study results.

Additionally, high levels of the bacterium *Prevotella* (also associated with high levels of TMAO) are found in the



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

God takes care of member both in and out of hospital

By member Larry Hart, Kokomo, Ind.

In September 2012, my wife and I were three months away from running out of our COBRA insurance coverage. Sharon worked in a small office whose staff had looked into a group health plan, but premiums were unreasonable (\$2,700 per month for us).

We petitioned for a COBRA extension but were turned down. I had blood pressure issues and my wife had arthritis. We started investigating health care alternatives.

Shortly after, Sharon learned about Christian Healthcare Ministries and showed me the website. I remember sitting in front of my computer thinking, "Praise God! There is something Christians can turn to."

Meanwhile, I'd felt pressure in my chest on and off for 26 years. Doctors had never found anything wrong and I was tired of spending money and taking tests with no diagnosis. However, things became so bad that if I did a physical activity for two hours, it took me 24 hours to recover. I began to suspect that something was really wrong.

We had a time of prayer at church the following Sunday. My wife and I prayed with another couple; the woman was a school nurse. I told her what was happening and that I was hesitant to go to the emergency room because we were new CHM members and didn't know how well the program worked. "Don't let that stop you from getting the help you need, Larry," she told me. I know now that the

"I sometimes think about what would have happened if I still had insurance. I would be paying my \$5,000 deductible and the remaining 20 percent on our 80/20 plan. With CHM, I have yet to pay a penny out of my own pocket thanks to my discounts. I'm convinced that CHM is the way the Lord provides for His children's health care costs."

Lord was speaking through her because that night I began to feel chest pressure.

Tests done in the emergency room showed I hadn't had a heart attack. In fact, my

See "Hart testimony," page 13

Health care provider spotlight: Dr. Ramsey Stone, Richardson, Texas

Intrigued by Christian Healthcare Ministries' biblical model for sharing health care costs, general surgeon Dr. Ramsey Stone and his wife, Kelly, became CHM members in summer 2013. The Stones learned about CHM through Ramsey's surgical partner, Dr. Jeremy Carrasco.

"Christian Healthcare Ministries is truly the body of Christ caring for each other. It's nice to know that my monthly financial gifts

are helping other believers," said Ramsey. "CHM is a good option from a cost-standpoint, too.



Dr. Ramsey and Kelly Stone

"Many health care providers are mindful of the price of medical treatment because we often have to discuss costs with patients," he said. "Of course, CHM members don't have to bear the burden of their total health care costs because there are thousands of other believers sharing in those medical needs."

Ramsey said that CHM is "incredibly easy" to work with compared to health insurance companies. "I can

treat CHM members according to their needs and not worry about an insurance company preauthorizing treatments. The reason is because the ministry's Guidelines describe which medical costs are eligible for sharing, so I know ahead of time the best course to take."

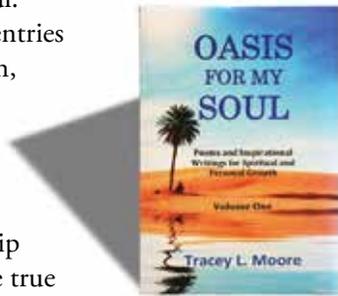
Medicine is not the only thing that Ramsey practices. Serving and encouraging patients is his daily habit.

"Faith plays into every aspect of my practice," he said. "I play uplifting Christian music and pray with patients before surgery. Spiritual health is just as important as physical health." Ramsey said that almost all of his patients allow

See "Provider spotlight," page 11

Member's book aims to refresh your soul

According to CHM member Tracey L. Moore, "*Oasis for My Soul* is a collection of poems, poetic prayers, praise and scripturally based inspirational writings intended to feed your spirit and refresh your soul. The power-packed entries will hydrate, nourish, encourage and inspire you to develop a deeper and more satisfying relationship with the Master, the true Oasis for our souls."



God has given me in hopes of helping others move forward in their journey toward emotional wholeness," Moore said.

Journaling, she added, is a great tool for spiritual and personal growth. The book includes periodic journaling exercises.

"I hope that these spiritual truths will bless the body of Christ in some way."

Tracey was born in Newport News, Va. and raised in nearby Norfolk. She worked for several years as an engineer before obtaining a master's degree

in Christian counseling. She applied those skills through counseling in such social work arenas as battered women's and homeless shelters. Eventually God orchestrated a series of events that allowed her to chase her dream of becoming a published author. She takes to heart and encourages others with her motto: "Do what you love."

Oasis for My Soul can be purchased on Tracey's website, www.traceylmoore.com, at www.barnesandnoble.com or at www.amazon.com (visitors can "look inside" the book and read the introduction online).

"I wanted to share the spiritual truths that

Maternity (continued from page 3)

level for both Andrew and Leyton.

CHM: Please tell us about your experience with CHM's maternity program.

AH: As soon as I found out we were pregnant with our precious daughter, I called CHM right away. They helped with all the questions I had and thoroughly instructed me about the next steps.

CHM helped with 100 percent of the expenses in a timely manner, even when the doctors and hospitals gave very short time restrictions for added discounts. The ministry was there every step of the way to help with the extra cost and stress that comes with a high risk pregnancy.

TT: Throughout the process, we spoke with several people at CHM, but Denise Pennington and Sandy Wiggins in the Member Assistance department were the two staff members who were especially helpful to us.

CHM: Did you experience any complications with your pregnancy?

AH: My first pregnancy was considered high risk, so my second was automatically categorized as high risk too. My doctors took extra steps to monitor our baby with additional sonograms and tests. I had an emergency C-section during my 36th week due to an abrupted placenta. It was a miracle that the doctors caught it in time.

Amidst all the fear and uncertainty of an early birth and time spent in the Neonatal Intensive Care Unit, it was such a blessing to know that CHM and its members were there to help and pray. Caroline's birth costs totaled more than \$18,000 because of our high risk situation and the C-section. And that number was after discounts of nearly \$8,500!

TT: Other than a cesarean delivery, we had no complications. Still, our hospital bills alone—not including anesthesiology, labs, and a few other necessities—were over \$17,000 and the total bills were more than \$24,500. As a "cash patient," however, we were charged about \$13,000. CHM shared these remaining expenses and we received the funds prior to the delivery date. When it was all said and done, we had fewer

out-of-pocket expenses with this pregnancy than with our first child when we had insurance.

CHM: Would you recommend CHM's maternity program to other couples who desire to have children?

AH: We have a beautiful daughter and are a happy family of four. We can't thank CHM and its members enough for the hard work, dedication, thoughts and prayers. I am one happy momma!

TT: Definitely, because we already have recommended CHM! At first we were a little hesitant to join because of the stigma of being a self-pay patient. We were nervous to abandon the security we thought we had with insurance, but we are now fully confident in CHM. In fact, our entire family is now on the Gold level.

Editor's note: Send us your baby stories and pictures! We'd love to hear news of your newest blessing. Email to editor@chministries.org or send to: Christian Healthcare Ministries, Attn: Editor, 127 Hazelwood Ave., Barberton, OH 44203.

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

January 2014

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 8-10 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 Christian Healthcare Ministries Guidelines. (See left sidebar)

1. Bethany Maria Beiler: 99 NBC Lane, Meigs, GA 31765

Bethany incurred \$13,342 in bills after falling off a ladder. She asks the CHM family for prayer and financial help. **UPDATE: Bethany received \$7,993 in gifts. Her need is now \$5,349.**

2. Marti Beswick: 6210 Lake Luther Rd., Lakeland, FL 33805

Marti had to undergo a hysterectomy due to a cyst on her ovary. After discounts and other assistance, Marti has \$4,137 in remaining bills. **UPDATE: Marti received \$938 in gifts, bringing her need to \$3,199.**

3. Barbara Brackett: 224 Bridgewater Rd., Knoxville, TN 37923

Barbara suffers from diverticulitis and requests prayer and financial assistance from the CHM family. After receiving more than \$35,000 in discounts, she requests help with bills for \$27,709. **UPDATE: Barbara received \$19,052 in gifts. She now needs \$8,657.**

4. Rachel Calvano: 1074 Meadowbrook Dr., Canonsburg, PA 15317

Rachel incurred medical bills from the birth of her child totaling \$3,230. **UPDATE: Rachel received \$1,328 in gifts, and added \$923 in bills, bringing her need to \$2,825.**

5. Roger Coffey: 622 Zola Rd., Lake City, SC 29560

Roger's wife, Rosa, suffered from pancreatic cancer and passed away. Roger asks

for continued prayer and financial help with Rosa's \$56,231 in bills. **UPDATE: Rosa had \$129,599 in added bills and received \$142,990 in gifts. She also received a discount of \$14,104, bringing the need to \$28,736.**

6. Tiona Conrad: PO Box 2670, Bethel, AK 99559

Tiona underwent gallbladder surgery and asks the CHM family for prayer and financial help with \$17,046 in bills. **UPDATE: Tiona received \$8,199 in gifts, bringing her need to \$8,847.**

7. Deborah Crampton: PO Box 633, Guilford, CT 06437

Deborah incurred \$2,469 in medical bills due to an undiagnosed condition that is possibly Raynaud's syndrome, a blood vessel disorder. **UPDATE: Deborah received \$1,727 in gifts, bringing her need to \$742.**

8. Sandra Flora: 1086 Whitestone Rd., Xenia, OH 45385

Sandra had knee surgery. She will receive gel injections in the future to help with the pain. She asks the CHM family to help share \$2,989 in bills. **UPDATE: Sandra received \$684 in gifts. She added \$1,580 in bills and received \$505 in discounts. She now needs \$3,380.**

9. Nancy Hanson: 1619 204th Ave. NE, Sammamish, WA 98074

Nancy became pregnant before joining CHM. She requests help with \$42,669 in bills. **UPDATE: Nancy received \$20,671 in gifts, bringing the need to \$21,998.**

10. Rachel Hawkins: 6006 State Route 269, Castalia, OH 44824

Rachel became pregnant before joining CHM. She requests help with \$7,653 in bills. **UPDATE: Rachel received \$5,001 in gifts. She now needs \$2,652.**

11. Jay Don Hess: 13 Thomas Ave., Lancaster, PA 17603

Jay requests help with \$672 in bills for sleep apnea.

12. Lawryl Jarrett: 12333 Triple Creek Circle, Dripping Springs, TX 78620

Lawryl was diagnosed with multiple gallstones and underwent gallbladder removal surgery. She asks the CHM family for prayer and help with \$3,724. **UPDATE: Lawryl received \$2,669 in gifts and added \$1,999**

Continued on page 8

Prayer Page Giving

Prayer Page total needs remaining this month: \$263,633

Each need would be met **in full** if each member family contributed **\$11.95** this month.

Together, we can make eliminating these bills a reality! This amount is a suggestion; 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 participant.

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 have two options for sending your gift to a fellow Christian listed on these pages:

Option 1: You can send financial gifts directly to people listed on these pages.

Please make your check out to the recipient you choose. You also can send a card or encouraging note.

The Giving Guide on page 9 can help you choose a recipient.

Continued on the page 9 sidebar

in bills. She now needs \$3,054.

13. Jim Kelly: 4318 Autumn Mist Ct., Katy, TX 77450 Jim underwent hip replacement surgery. After \$127,532 in discounts, he requests help with \$2,994 in remaining bills. He requests prayer for healing. **UPDATE: Jim received \$206 in gifts, bringing his need to \$2,788.**

14. Brandy Kimes: 14015 E. Herndon, Ave., Clovis, CA 93619 Brandy underwent emergency gallbladder surgery and incurred bills totaling \$32,247. After \$27,534 in discounts, Brandy has \$4,713 in remaining medical bills. **UPDATE: Brandy received \$2,777 in gifts, bringing her need to \$1,936.**

15. Peter Kint: 649 Naoma Dr., Crete, IL 60417 Peter underwent heart surgery. After \$86,600 in discounts, he asks the CHM family for help with \$48,750. **UPDATE: Peter received \$29,703 in gifts, bringing his need to \$19,047.**

16. Nancy LeAlcala: 3759 Brems St., San Diego, CA 92115 Nancy had a pre-existing nerve sheath tumor removed from her leg. She asks the CHM family to help share \$62,990. **UPDATE: Nancy received \$35,604 in gifts and added \$2,474 in bills. She now needs \$29,860.**

17. John Leigh: 1587 Hwy 540, Homer, LA 71040 John underwent prostate laser surgery and so far has incurred bills totaling \$1,212. He asks CHM members to pray and to contribute financially if they feel led to do so. **UPDATE: John received \$439 in gifts and added \$3,053 in bills. He now needs \$3,826.**

18. Barrett & Susan Marshall: 10236 Arnold Rd., Denham

Springs, LA 70726 The Marshalls' 16-month-old daughter, Zoe, had tubes put in her ears and adenoids removed, incurring bills totaling \$2,541. **UPDATE: The Marshalls received \$977 in gifts, bringing the need to \$1,564.**

19. Rachel Miller: 7920 T.R. 568, Fredricksburg, OH 44627 Rachel had a hysterectomy. In the same procedure, scar tissue was removed from a previous surgery. She asks the CHM family for help with \$9,562. **UPDATE: Rachel received \$2,367 in gifts. She now needs \$7,195.**

20. Jeffrey Neustaedter: 2225 S. Singing Spur Trail, Cornville, AZ 86325 Jeffrey asks the CHM family for help with medical bills from pre-existing Carpal Tunnel totaling \$4,714. **UPDATE: Jeffrey received \$2,745 in gifts. He now needs \$1,969.**

21. Francis Ofoma: 3187 Avalon Cove Court NW, Rochester, MN 55901 Francis went through chemotherapy to stop the spread of prostate cancer. He also had surgery to remove kidney stones. He requests help with \$3,528 in bills. **UPDATE: Francis received \$1,850 in gifts, bringing the need to \$1,678.**

22. Michelle Peterson: 106 Foxwood Lane, Red Oak, TX 75154 Michelle's husband, Kevin, was in full-time ministry when he was diagnosed with Stage 4 colon cancer. Kevin went home to be with the Lord in July. Michelle asks the CHM family for help with \$88,002 in medical bills. **UPDATE: Michelle received \$51,405 in discounts, \$8,518 in gifts and added \$529 in bills, bringing the need to \$28,608.**

23. John Rissler: 98 Brethren Church Rd., Leola, PA 17540

John incurred \$85,433 in medical bills for his heart condition; he asks the CHM family for financial help and prayer. **UPDATE: John received \$54,600 in gifts. He now needs \$30,833.**

24. Diana Roccograndi: 151 Newark Pompton Turnpike #B, Pequannock, NJ 07440 Diana suffers from reactive hypoglycemia and fatigue. She asks for help with medical bills totaling \$2,553. **UPDATE: Diana received \$2,224 in gifts and added \$2,306 in bills. She now needs \$2,635.**

25. Neil & Kayla Schindler: 622 S. Duff St., Mitchell, SD 57301 Kayla became pregnant before joining CHM and incurred \$3,532 for the birth of their daughter, Aurelie. She asks the CHM family for financial help. **UPDATE: The family received \$2,795 in gifts, bringing the total need to \$737.**

26. Melody Schott: 307 S 4th St., Hot Springs, SD 57747 After suffering dizziness and high blood pressure, Melody underwent testing and was diagnosed with a parathyroid problem. She received \$20,646 in discounts and needs help with the remaining \$4,255. **UPDATE: Melody received \$969 in gifts. She now needs \$3,286.**

27. Eugene Schweitzer: 6315 W. 147th Ave., Crown Point, IN 46307 Eugene had treatment for Stage 4 colon cancer. He asks the CHM family for help with \$1,662 in bills. **UPDATE: Eugene received \$885 in gifts. He now needs \$777.**

28. Jeannie Smith: 684 Lancaster Ave., New Holland, PA 17557 Jeannie suffers from chronic headaches and eye pain. A cyst was surgically removed, but the pain persists. She asks for help with \$1,060 in bills. **UPDATE:**

Jeanie received \$428 in gifts. She added \$428 in bills and received \$120 in discounts. She now needs \$940.

29. M. Eric Sparks: PO Box 2474, Mountain Home, AR 72654 Eric incurred \$1,841 in bills for osteoarthritis treatment. He asks the CHM family for help.

30. Frank Stephens: PO Box 244 Paintsville, KY 41240 Frank suffered from a hernia. After over \$15,000 in discounts, he requests help with \$5,751 in remaining medical bills. **UPDATE: Frank received \$4,002 in gifts, bringing the need to \$1,749.**

31. Carol Thiesen: 14011 E. Herndon Ave., Clovis, CA 93619 Carol's husband, Gerald, passed away after intensive treatment for a virus and pneumonia. Carol asks the CHM family with help for \$18,802 in medical bills after receiving \$18,116 in discounts. **UPDATE: Carol received \$13,279 in gifts. She now needs \$5,523.**

32. Naomi Troyer: 1001 E Main St., Lake Andes, SD 57356 Naomi had surgery to remove a large fibroid tumor and an ovarian cyst. She would appreciate your prayers and help with \$11,330 in bills. **UPDATE: Naomi added \$7,715 in bills. She received \$16,110 in gifts and \$1,414 in discounts. She now needs \$1,521.**

33. Jason & Heather Vanosdol: 14925 County Rd. 15,

Perryton, TX 79070 The Vanosdols' daughter, Kayman, underwent surgery to remove a large choledochal cyst shortly after being adopted from China. The Vanosdols ask for help with \$14,154 in medical bills. **UPDATE: The Vanosdols received \$10,584 in gifts, bringing Kayman's need to \$3,570.**

34. Natalie Villalobos: 1003 Bellaire, Amarillo, TX 79106

Giving Guide			
Membership #	Need #	Membership #	Need #
100025-100740	11	117088-119126	02
100745-101871	25	119145-121693	36
101940-102952	07	121694-124596	26
102957-104202	27	124600-126911	08
104231-105227	35	126919-129297	33
105235-106091	28	129298-132603	17
106115-107353	32	132606-137070	01
107360-108295	18	137073-142962	31
108298-109020	21	142963-144039	34
109022-109744	30	144040-145277	19
109746-110389	29	145278-146706	03
110397-111007	14	146707-148455	06
111008-111612	20	148457-150065	37
111619-112391	24	150066-152897	15
112394-113247	10	152898-155903	09
113248-113954	13	155904-159268	22
113958-114647	04	159269-162253	05
114651-115345	38	162254-164974	16
115349-117085	12	164975-167575	23

Don't see your member number? If you're a new member, chances are this newsletter was printed before you joined CHM. Since the Giving Guide is a suggestion, please give to whatever need God has laid on your heart. Thank you for giving!

Natalie incurred bills for her pregnancy totaling \$4,860. After discounts of \$600, she asks for help with \$4,260 in remaining bills. **UPDATE: Natalie received \$2,413 in gifts, \$5,451 in discounts, and added \$9,353 in bills. She now needs \$5,749.**

35. Judy Rae Visser: 7330

Dykstra Rd., Lynden, WA 98264 Judy was diagnosed with cancer and underwent surgery and three rounds of chemotherapy. She asks the CHM family to help with \$1,016 in medical bills. **UPDATE: Judy received \$78 in gifts, bringing her need to \$938.**

36. Gary Wallace: 1513 Spruce, Quincy, IL 62301 Gary suffered a stroke and was hospitalized for two days. He miraculously retained all his faculties. He requests help with \$5,446 in bills. **UPDATE: Gary received \$2,202 in gifts, bringing the total to \$3,244.**

37. Linda Wellman: 1014 2nd St. NE Apt. A, Elbowlake, MN 56531 Linda was treated for colon cancer and her medical bills total \$27,056. **UPDATE: Linda received \$18,203 in gifts and now needs \$8,853.**

38. Danni Zavadil: 6449 Hatteras Ct., Sun Valley, NV 89433 Danni underwent chemo treatments for pre-existing gastric cancer. After \$32,046 in discounts, Danni is requesting help with \$1,187 in bills. **UPDATE: Danni received \$832 in gifts and added \$2,500 in bills, bringing the total to \$2,855.**

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 #31.

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)

Option 2: You can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. The advantage is that 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 10 sidebar

How do I send my gift? (Continued from the page 9 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.

I am listed on the Prayer Page. What are my responsibilities?

Individuals listed on
the Prayer Page must
report what monies they
receive each month by
the 15th (or the first
business day after the
15th) of the following
month.

Mail in your Donor
Information Form,
e-mail [prayerpage@
chministries.org](mailto:prayerpage@chministries.org) or call
800-791-6225 and ask
for the Prayer Page.

The Donor Information
Form also is available
online at [www.
chministries.org/
downloadforms.aspx](http://www.chministries.org/downloadforms.aspx)

To act fairly to everyone
listed, CHM Guidelines
state that ministry
staff may rotate needs
and remove listings of
unresponsive persons
without notice.

To obtain a copy of the
Guidelines, contact us
at the email address or
phone number listed
above.

Practical tips (continued from page 3)

Depending on your income or
circumstances, most companies
will work to provide prescriptions
at little or no cost to you. As a
self-pay patient, you will most
likely qualify for discounts.

To see if you qualify for
pharmaceutical discounts, type
the medication name and “patient
assistance” into an Internet
search engine (for example, type
“Nexium patient assistance”).
You’ll be directed to fill out and
submit paperwork or have your
physician submit it for you.

After a recent health event, 12
days of intravenous antibiotics
were going to cost me \$1,100 a
day. After submitting the forms
through my physician, the cost
was substantially decreased.
Following this tip provided savings
for me and for other Christian
Healthcare Ministries members.
(*Editor’s note: See page 12 of this
newsletter for additional resources to
help with prescription costs.*)

Antibiotics: Begin taking
probiotics immediately if you are
put on antibiotics. Antibiotics kill
unhealthy *and* healthy bacteria
in your body. This can cause
secondary illnesses and side effects
such as diarrhea, fungal infections
and yeast infections. A daily diet
of large doses of yogurt, probiotics
(available at health food stores

or even Walmart) or acidophilus
milk will rebuild your immune
system and avoid prolonged
infections. I’ve known people who
suffered for months from the side
effects of antibiotics. (Note: Even
frozen yogurt, which tastes like ice
cream, has probiotics).

Medical bills

Be sure to review your itemized
bills, especially if you’re
hospitalized. When I worked as
a medical bill auditor I found
many bills with errors. I remember
one bill for a gallbladder removal
on which the hospital charged
for two gallbladder removals (a
\$3,000 difference)! Always ask
for an itemized bill so you can do
your own review. (*Editor’s note:
You must submit itemized bills to
Christian Healthcare Ministries
in order for them to be eligible for
sharing.*)

Nutrition and hygiene

- Sugar is not helpful in achieving
optimal health, so avoid sugary
foods and drinks. Instead,
drink plenty of water, ice chips
and herbal teas—especially
chamomile or teas with
echinacea, goldenseal, and other
immune building contents.
- Ginger is good for upset
stomachs.
- Cold air diffusers can add
menthol, peppermint, and other
healing natural oils into the air,

both disinfecting and healing
the patient and other members
of the family.

- Wash your hands often with
soap (not anti-bacterial soap—
it can stimulate bacterial
mutation). Wash surfaces
that are touched frequently,
especially if someone in the
house is ill. Alcohol and bleach
kill bacteria, as do oregano oil
and tea tree oil.
- Clean wounds and cover them
immediately because infection
develops from bacteria on your
body, from contact with others,
and contaminated surfaces.
Everyone carries bacteria,
but it needs an entry point.
Minimize infection risk by
cleaning wounds with hydrogen
peroxide, using ointment or
natural remedies (such as tea
tree oil mixed with raw honey
and olive oil) and keeping the
area protected.

*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 Michigan’s Upper Peninsula
and raise alpacas. They have four
adult children and care for Alison’s
85-year-old mother.*

New year (continued from page 2)

“I need to make a copy of your
insurance card,” he says, “I don’t
have insurance; I have something
better.” Then he explains that
technically he’s self-pay and
needs to deal with the health care
provider on that basis, and that
he’s a member of a health cost

sharing ministry with thousands of
members standing alongside him
and sharing each other’s costs.

We’re delighted to have you
as a member, appreciate your
confidence in us and look forward
in the coming year to serving

you in every way we can. We’re
not an insurance company; we’re
fellow members of the Body of
Christ. It’s Him we serve, and His
kingdom we seek to glorify.

God bless you.

Provider spotlight (continued from page 5)

him to pray with them. “I’ve had great experiences praying for Hindus, Buddhists and Muslims. A simple prayer can impact the lives of believers and nonbelievers.”

At nine months old, Ramsey severely burned 65 percent of his body after pulling down a deep fryer and covering

himself with hot oil. “The doctors told my parents that I wouldn’t survive,” he said. “Miraculously, several surgeries restored my health and I grew up determined to go to medical school and become a surgeon.”

Ramsey believes his career also is his ministry. “I have a unique opportunity to

use my job to share the Gospel with folks during my daily tasks. I say it’s unique because even though we are all called to be Christ’s ambassadors, I’m involved in people’s lives during times of great physical and emotional need. It’s a time that

See “Provider spotlight,” page 12



Attention CHM members!

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

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

If your doctor, dentist, or other medical professional is a Christian or someone you think might consider CHM a good option for his or her patients, please let us know by filling out as much information as possible below.

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

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



Your name: _____

Member number: _____

Medical professional’s name: _____

Specialization/occupation: _____ **Phone:** _____

Address/city/state/zip: _____

Medical professional’s name: _____

Specialization/occupation: _____ **Phone:** _____

Address/city/state/zip: _____

Medical professional’s name: _____

Specialization/occupation: _____ **Phone:** _____

Address/city/state/zip: _____

**The list is updated continually and is available as a free download at www.chministries.org/downloadforms.aspx*

Newbies (continued from page 1)

- information about being a member, ministry news, member testimonies, advice for healthy living and more. You can receive our enewsletter in lieu of the printed version by signing up for it at www.chministries.org/enewsletter.
- **Visit our website.** You can view the CHM Guidelines, make one-time financial contributions, complete the COU form or learn how to use the internet to bring a friend into CHM by visiting the online Member Portal at www.chministries.org/members. (More features will be added soon.) Other resources for new members are available at www.chministries.org/newmembers.
 - **Make sure you're at the right level.** There are a number of differences

between our Gold, Silver and Bronze levels. The Gold level offers considerably more services. Please check the level for each person in your membership and make sure it's the right one. To learn more, visit www.chministries.org/participationlevels or view CHM Guideline G by visiting the online Member Portal (see above).

- **Sign up for Brother's Keeper.** Brother's Keeper is CHM's low-cost program for catastrophic medical bills exceeding \$125,000 per illness. If you didn't sign up for Brother's Keeper when you first applied for CHM membership, you can do so at any time by using the application in your welcome pack or by going to www.chministries.org/

catastrophicbills.

- **Take note of the other forms in your welcome pack.** In addition to the COU, the welcome pack contains a copy of all of the forms you need in order to submit medical bills to CHM, a form for enrolling in CheckEase (direct bank account withdrawal), a form for contacting CHM's medical consultant and an extra member application for you to pass along to a friend. These forms are available if and when you need them.

Next month: CHM for newbies (part 2): "How do I submit medical bills?"

Provider spotlight (continued from page 11)

patients deeply reflect on and ponder the important questions in life. I get to share the hope of Christ and relay the good news that they, too, can share in that hope."

He said that a patient recently told him, "I had a lot of time to sit and think during my recovery. You praying with me made an impact. I opened my Bible for the first time in a long time and I went to church

for the first time in years."

Said Ramsey, "His testimony is not a

See "Provider spotlight," page 13

Helpful websites to check out

www.healthcarebluebook.com: The Healthcare Blue Book is a free consumer guide to help you determine fair prices in your area for health care services.

www.chmrx.org: Every CHM member receives a discount prescription card. Click the "drug pricing" link to compare discounts among pharmacies near you.

www.needymeds.org: NeedyMeds helps people find assistance programs to afford their medications and health care-related costs. NeedyMeds also offers medication coupons and rebates.

www.rxassist.org: Patient assistance programs are run by pharmaceutical

companies to provide free medications to people who cannot afford to buy their medicine. RxAssist offers a large database of such programs.

www.anylabtestnow.com: CHM members are eligible to receive a 30 percent discount off the retail price of all laboratory tests priced at \$49 or more. ANY LAB TEST NOW has numerous locations in 29 states.

www.lotusea.com ("lab testing") tab: The cost of lab testing obtained through LOTUSEA is approximately one-half the cost of most other medical facilities or lab testing facilities.

www.careington.com: The Careington LiveWell Savings plan offers discounts on dental, vision and prescription services. It also eases access to doctors and nurses and offers identity theft protection.

www.gocpap.com: GoCPAP.com provides sleep apnea equipment. CHM members should ask for Bill Howsare for discounted pricing.

www.the.onlineopticalstore.com: This site has a large selection of name brand eyeglasses and contact lenses. CHM members receive an additional 20 percent discount.

Hart testimony (continued from page 5)

initial EKG was normal but the pressure remained. The medical staff gave me medication to relieve some of it.

Not long after, my heart stopped.

The staff was able to get my heart beating again. They did another series of tests and everything was okay—my arteries were not blocked. I don't see how my arteries could have been completely clean, so maybe God performed a miracle in that hospital room.

Medical staff determined that my heart stopped because of sick sinus syndrome (the name for a group of heart arrhythmias in which the sinus node—the heart's natural pacemaker—doesn't work properly). The cause of my chest pressure, however, is still unknown.

My medical bills totaled over \$93,000 and I qualified for a 40 percent discount on my hospital bill through federal aid. After additional discounts, the total reduced charges were nearly \$70,000 and CHM shared the remaining \$23,000. I was overwhelmed.

It was important to me to keep the cost down because I didn't want to be a burden to my fellow brothers and sisters in Christ. I knew people were praying for me and I was confident the Lord was going to take care of me financially through His people at CHM.

Christian Healthcare Ministries went beyond anything I could have ever expected. I received my first medical bill in late June 2013, the full hospital bill in July and received my first check from CHM in

August—more quickly than payment from an insurance company. The hospital staff was amazed, too.

I sometimes think about what would have happened if I still had insurance. I would be paying my \$5,000 deductible and the remaining 20 percent on our 80/20 plan. With CHM, I have yet to pay a penny out of my own pocket thanks to my discounts. I'm convinced that CHM is the way the Lord provides for His children's health care costs.

I can't express enough gratitude for the ministry. From the bottom of my heart, thank you!

And special thanks to my amazing family, church family and friends who have shown me such an outpouring of love.

TMAO (continued from page 4)

intestines of people who eat whole grain wheat. Yet I've never heard anyone claiming that whole grains contribute to heart disease.

Apparently a soon-to-be released blood test will measure TMAO levels. Similar to cholesterol testing, advocates will no doubt be calling on people to assess their heart attack and stroke risk by getting their TMAO levels checked. I, however, am not yet convinced. Stay tuned.

Koeth, R. A., Wang, Z., Levison, B. S., Buffa, J. A., Org, E., Sheehy, B. T., . . . Hazen, S. L.

(2013). Intestinal microbiota metabolism of L-carnitine, a nutrient in red meat, promotes atherosclerosis. [3650111]. *Nat Med*, 19(5), 576-585. doi: 10.1038/nm.3145

Tang, W. H., Wang, Z., Levison, B. S., Koeth, R. A., Britt, E. B., Fu, X., . . . Hazen, S. L. (2013). Intestinal microbial metabolism of phosphatidylcholine and cardiovascular risk. *N Engl J Med*, 368(17), 1575-1584. doi: 10.1056/NEJMoa1109400

Kresser, Chris. (2013). *Choline and TMAO: Eggs Still Don't Cause Heart Disease.*

Heart Disease, Myths & Truths, Food & Nutrition. Retrieved from CHRIS KRESSER L.AC - MEDICINE FOR THE 21ST CENTURY website: <http://chriskresser.com/choline-and-tmao-eggs-still-dont-cause-heart-disease>

**Provider spotlight (continued from page 12)**

reflection of anything I did but of the Holy Spirit at work. I definitely don't take credit for that."

Ramsey is the recipient of both the Patient's Choice and Compassionate

Doctor Recognition awards.

Editor's note: It is because of great doctors like this that CHM doesn't have a provider network; members can seek treatment from the health care providers of your choice.

Our goal is to see our members taken care of physically, financially and spiritually. For a list of member-recommended health care providers in your area, visit www.cbministries.org/downloadforms.

Letters to Christian Healthcare Ministries

Just as the church of Christ is not a building, Christian Healthcare Ministries is not an office in Ohio.

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.

These letters represent what you who participate in CHM are accomplishing for each other and for the cause of Christ.

-Rev. Howard Russell, President & CEO

We'd love to hear from you! Send us your letters:
Christian Healthcare Ministries
Attn: Editor
127 Hazelwood Ave.
Barberton, OH 44203

editor@chministries.org

Editor's note: Letters sent to CHM and printed on this page may be edited for length and/or grammar.

Dear CHM:

My husband and I are blown away by what you do at CHM. We have told many people about CHM, including friends and co-workers. It brings tears to our eyes.

Thank you to everyone at the ministry.

Tracey Strohecker
Lancaster, PA

Dear CHM:

We cannot begin to express in words the gratitude from our hearts. CHM has been such a blessing to my wife and me. As believers who have served as missionaries in a third world country, we have seen the mighty hand of God.

Thank you for being an extension of His arms in this world. We tell everyone we meet about this awesome ministry and how you are truly a blessing to the body of Christ. Please thank Ms. Tina Farnsworth in the Needs Processing department for all of her help and support. She is such a sweet blessing.

Your brother and servant in Christ,

William Carl Rhodes
Florence, SC

Dear Christian Healthcare Ministries:

You helped our family a great deal when our son, Randy, needed immediate surgery for a torn ACL.

Words cannot express our gratitude for the extra effort you put forth.

As bills poured in for the surgery, CHM always sent checks on time and because we were self-pay patients, we received a cash discount. Whenever we had questions, help was only a phone call away. Someone even called to pray with us for Randy's healing and to offer encouragement. CHM has felt like the support system of an extended family.

Throughout this whole process, we have seen God's hand at work. Randy's knee has healed very well, impressing his surgeon. This operation will continue to bless Randy throughout his life, which means a lot to an active, hardworking 18-year-old.

He is in his second year at Indiana Wesleyan University and would like to combine youth ministry with a career in business.

May God richly bless each CHM employee, volunteer and member.

In the precious name of Jesus,

Gerri Smith
Anderson, IN

Dear Brothers and Sisters:

I want to thank you from the depths of my heart for the faithful prayers and financial help. I have seen the church (the body of Christ) at its best. I believe our heavenly Father is pleased with CHM and all its

partners in the ministry. My husband is a pastor of a small congregation and is bi-vocational.

After my surgery, the bill was overwhelming. With the help of my CHM brothers and sisters, my bill of more than \$22,000 has been paid through Prayer Page donations! Thank you is not enough. I pray I will be able to help others the way I have been helped.

Very gratefully,

Sharon Warden
Poca, WV

Dear CHM Members:

Thank you! I have received many cards and notes from members of CHM. They have been very helpful and kind—one of the great blessings I have been given after losing my wonderful husband.

With much appreciation,

Sue Armstrong
Hammonds, NY

Dear CHM:

My surgery and recovery went well. Thank you for your prayers, consultations and reimbursement on my medical bills. You've been such a blessing to me.

In Christ,

Bambi Medford
Jacksonville, FL

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.*

Donna Singleton: 931 Highway 50 W., Pueblo, CO 81008 Donna was hospitalized due to an unknown cause. Please pray.

Baylee Robertson: 3020 Fallwood Dr. NW, Marietta, GA 30064 Baylee's newborn son, Max, has craniosynostosis.

Jim & Pamela Baker: PO Box 872163, Mesquite, TX 75187 Pam has an aggressive form of leukemia and requests prayer.

Michael & Judith Deans: PO Box 147, Highlandville, MO 65669 Judith has pancreatic cancer. Please pray for healing.

Jennifer Hollowell: 1133 Yorktown Ct., Mt. Pleasant, SC 29464 Jennifer requests prayer for a difficult family situation.

Virginia Hilty: 10996 Blough Rd., Rittman, OH 44270 Virginia may have leukemia and requests prayer.

Jonathan & Caitlin Phillips: 306 N 11th Ave., Boseman, MT 59715 Caitlin is pregnant and the baby may have a heart defect.

Steven & Rachel Robbins: 1707 Marceau Dr., Conley, GA 30288 Rachel had a second miscarriage and a blood transfusion.

Lester Steven Statler: 8558 Rodebaugh Rd., Reynoldsburg, OH 43068 Lester Steven had a bone marrow transplant and now suffers from throat cancer. Please pray.

Shaun & Julie Reich: 86 Kelmar Ave.,

Malvern, PA 19355 Julie is pregnant and the baby has a mass on its lung. Please pray for comfort.

Loretta Jones: 39 Ruby Ln., Manson, NC 27553 Loretta suffers from ongoing medical issues caused by several brain tumors.

Eric & Michelle Teichert: 865 Bluegrass Way, Middleton, ID 83644 Michelle recently suffered a miscarriage. Please pray.

Tim & Tanya Robinson, PO Box 120, Belfast, ME 04915 The Robinsons request prayer for healing and finances.

Richard Duffy: 21122 Tanchah Ln., Houston, TX 77015 Richard requests prayer to find employment soon.



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.

Christian Healthcare Ministries

January 2014

In this issue:

*CHM for newbies (part 1): "I've joined CHM; now what?"
A new year, old questions, and what to do about them
Practical tips on health care savings • Maternity program blesses
member families • Healthwatch • God takes care of member
both in and out of hospital • Health care provider spotlight: Dr.
Ramsey Stone • Member's book aims to refresh your soul
Prayer Page • Attention CHM members! • Helpful websites to
check out • Letters to CHM • Monthly prayer requests*