



Christian Healthcare Ministries

The biblical solution to healthcare costs

February 2014

In This Issue

CHM for newbies (part 2).....1
Member miraculously survives intestinal problem.....1
Sharing the love at CHM.....2
Interacting with your providers.....3
Healthwatch.....4
Members drop insurance, keep CHM and receive \$86,000.....5
Motivation to move!.....5
Taxes and CHM.....6
Prayer Page.....7-9
Memorial tribute.....11
Letters to CHM.....14
Prayer requests.....15

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 2): “What should I do if I need medical care?”

Editor’s note: To read part 1 of this series, “I’ve joined CHM; now what?” visit www.chministries.org/newsletter and click on the January 2014 icon.

Now that you’ve submitted your application to join Christian Healthcare Ministries, you may wonder what to expect if you need medical treatment. Here are some steps to guide you:

In emergency situations

Immediately seek medical care. Seek financial assistance when you’re well.

Getting well is your first priority. When your condition is stable, you, a friend or a family member responsible for

your care can follow the steps under “General information” (page 11).



If you are a Gold member and your condition is not critical but requires immediate care, consider if an urgent care center will meet your needs (emergency rooms are usually more expensive than urgent care centers—and it can take longer for you to be seen).

In non-emergency situations

1. Consider shopping for health care providers in

your area. Many health care providers reduce their charges for self-pay patients. Though as a CHM member you may go to any hospital or doctor’s office, selective “shopping” helps lower the cost of your medical care because you often can receive the same service at a lower price. To compare health care pricing in your area, visit www.healthcarebluebook.com. You also can access a list of health care providers that other CHM members have recommended by visiting www.chministries.org/downloads.

2. Follow the steps under “General information” on page 11.

See “Newbies” page 11

Member miraculously survives after intestinal problem lands her at death’s door

By Judy Falvo, Sierra Vista, Ariz.

My husband, Jared, and I heard about Christian Healthcare Ministries in spring 2009. We are both self-employed and decided CHM would be a good thing for us. We joined at the Gold level.

On April 20, 2013 I was

in Tucson for a ladies’ conference. When the conference ended, I and two other women took one of the speakers out for lunch before heading home to Sierra Vista. I started feeling sick before

See “Falvo testimony” page 6

“I woke up to nurses frantically bustling around me, trying to get a peripherally inserted central catheter (PIC) line started. I heard the doctor say, ‘Don’t worry about the line. Just get an IV started. We have to get her to surgery now. We’re losing her.’”

Sharing medical bills, sharing the love at CHM



Rev. Howard Russell
President and CEO,
Christian Healthcare
Ministries

“All you need is love. Love is all you need.”

The golden oldie song “All You Need is Love” is an anthem to ardor.

But if all you need is love, what is all the love you need?

It’s February. Valentine’s month. Love is in the air—and in the Valentine’s Day cards, roses, chocolates and gifts that will be purchased and delivered in mass quantities.

Around Christian Healthcare Ministries love is always in the air. We love God, His Son and our members.

Many of you are new to CHM. You joined because you found out about us and concluded you liked the biblical solution this ministry offers for health care costs.

It’s important for you to know that we love you in Christ and we want to serve you so well that you’ll think CHM is the best thing to ever happen to your health care experience.

To help make that happen, here are some helpful hints and information.

CHM and insurance

CHM isn’t insurance. Why? Because you, the member, remain legally responsible for the payment of your medical bills. With CHM, however,

tens of thousands of your fellow Christians are ready to share in paying those bills. In the past 20 years, our members have shared more than \$1 billion (that’s \$1,000,000,000) of each other’s medical bills. That’s quite a track record by any standard.

Doctors’ offices, hospitals and insurance cards

You may wonder, “What do I say when I go to the doctor’s office or hospital and they ask for my insurance card?” Give them your CHM membership card. Tell them this, and I quote: *“I have something that’s better than insurance—better for you and for me.”* The card explains what CHM is and points them to our website and the phone number.

If or when they ask why it’s better than insurance, here’s a suggested response: “I’m a member of a ministry of thousands of Christians who help pay each other’s medical bills. At the same time, I remain personally responsible for the bills, so please bill me directly.”

Your health care provider might wonder how your CHM membership benefits them. Feel free to say, “For your benefit, you don’t have to file a claim to get paid, nor do you have to get approval to provide treatment. The doctor makes those decisions and you will be paid for that service. In return I ask that you give me fair pricing—meaning

discounted pricing—just like you would give an insurance company.”

The doctor can now practice medicine the way he or she sees fit. I trust my doctor so I ask that my doctor trusts me to pay him. If you build a relationship with your providers, it will be an advantage to you and also to any other CHM members who seek treatment from the same providers.

Many doctors’ offices ask for our promotional materials so they can share them with their patients. Recently we had some members with cancer whose doctor advised them to join our ministry because they’d had another patient who was a member and they knew that CHM “worked.”

If you encounter a medical provider who isn’t comfortable with CHM, please ask them to contact us. We’ll take care of it—we’ve worked with more than 40,000 providers across the nation. We have 33 years of experience in making people happy, both members and health care providers.

Another one of our members went for years knowing about us but not joining. Shortly after joining he got very sick (but is well today).

The end result? He got excellent treatment from his providers. We

See “Sharing the love,” page 12

Interacting with your medical providers

Below is correspondence detailing how your fellow CHM members have interacted with their medical providers; some have returned funds to CHM due to receiving extra discounts on their bills. For privacy reasons, health care provider names have been substituted or omitted. For tips on interacting with your providers, see CHM Guidelines I, K, L and M.

October 16, 2013

Dear XYZ Hospital:

I recently had back surgery at XYZ and want to commend everyone from my surgeon to the lady at the desk who signed me in. I received first-class treatment and I also received my life back. I have only good things to say about XYZ.

I lost my health insurance in 2003 because I had heart surgery. I have been deemed "uninsurable" since that time because I have a pre-existing condition. That's why I am a self-pay patient

However I belong to an organization called Christian Healthcare Ministries (CHM). It is not an insurance company; it's a cost sharing ministry. The CHM staff assured me that I will be reimbursed for my back surgery bills. I have already received a check for \$3,200 for my MRI and some of my other treatment

With this in mind I'm trying to keep my costs as low as possible because CHM members are ordinary people like me trying to help each other with medical bills. It's a nonprofit, not an insurance company with deep pockets.

I received a hospital financial assistance application and realized that I probably would not qualify for help based on my income. However I filled out the paperwork anyway.

My surgeon has already reduced his charges by 50 percent. He is a wonderful doctor and a credit to your hospital. If possible, please consider reducing my bill. Regardless of the circumstances I intend to pay it in full within 12 months.

Thank you; I have been blessed to now be able to stand and walk again thanks to my surgeon and XYZ Hospital.

Sincerely,

James R. McCall
Greenfield, IN

November 5, 2013

Dear James McCall:

I want to thank you for taking the time to complete our Financial Assistance application.

Based on the information provided, you are over income for our financial assistance program. However, due to your medical debt to income ratio, you are qualified for full financial assistance for the current outstanding balance of \$56,769.23 for services rendered 09/25/13 to 09/27/13.

If you have any questions or additional concerns, please don't hesitate to give us a call.

Respectfully,

Patient Financial Services
XYZ Hospital

November 8, 2013

Dear Christian Healthcare Ministries:

We recently received a reimbursement check from CHM that included funds to pay our hospital bill, which totaled

\$46,397.61.

The hospital had initially granted a 25 percent discount. CHM staff members tried to increase the discount to 40 percent but the proposal wasn't accepted.

I tried applying a little extra "leverage" when I communicated with the hospital staff. I explained that all of our other

medical providers were paid in full because they had reduced their charges by 60, 80 and even 100 percent.

Taking a deep breath, I proposed a settlement of \$25,000 to be paid right away. To my surprise, the hospital staff accepted it! It was a 46 percent discount.

Therefore, I'm enclosing a check for \$9,876.21, the amount of overpayment from CHM. We praise God that we can return these funds to be used for other members' medical bills.

In Christ,

*Danny & Gail Alford
Kings Mountain, NC*

November 5, 2013

Dear Christian Healthcare Ministries:

We want to take a moment and thank you. Ever since Cindy had

See "Providers" page 13



The importance of Vitamin D

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

I used to hate running, but several years ago my attitude changed. Though I was motivated to improve my cardiovascular condition and lower my disease risk, the Air Force Marathon was the real reason for my new interest. This premier event is held every September at Wright-Patterson Air Force Base near Dayton, Ohio. Since my home and extended family are nearby, the marathon gave me an opportunity to see family.

Thus my running career began. But so did my injuries.

Though I was careful to increase my mileage slowly, I sustained at least two stress fractures (at the time of this writing I believe I have suffered a third). I have written before about vitamin D deficiency, but my recurring injuries prompted me to get my levels checked again.

Vitamin D helps the body acquire and hold on to calcium. It aids in the absorption of this vital mineral from the gut and helps prevent bone calcium loss. Since calcium also is a key component in muscle contraction, vitamin D is important for strong muscles.

I used to only associate vitamin D deficiency with severe

conditions like rickets and osteomalacia. I'd read about such cases occurring centuries ago, but not in modern times. Recently, however, the medical community has become aware of much less obvious manifestations of deficiency. A lack of vitamin D is now known to contribute to osteoporosis, as well as vulnerability to falls and fractures in the elderly (all of which are very common).

In addition, vitamin D appears to have numerous other important functions. Deficiency has been associated with cancer and autoimmune diseases such as rheumatoid arthritis and lupus (according to human genome mappings of vitamin D receptor sites).

Low vitamin D may play a role in protecting people from a particular form of depression known as seasonal affective disorder (associated with reduced sunlight during the winter months). Finally, a lack of vitamin D appears to contribute to chronic musculoskeletal pain, whether from rheumatoid arthritis or other causes. One article claimed that as much as 70 percent of adults and children in the United States are vitamin D deficient!



Why so much deficiency?

For most people, deficiency is due to a combination of inadequate sun exposure and a diet low in vitamin D. A few medications (particularly hydroxychloroquine, Plaquenil, and corticosteroids) also can interfere with vitamin D absorption. If you take any of these, consult your doctor. If necessary, doctors can adjust your vitamin D dosage to correct malabsorption.

How to diagnosis vitamin D deficiency

How do you know if you are vitamin D deficient? First, consider your history and symptoms. Have you been prone to bone fractures, weakness or falls? Do you suffer from chronic musculoskeletal pain? Do you have rheumatoid arthritis, lupus, or some other autoimmune disorder, or cancer? Do you struggle with depression during the winter months? All of these scenarios could be caused by vitamin D deficiency and point to the need for testing. If this sounds like you, consider asking your doctor to check your vitamin D level.

Sources of vitamin D

There are at least two pathways by which we receive vitamin D. The first is by sunlight. The sun's ultraviolet rays convert 7-dehydrocholesterol into

Members drop insurance, keep CHM and see \$86,000 shared for their bills

By Lonny Vanderpool, Apple Valley, Calif.

My wife, Jeanette, and I joined Christian Healthcare Ministries in the 1990s. We lived in Alabama and our church pastor told the congregation about his experience with the ministry. When his wife had surgery, they received funds from Christians all over the country for her medical needs. CHM members also prayed for her and sent notes of encouragement.

My wife became very excited about this concept. I was a bit of a skeptic, but I didn't mind becoming a member because the cost was minimal. We were truck drivers gone from home for long periods of time so we decided to make our monthly financial gifts to CHM our tithe.

Times became tough for my father-in-law so eventually we moved in with him in California. We had insurance and therefore considered discontinuing our CHM

membership. Our insurance premium had just gone up and we weren't sure we could afford both.

The same day we discussed ending our CHM membership, we received a phone call from another CHM member who thanked us for helping share his wife's medical needs. Touched by his gratefulness, we chose to remain members.

Meanwhile our insurance premiums continued to rise, reaching \$2,300 per quarter with a deductible of \$4,000. We both were in great health and could no longer justify the expense, so we dropped the policy. I was closing in on age 65 and we knew that Medicare was right around the corner.

Three months later, one of my Prostate Specific Antigen (PSA) tests came back

very high. We scheduled a biopsy. The results showed pre-cancerous cells, so I underwent another PSA test. The numbers were even higher. My urologist was convinced I had cancer, but I got a second biopsy. Positive again. My urologist said the cancer was not advanced and we discussed available treatments.

After much prayer, I decided to try a newer form of treatment called proton beam therapy. It's a low-risk, minimally invasive type of radiation treatment.

I made an appointment in November 2012 for a treatment consultation. The cost of the consultation was very high so we made an appointment with the lady from the provider's billing department. We explained that I was a cash patient. She

See "Vanderpool testimony," page 13

Motivation to move! *By Judi Ulrey*

Does the pressure to exercise feel never-ending? You know it's good for you, but that doesn't seem to draw you off the couch. You'd like to shed a few pounds, but that is often insufficient motivation. How about lowering your blood pressure or cholesterol? It seems important when you're sitting in the doctor's office, but less necessary when the 5 a.m. wake-up-to-work out alarm rings. An upcoming wedding or class reunion is a great short-term incentive, but afterwards you slide back



into a sedentary lifestyle.

How can we stay on track? As Christians, let's process the dilemma differently.

The first step may be to fall on your knees. Admit to your heavenly Father that your spirit is willing but your flesh is weak. Remind yourself that His power will be perfected in your weakness. Since we're called to care for our personal temple—our body—we can ask in confidence, knowing that God is available to help (John 14:13). "Lord,

I confess my complacency when it comes

to my physical wellness. I want to honor You by being disciplined. Please change my heart and give me a renewed enthusiasm and diligence." Ask in confidence and watch the Holy Spirit work.

Next, take Philippians 4:13 to heart. "I can do all things through Christ who strengthens me." Yes, I can get up early to exercise through Christ who strengthens me. Yes, I can avoid chocolate chip cookies through Christ who strengthens me. Remember, the entire Christian experience is about victory over temptation through surrender. What we can't accomplish by ourselves is possible with Christ. You can stay committed to regular exercise—not through willpower, but through total

See "Motivation to move!" page 12

Taxes and CHM

Special tax advantage for Missouri members

Your monthly financial gifts required for CHM membership are not deductible for federal income tax purposes.

However, extra giving above your minimum monthly gift amount—including Prayer Page gifts sent through the CHM office—are deductible. (Prayer Page gifts sent directly to other members are not tax-deductible).

In January 2014, all CHM members who made extra donations in 2013 received a

statement of charitable contributions. The statement contains the total deductible amount if your giving fits IRS requirements for deductibility.

Missouri state law provides residents with a special tax advantage. The Missouri Form MO-1040 lists a “health care sharing ministry” line item deduction. When you file your taxes, write on this line the **total** amount you sent to Christian Healthcare Ministries in 2013 (indicated on the aforementioned statement).

When filing your 2013 taxes, there is nothing CHM members need to do regarding the Affordable Care Act, commonly known as Obamacare. Your tax filing won’t be affected until 2015 when you file your 2014 taxes. CHM will provide more detailed information as it becomes available.

If you have further questions, please speak with your tax professional.

Falvo testimony (continued from page 1)

the food was served and excused myself to the restroom where I began vomiting violently. This was especially disturbing because, after gastric bypass surgery in 2006, I was told that vomiting would be physically impossible for the rest of my life.

I was in agony the entire 70-mile trip home. That evening I went to the emergency room, was told I had the stomach flu and was sent home to rest. I crawled into bed early that morning and by night, I still felt weak. A little voice inside told me I needed to go back to the hospital.

Thank God I listened. If not, I would not have survived the night.

Doctors ran more tests and found that I had an intestinal blockage and would probably need surgery. I remember calling my mother and brother-in-law, but for a while after that I was completely unaware of anything.

I woke up to nurses frantically bustling around me, trying to get a peripherally inserted central catheter (PIC) line started. I heard the doctor say, “Don’t worry about the line. Just get an IV started. We have to get her to surgery *now*. We’re losing her.” I believe God allowed me to wake up at

just the right moment to hear those words. My first thought was, “I don’t feel like I’m dying.” Then, all I could do was pray. “Lord, You are in control. I belong to You. May Your will be done.” And I had peace.

My organs began shutting down. I had difficulty breathing and I was rushed into surgery. Doctors discovered that my small intestine had twisted and cut off the blood supply. One section had become necrotic—meaning the tissue had died—and was poisoning me.

They removed part of my small intestine and told my husband that I was alive but probably wouldn’t make it. My chance of survival was less than 20 percent. I was put on life support for several days and even when I “woke up” I wasn’t really all there.

Meanwhile, my doctors were trying to find a surgeon who had the appropriate skills and equipment to help me.

In May I was transferred and underwent a second surgery to reconnect my esophagus

to the part of my stomach that had been disconnected during gastric bypass surgery. I remained in the hospital one month and four days, after which I was released for recovery and rehab.



L-R: Jonathan, Jared and Judy Falvo

My husband found that working with CHM was easier than we anticipated. I had always been a little skeptical. “How would CHM come through for us if something major did happen?” I thought.

Nevertheless, we were blown away at how fast CHM mailed the first checks to share our costs. I remember getting a voicemail saying that CHM had already negotiated a \$5,000 bill down to \$1,000 and that the check was in the mail. That happened just in the first two weeks, and the rest of the process reflected the same pattern: a ministry staff member called to notify us, we received a discount and the check was in the mail.

I don’t remember ever being worried about how we would pay the medical bills we were racking up. CHM stepped in

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

February 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 \$9,402 in gifts. Her need is now \$3,940.**

2. 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 \$21,057 in gifts. She now needs \$6,652.**

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

Rachel incurred medical bills from the birth of her child totaling \$3,230. **UPDATE: Rachel received \$2,038 in gifts, and added \$1,348 in bills, bringing her need to \$2,540.**

4. 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 \$148,786 in gifts. She also received a discount of \$14,104, bringing the need to \$22,940.**

5. 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 \$10,396 in gifts, bringing her need to \$6,650.**

6. 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 \$1,931 in gifts, bringing her need to \$538.**

7. 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 \$1,299 in gifts. She added \$1,580 in bills and received \$505 in discounts. She now needs \$2,765.**

8. Kelly Frick: 22 W 3rd Ave N, Columbus, MT 59019

Kelly underwent surgery for thyroid cancer. After nearly \$19,000 in discounts, Kelly has \$3,110 in remaining bills. **UPDATE: Kelly received \$3,234 in**

gifts and added \$6,565 in bills, bringing the need to \$6,441.

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 \$25,280 in gifts, bringing the need to \$17,389.**

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 \$5,593 in gifts. She now needs \$2,060.**

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

Jay requests help with \$672 in bills for sleep apnea. **UPDATE: Jay Don received \$95 in gifts, bringing his need to \$577.**

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

Lawryl was diagnosed

Continued on page 8

Prayer Page Giving

Prayer Page total needs remaining this month: \$293,911

Each need would be met **in full** if each member family contributed **\$11.55** 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 "Financial: 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

with multiple gallstones and underwent gallbladder removal surgery. She asks the CHM family for prayer and help with \$3,724. **UPDATE: Lawryl received \$3,500 in gifts and added \$1,999 in bills. She now needs \$2,223.**

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 \$781 in gifts, bringing his need to \$2,213.**

14. Debbie Kilgus: 1315 St. Cloud Ave., Lynchburg, VA 24502 Debbie was diagnosed with an aggressive form of breast cancer that has caused extensive nerve damage and intense pain. She requests prayer for a rapid response to therapy and help with bills thus far totaling \$7,599.

15. 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 \$3,443 in gifts, bringing her need to \$1,270.**

16. 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 \$34,695 in gifts, bringing his need to \$14,055.**

17. 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 \$42,836 in gifts and added \$2,474 in bills. She now needs \$22,628.**

18. 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 \$2,198 in gifts and added \$3,053 in bills. He now needs \$2,067.**

19. Edna Miller: 825 E. Adoue Rd., Alvin, TX 77511 Edna was diagnosed with endometrial cancer. After a hysterectomy and removal of lymph glands, she made a full recovery. Then, she needed to undergo radiation therapy. After a 50 percent discount, she asks the CHM family with help for \$34,392 in bills.

20. 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 \$4,603 in gifts. She now needs \$4,959.**

21. 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 \$3,163 in gifts. He now needs \$1,551.**

22. 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 \$2,253 in gifts, bringing the need to \$1,275.**

23. Delayne Perry: 7768 Kingston Ave., Hesperia, CA 92345 Delayne suffers from Zenker's diverticulum, a rare throat problem. After discounts of \$8,750, she requests prayer and financial help with \$1,763 in bills.

24. 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 2013. Michelle asks the CHM family for help with \$88,002 in medical bills. **UPDATE: Michelle received \$51,405 in discounts, \$16,876 in gifts and added \$529 in bills, bringing the need to \$20,250.**

25. 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 \$61,264 in gifts. He now needs \$24,169.**

26. 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 \$3,010 in gifts, bringing the total need to \$522.**

27. 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 \$2,271 in gifts. She now needs \$1,984.

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 \$723 in gifts. She added \$428 in bills and received \$120 in discounts. She now needs \$645.**

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.

UPDATE: M. Eric received \$298 in gifts, bringing the need to \$1,543.

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 \$4,384 in gifts, bringing the need to \$1,367.

31. 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 \$16,524 in gifts and \$1,414 in discounts. She now needs \$1,107.**

32. Cathy Vandergriff: 1601 W. Concord Rd., Amelia, OH 45102

Cathy had signs of varicose veins ulcerating and had laser ablation and sclerotherapy treatment. She asks the CHM

bills. **She now needs \$4,218.**

34. 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 \$229 in gifts, bringing her need to \$787.

35. 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 \$3,160 in gifts and added \$54,465 in bills, bringing the need to \$56,751.**

36. 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 \$20,552 in gifts and now needs \$6,504.

37. 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 \$1,206 in gifts and added \$2,500 in bills, bringing the need to \$2,481.**

family for help with \$3,096 in medical bills.

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

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 \$3,944 in gifts, \$5,451 in discounts, and added \$9,353 in**

Giving Guide

Membership #	Need #	Membership #	Need #
100025-100561	26	114921-115912	07
100599-101326	06	115920-117922	32
101333-102373	11	117933-121059	01
102375-103293	28	121060-124663	33
103312-104525	34	124664-128182	20
104538-105607	31	128202-133561	08
105613-106850	15	133571-139292	36
106867-107747	22	139298-143684	05
107749-108455	30	143686-144924	02
108456-109150	29	144926-146256	14
109156-109808	21	146258-149031	16
109811-110433	23	149036-151939	09
110434-111092	27	151940-154797	24
111093-111755	10	154800-157836	17
111759-112374	18	157837-160469	04
112377-113132	13	160470-162988	25
113136-113735	12	162989-166216	19
113737-114359	37	166217-171275	35
114362-114920	03		

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!

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 #37.

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?

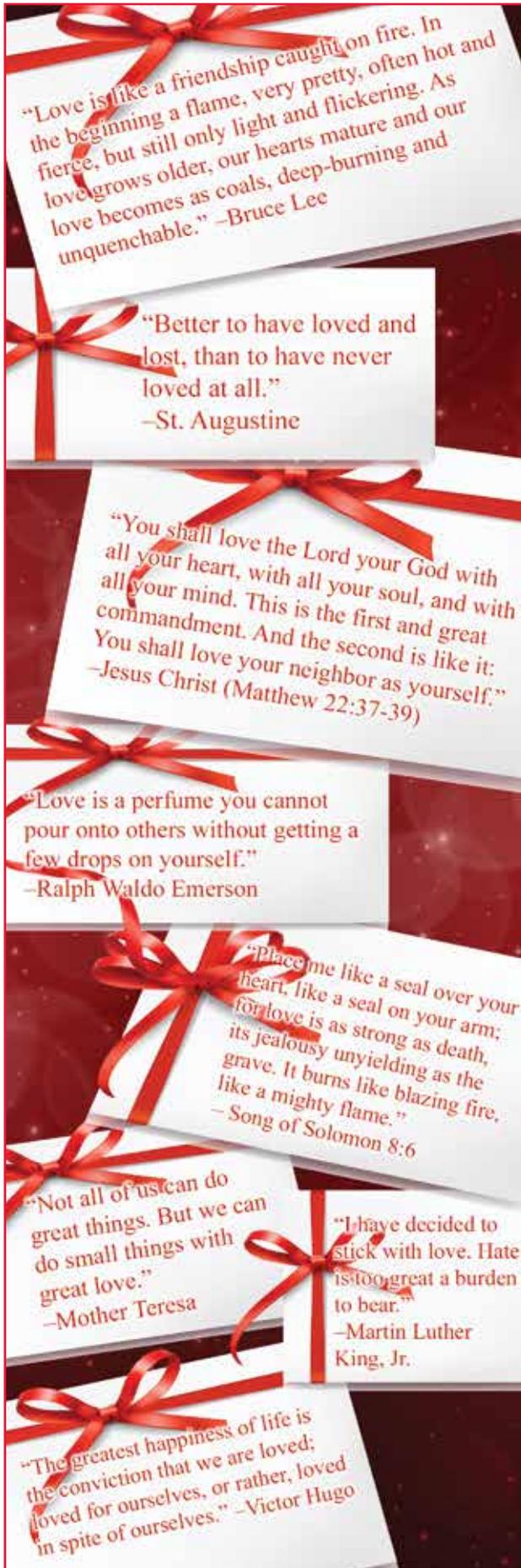
Individuals listed on the Prayer Page must report what monies they receive each month by the 15th (or the first business day after the 15th) of the following month.

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

The Donor Information Form also is available online at www.chministries.org/downloadforms

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

To obtain a copy of Prayer Page guidelines, contact us at the e-mail address or phone number listed above.



Happy Valentine's Day! from the CHM staff

Friendly reminders on submitting medical bills

When sending in medical bills, **please write your six-digit CHM member number on every bill you submit.** Doing so will help speed bill sharing time.

Also, please note the following list of items CHM needs to share your medical bills:

- Itemized medical bills
- Needs Processing Form (both sides)
- Medical Release Form
- Letter of Explanation
- Prayer Page Request Form (pre-existing conditions only)

All of these forms are included as a free download online at www.chministries.org/downloadforms. CHM no longer requires a Pastor's Form or Accountability Form in order to share medical bills.

Remember to send in your medical bills as soon as possible—even if a discount is pending—so they can be shared quickly. In general, **bills are shared in the order they're received at the CHM offices.**

To be eligible for sharing, all bills must be received by CHM within six months of the date of service.

Newbies (continued from page 1)

General information

- 1. Since CHM is not insurance, inform your health care provider(s) that you are a self-pay patient but that you're also a member of Christian Healthcare Ministries,** a group that will help with your bills after other forms of assistance have been exhausted. At all times carry your CHM membership card so providers will understand what CHM is and that it's an eligible option under the U.S. Affordable Care Act (remember to tell providers to send itemized bills directly to you).
- 2. Ask for a bill reduction (discount).** Build a relationship with your provider(s). Asking for a discount is asking for the same consideration that insured patients receive (due to discounted rates negotiated by their insurers). Many providers will extend a discount to you because it usually means they receive faster payment and experience less hassle and paperwork. Discounts represent nearly 60 percent of all medical bills submitted to CHM, so please don't be shy about asking. Also, any discount (on an eligible bill) you help obtain will apply toward your personal responsibility amount (\$500 Gold; \$1,000 Silver; \$5,000 Bronze).
- 3. Whenever possible, contact the CHM Reductions department before accepting a discount or making a payment.** If you have difficulty obtaining a significant discount (at least 40 percent), our staff can help negotiate with your health care provider(s) to make sure you get the best possible price for your medical care. Remember that if you pay the bill up-front, negotiations cease. Please don't make full payment up-front.
- 4. Apply for any financial assistance available.** Many members are surprised to find that they qualify for financial assistance, which is money set aside for the express purpose of helping patients (see page 3 for an example). Ask to speak

to a financial counselor or decision-maker and complete any forms they give you.

- 5. Ask providers to bill you directly and set up a payment plan with your providers.** Work with your providers to make whatever monthly payments you can afford until CHM members share your eligible need, at which time their voluntary gifts reimburse your expenditures. Even minimal payments will reassure most providers that the bills will be paid.
- 6. When you receive your itemized bills, send copies of each bill to Christian Healthcare Ministries, along with the completed Needs Processing forms.** CHM must receive your bills and forms within six months of the date of service. Send the bills immediately—even if a discount is pending—because bills are shared by CHM in the order they are received by our office.

Maternity

- 1. Obtain medical care as soon as you know you're pregnant.**
- 2. Ask for an estimate of charges on your clinic/hospital/doctor's letterhead.** These charges are often bundled as a one or two-day stay (sometimes called a "Stork Package") and are significantly less expensive than being admitted to a facility when it's time to give birth.

Memorial tribute to Marcus Kauffman

CHM Member Marcus Kauffman, 25, of Cleveland, N.C., was shot in the head when he interrupted a break-in at his home on Dec. 2, 2013.



His family decided to remove him from life support after getting the results of a test to determine if there was any brain activity. Marcus went home to be with the Lord on Dec. 20.

He is survived by his wife, Maryann, and their unborn child. Four men were

arrested in connection with the crime and two have been charged with first-degree murder.

Expressions of sympathy can be sent to:
Maryann Kauffman
c/o Aaron Martin
5120 Hwy 601
Salisbury, NC 28147

(Note for Silver and Bronze members: Only charges you incur as a patient of the hospital are eligible for sharing.)

- 3. Immediately submit the estimate of charges and/or bills to the Christian Healthcare Ministries office.** Early submission speeds the time for bill sharing; in most cases costs can be shared before your baby is born. Notify the CHM office immediately if your health care provider sets a time limit for reduced charges (seven months is common.)
- 4. Any charge (lab, sonogram, etc.) incurred after the original estimate/ bills are submitted should be sent to CHM as an "add-on" to the initial amount.**

Next month: CHM for newbies (part 3): "How do I submit medical bills to CHM?"

Motivation to move! (continued from page 5)

submission to the One who created your miraculous body. Ask for His strength and for Him to help you think positively. You can't, but He can.

What if you turned your exercise time into worship? You can think of it as a "worship workout." Whether you listen to praise music or simply sing your adoration, what better time to spend with the Lord? Talk to Him—I'm sure He'd love to hear why you hate to exercise. If weather prevents outdoor workouts, dance in your living room! Crank up your tunes, wave your arms wildly and give God the glory. Both body and soul will be nourished.

Gratitude miraculously melts hearts, so spend time each day giving thanks for what your body can do. What a gift it is to be able to walk! What a marvelous miracle is the ceaseless beating of a healthy heart. Cherish it by keeping it strong through rigorous movement. Most of us have the strength and flexibility to execute life's routine tasks. Celebrate that freedom by sustaining your strength and flexibility

with regular stretching and resistance training. Take just a moment to ponder life without physical health and you'll be motivated to maintain it.

Do you know someone who could use some support in their exercise regimen? What if you offered to walk with them? What if your small group committed to supporting one another both physically and spiritually? Wouldn't the friendly accountability be beneficial to everyone? Be willing to be vulnerable and to ask for support. Undoubtedly, they'll confess they need it, too.

With your newfound motivation, don't forget about your spouse, children and four-legged friends. Family activities centered on exercise will improve everyone's health and provide quality time together.

All too often, spirits plummet with low temperatures and short days. Winter is notorious for slowing our momentum. Consider it an opportunity to ask God to

be your personal trainer. Who understands your inner self—both physical and emotional—better than Him? Be willing to create your own "sunshine" with music and movement. Perhaps find someone else who could use an activity break.

Like all of life's challenges, our disdain for exercise is a fabulous opportunity to exercise our faith. So when you're feeling the winter blues, pray, get out and get going.

For more information on staying motivated to exercise, watch this video: www.fitnessconsulting.com/featured/video/43

Editor's note: Judi Ulrey is a health and wellness communications creator using video, audio and the good old-fashioned written word. Her e-book includes over 20 embedded videos and is a great resource for small groups. Take a peek at www.fitnessconsulting.com/simplesteps. Are you on Facebook? Like www.facebook.com/LiveLifeWellWithJudiUlrey if you please.

Sharing the love (continued from page 2)

got excellent discounts on his bills. His bills were promptly shared by CHM.

His attitude today? You couldn't pay him any amount to go back to having health insurance.

We love our members and that is what we want all of them to say. We want to serve you well. This isn't a job for us; it's a calling. I sometimes tell our members, "It's not hard, it's just different. When you get used to the difference—and you quickly will—you'll find that CHM is better

than insurance. You'll see and enjoy the advantages of sharing with, and for, other Christians."

Love, love, love. Even if it's not all we need, it's what we want to share.

Falvo testimony (continued from page 6)

and took care of things financially before we even had a chance sit down and sort everything out. My bills amounted to nearly \$350,000. The total was discounted to \$131,000, of which CHM shared \$125,000 (we did not have the Brother's Keeper program for catastrophic bills, but we plan to sign up soon).

God was there during every step of my experience. My pastor recently went through a triple bypass surgery and spoke about God giving "dying grace" when you need it. I found that the Lord did the same thing for me. I believe He allowed me to wake at just the right moment to show me how powerful and almighty He is. He is in control. God gets all the glory.

I lived to celebrate my 16th wedding anniversary on November 1, 2013. I was here for my son's 15th birthday on November 21. We were once again able to spend Thanksgiving and Christmas together as a family. I am so thankful for CHM's financial help. The ministry really came through for us.

Vanderpool testimony (continued from page 5)

told us the treatment would be just over \$80,000 and that they needed a 20 percent down payment before I could begin.

Because I was initially skeptical of CHM and because we had never used CHM for a major medical event, I was sure our need wouldn't be eligible for sharing. My wife and I pulled money from our retirement accounts to pay for the consultation and 10 months of treatment.

Discouraged, I asked Jeanette to call CHM. The staff member who spoke with her was very compassionate and didn't act like there was any problem with submitting our bills to the ministry. She told us what forms to fill out and where to send them.

I had my first treatment in March 2013. We submitted the bills and received our

first CHM check about six weeks later to reimburse the expense of my original consultation.

For nine weeks I drove nearly 50 miles every day for therapy in Loma Linda, Calif. On my first day, I walked into the changing room where an elderly man who had just finished his treatment was beaming. He asked if it was my first time. I said it was. He told me God had blessed him with the best technicians at the facility. They treated him like family.

When we received the last check from CHM, my wife opened the envelope and began crying. It was for a little over \$66,000 and was exactly what we owed. We went for my first follow up appointment and were able to pay the balance in full. A weight was lifted off our

shoulders.

I always tell people how God healed me. I'm still praising Him every day for the best treatment and technicians—and the wonderful CHM members who gave sacrificially and prayed for me during this hard time.

My last treatment occurred on Jeanette's 60th birthday. One of my co-workers asked what I was getting her. She was telling everyone that she already had the best gift—a cancer-free husband! It's wonderful to know God has made a way for those of us who join with other believers in this health cost sharing ministry. May God bless everyone involved in CHM as He has blessed us in our time of great need.

Providers (continued from page 3)

gallbladder surgery at the end of August, bills have just kept coming and coming. We had no idea that a "same day" surgery would be so expensive.

After we deposited the check from CHM, we went to the hospital to pay the bill and received an additional discount of \$1,281.00. Enclosed is a

check for the same amount.

Thank you for walking with us through the sharing process, helping us fill out forms and for returning all of our phone calls and answering our many emails.

We thank God every day for Christian Healthcare Ministries and for the staff

members who serve us efficiently and faithfully with courtesy and patience.

Sincerely,

Chad & Cindy Buffkin
Florence, SC

Vitamin D (continued from page 4)

vitamin D3 (also known as cholecalciferol). This system is very efficient in most people, who receive the equivalent of 200 International Units (IU) from brief sunlight exposure to the face and hands.

Still, factors such as skin type, distance from the equator, time of exposure and season can affect how your body receives vitamin D. The medical community for years has warned us to avoid exposure to sunlight because of its association with skin cancer. However, sunshine is actually good

for us (like almost everything else, it's *excess* that's problematic).

Natural dietary sources of vitamin D are few and are limited to fatty fish (such as salmon, mackerel or tuna) liver, cod liver oil, egg yolks and mushrooms. Infants, the disabled and elderly don't usually get enough of these foods. Therefore milk, infant formulas, breakfast cereals and other foods have been "fortified" with vitamin D2 (ergocalciferol) or D3.

How much vitamin D do you need?

The amount needed varies by person and depends on your diet, sun exposure, age, etc. Many experts recommend more than the minimum recommended daily allowance and that most adults supplement by adding to their diet 2,000 IU of vitamin D per day. Be prudent, however. Vitamin D is a fat-soluble vitamin and can become toxic if too much is taken through dietary supplementation.

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

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 Family:

Thank you to all of you who have been a tremendous blessing to me since the sudden passing of my husband, Philip. Your cards, words of encouragement, love and prayers remind me once again of how faithful our heavenly Father is.

Thank you and may God bless you as you continue to serve Him in the future.

With a grateful heart,

Dawn Strite
Hagerstown, MD

Dear CHM:

Thank you! I just received a reimbursement check. I'm breathing easier knowing that I can just take the funds to the hospital and not make any more payments.

God bless you,

Susan Rowland
Gorham, ME

Dear CHM Staff:

We just want to say a big thank you for the gift you sent for our baby girl (Priya) a while back. We praise the Lord that she is a healthy little girl and full of smiles. Thank you also for your help with all the bills during our pregnancy and delivery! May God bless you for the work you are doing.

With much appreciation,

Philip, AnnaMarie, Antonie, & Priya Geise
Lewisburg, PA

Dear Fellow Believers in Christ:

Thank you for helping us by sharing the burden of the high costs of medical care. Even though we live a healthy lifestyle to prevent sickness, sometimes the unexpected happens. We are exceedingly grateful for your generosity and willingness to help in times of need.

Sincerely,

David & Gail Easling
Winona, TX

Dear CHM Family:

Thank you to all at CHM. We're thankful for a reasonable health care option for our family. We will be praying for CHM and its members.

Sincerely,

Teresa & Keith Hanson
Louisville, KY

Dear CHM Staff:

I am so thankful for talking to Sherri Johnson, CHM staff member. When I first called, I was so discouraged because my mother has congestive heart failure and my husband has a tumor in his bladder. Sherri told me that she was just about to go to the CHM chapel service and that she would pray for our situation. Knowing that you prayed for me makes me even more

thankful to be part of this ministry.

Thank you for your prayers,

Anna Cooley
Lucedale, MS

Dear CHM Staff:

Thank you for allowing me the gift of giving. What a different feeling than paying a health insurance bill!

God bless,

Linda Childers
Canyon Country, CA

Dear CHM:

I was so moved by the check you sent me for my recent procedure. I am blessed to be a part of this great ministry and I now understand how everyone contributes to the needs of everyone else in this ministry, especially through the Prayer Page. Thank you so much and may God bless you.

Sincerely,

Carol Barnhart
Sebring, FL

Dear CHM:

Thank you for your ministry and all it stands for. I am so grateful to be a new member!

Kind regards,

Barbara Visti
Burton, OH

CHM legal notices

Christian Healthcare Ministries (hereinafter “CHM”), a not-for-profit religious organization, is not an insurance company. No ministry operations or publications are offered through or operated by an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any CHM member chooses to share the burden of your medical bills will be entirely voluntary. As such, CHM should never be considered as a substitute for an insurance policy. Whether you receive any financial gifts for medical expenses and whether CHM continues to operate, you are always liable for any unpaid bills.

Especially for Florida Residents: A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free, within the state of Florida. Registration does not imply endorsement, approval, or recommendation by the State of Florida. 1-800-435-7352 Our Florida registration number is CH3543. CHM has not retained any professional solicitors or professional fundraising consultants and 100% of each contribution is received by our organization.

Especially for Kentucky Residents: Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by an insurance company and they are not offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. CHM should never be considered as a substitute for an insurance policy. Whether you receive any gifts for medical expenses, and whether or not CHM continues to operate, you will always remain liable for any unpaid bills.

Especially for Maryland Residents: Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. No other member will be compelled to contribute toward the cost of your medical bills. Therefore, CHM should never be considered a substitute for an insurance policy. This activity is not regulated by the Maryland Insurance Administration, and your liabilities are not covered by the Maryland Life and Health Guarantee Fund. Whether or not you receive any financial gifts for medical expenses and whether or not CHM continues to operate, you are always liable for any unpaid bills.

Especially for Oklahoma Residents: This is not an insurance policy. It is a voluntary program that is neither approved, endorsed or regulated by the Oklahoma Department of Insurance and the program is not guaranteed under the Oklahoma Life and Health Insurance Guaranty Association.

Especially for Pennsylvania Residents: Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. As such, CHM should never be considered as a substitute for insurance. Whether you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you are always liable for any unpaid bills.

Especially for South Dakota Residents: CHM is not an insurance company. CHM’s program is not an insurance contract. This plan does not fall under the jurisdiction of the South Dakota Division of Insurance and the plan is not covered under the South Dakota guaranty fund.

Especially for Wisconsin Residents: Attention: CHM is not an insurance company. CHM’s related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills is entirely voluntary. CHM should never be considered as a substitute for an insurance policy. Whether or not you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you will always remain responsible for the payment of your own medical bills.

Prayer requests this month: *These are prayer requests **only**. Please send your monthly financial gift to the CHM office (see instructions on your yellow Member Gift Form). We invite you to send cards or words of encouragement to the people listed below.*

Billy Brown: 5912 Clovis Ct., Watauga, TX 76148 Billy’s wife, Cheryl, recently passed away. Pray for comfort and peace.

Rebecca Manthei: 5771 Vernazza Way, Corning, CA 96021 Rebecca is a widow whose 16-year-old daughter, Elizabeth, is battling an unknown health issue.

Barbara Winchester: PO Box 292, Summerdale, AL 36580 Barbara is battling a second round of cancer. Please pray.

Debra McPherson: 205 W Hasting St., Stuttgart, AR 72160 Debra has breast cancer and also is caring for her elderly mother-in-law who has advanced dementia.

Melisa Schmeets: PO Box 13399, Burton,

WA 98013 Melisa has a heart problem and requests prayer from the CHM family.

Megan Chapman: 3434 Westmark St., San Antonio, TX 78259 Megan is undergoing a high-risk pregnancy and requests prayer.

Marcia Blomstedt: 1700 S 13th St., Lincoln, NE 68502 Marcia is going through a tough time emotionally.

John & Lana Lee: 180 W Gold Rush Trl., Flagstaff, AZ 86001 Lana’s father passed away and John recently was hospitalized. Please pray for finances and peace.

Jonathan & Caitlin Phillips: 306 N 11th Ave., Boseman, MT 59715 Caitlin is pregnant and the baby has been diagnosed

with aortic stenosis. Please pray.

Daniel Arrington: 1232 Hwy 268 W, Pinnacle, NC 27043 Daniel has an incurable disease and is unable to work.

Marci Schulze: 7841 Zane Ave. Apt. 311, Brooklyn Park, MN 55428 Marci requests prayer for physical healing and finances.

Earl & Anna Cooley: 26101 Cooley Rd., Lucedale, MS 39452 Anna needs to undergo surgery and Earl has terminal cancer. Please pray for the Cooleys.

Jacob & Lisa Miller: 8947 E 1000 N., Odon, IN 47562 Lisa miscarried her baby at 19 weeks gestation. Please keep the Millers in your prayers.

Christian Healthcare Ministries

February 2014

In this issue:

CHM for newbies (part 2): "What should I do if I need medical care?" • Member miraculously survives after intestinal problem lands her at death's door • Sharing medical bills, sharing the love at CHM • Interacting with your medical providers Healthwatch • Members drop insurance, keep CHM and see \$86,000 shared for their bills • Motivation to move! • Taxes and CHM • Prayer Page • Friendly reminders on submitting medical bills • Memorial tribute to Marcus Kauffman Letters to CHM • Monthly prayer requests

Christian Healthcare Ministries
The biblical solution to healthcare costs



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.