



Christian Healthcare Ministries

The biblical solution to healthcare costs

March 2014

In This Issue

Kauffman memorial.....1
CHM for newbies (part 3).....1
A death in the family.....2
Minister's family appreciates maternity program.....3
Members face multiple incidents...3
Healthwatch.....4
Meet your CHM staff.....5
Member book reviews.....5
Member's cancer journey.....6
Memorial tribute.....6
Prayer Page.....7-9
Letters to CHM.....10
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.

President and CEO: Rev. Howard Russell
Vice President and CFO: Roger Kittelson
Editor: Lauren Gajdek
Assistant Editor: Katlyn Smith
Contributing writers: Rev. Howard Russell, Dr. Michael Jacobson, George Korda, Lauren Gajdek, Katlyn Smith

127 Hazelwood Ave.
Barberton, Ohio 44203

Phone: 800-791-6225
330-848-1511
Fax: 330-848-4322

Hours: Mon-Fri 9 a.m -5 p.m.

www.chministries.org
www.facebook.com/christianhealthcareministries
E-mail: info@chministries.org

CHM member shot while interrupting home break-in dies after being removed from life support

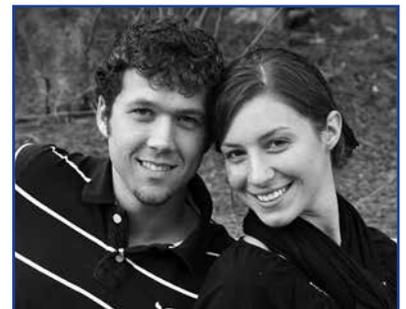
CHM member Marcus “Marco” Kauffman, 25, of Cleveland, N.C., was shot in the head when he interrupted a break-in at his home on Dec. 2, 2013.

Marco and his wife, Maryann, were returning to their home following a Thanksgiving trip when they saw a suspicious vehicle parked in front of their house. Marcus wisely left his wife, then pregnant with their first child, at a neighbor’s house.

He returned to his home and minutes later dialed 911 to report that someone was

stealing items and was shooting at him. While attempting to drive away, Marco was shot through the back window of his car, which then crashed into a tree.

Marco fought for his life for nearly three weeks as Maryann and other family members posted updates on a Facebook page titled “Praying for Marco.” The family made the difficult decision to remove him from life support on Dec. 20 “due to serious and ongoing medical complications caused by the shooting.”



Marcus and Maryann Kauffman

“Marcus burst into heaven at 12:52 p.m. Our loss is so painful, but we know this was [a] gain for Marcus,” the family posted on Facebook. “Tears and grief are eased by the gentle hand of God,

See “Kauffman,” page 13

CHM for newbies (part 3): “How do I submit medical bills to CHM?”

Editor’s note: To read parts 1 and 2 of this series in the January and February 2014 issues, visit www.chministries.org/newsletter.

As you receive medical bills from your health care providers, please take the following steps to submit them to CHM. Medical bills must be itemized (please note: a receipt is *not* an itemized

bill) and should show any discounts you’ve obtained and payments you’ve made.

1. Submit your itemized bills to CHM as soon as you receive them; do this even if a discount is still pending. The sooner CHM receives the bill, the sooner the bill can be shared and the faster you can pay your medical providers. You can always

let CHM know about a discount later when it has been approved by your doctor or hospital. For bills to be eligible for sharing, CHM must receive bills within six months of the date of service.

2. Along with your itemized bills, make sure you send the proper forms to

See “Newbies,” page 11

A death in the family – and why chemicals can't animate



Rev. Howard Russell
President and CEO,
Christian Healthcare
Ministries

A friend had a death in his family recently.

And God is being glorified.

At first blush, someone might wonder how that's possible. Or if it's even appropriate to say.

Not only is it possible, but for believers, it's our way of life. And giving God the praise in all things is most assuredly appropriate.

My friend's mother-in-law died of advanced lung cancer. Two months ago doctors told the family that she probably had three to six months before there would be an appreciable change in her condition.

Treatment—meant to give her additional time—didn't help.

As I write this article they're planning her funeral. It's what the family learned in the last weeks of her life that brings glory to God.

My friend says that while his mother-in-law was a Christian, he didn't think of her as overtly spiritual.

Since her diagnosis and the beginning of treatment in November 2013, she had 24-hour care. When my friend and

his wife were told time was short, they hurried to her home.

Caregivers shared with them that they could hear her praying when she was alone in her room. She would talk to them about God. On her nightstand was a book by a Christian author named Jerry Bridges titled *The Transforming Power of the Gospel (Growing in Christ)*. In it they found her

handwritten notes—made some time ago before she became ill—about the importance and depth of her faith.

After she died, one of her teenage grandchildren, heartbroken, wrote these words: "Cancer took my precious grandmother

from me at 8:12 last night, and for that I'll always be angry. However, God has given me the peace that I had only heard people at church talk about... Thank God too for His blessings, because I saw Him working like you would believe here recently."

The words that particularly struck me were: "peace," and "like you would believe."

Of course we would believe it, because we're believers.

There isn't a person or family reading this article who hasn't been touched by death. But the

issue of paramount importance isn't that we die, but what we know happens *after* we die. The world laughs at the notion of an afterlife, calling it superstition.

The world is wrong.

According to About.com, "Six elements account for 99 percent of the mass of the human body: oxygen, carbon, hydrogen, nitrogen, calcium, and phosphorous."

Mix those chemicals together in whatever percentages you like. Duplicate the precise quantities found in the human body. Bombard them with electricity with all those gadgets they used in the movie *Frankenstein*; or with gamma rays; sunlight; nuclear radiation; or laser beams. Anything. What you'll find is that they will not animate. They won't become alive. They'll just sit there.

Only God can breathe life into a combination of chemicals. Only God provides the spark that enables breathing, a heartbeat, walking, talking, thinking, experiencing emotions. We are, indeed, fearfully and wonderfully made.

The fact of human existence is confirmation of the reality of God.

We, as believers who have surrendered our lives to God through Jesus Christ, understand

See "A death in the family," page 6



Minister's family appreciates maternity program

Rani & Hannah Espanioly
Plano, Texas

Samuel Jameel and Eliza Marie were born to Rani and Hannah Espanioly under CHM's maternity program. Samuel was born September 12, 2011 and Eliza was born October 10, 2013. We talked to the family about their CHM experience.

Christian Healthcare Ministries: How did you hear about CHM?

Hannah Espanioly: Rani is an Arab Israeli and we were living in his hometown of Nazareth, Israel. As a foreigner, I didn't qualify for Israeli social health insurance. When we decided to start a family, I needed an alternative. We worked in full-time ministry and knew we might relocate to the United States so my husband could pursue seminary studies. A missionary friend suggested we look into CHM.

CHM: As a missionary, what about CHM appealed to you?

HE: I was attracted to its strong Christian principles and I knew it would "travel" with me and could be used anywhere in

the world to help with our health care costs.

CHM: One month after joining, you found out you were pregnant. What did you do?

HE: I began communicating with Norma Mull in the Member Assistance department. She was very helpful in figuring out the next steps. Because my pregnancy began overseas

there were some hurdles to overcome, but I was able to get things sorted out. At six months gestation our family relocated to Plano, Texas. By that time it was smooth sailing.

CHM: What about your second pregnancy?

HE: Monica Rohr helped process my medical bills and she was wonderful. She answered all my questions quickly and even shared some of her own experiences when my daughter had difficulty swallowing after birth (something Monica's daughter also experienced). She was such an encouragement.

CHM: How did CHM handle your pregnancy complications?

HE: During my pregnancy with Eliza, doctors were concerned

that the baby was suffering a genetic abnormality such as Down's syndrome. A genetic test revealed that Eliza had normal chromosomes, but because of the false positive test results in the first trimester, I was classified as high-risk. I had to have weekly, expensive ultrasounds. CHM



L-R: Rani, Samuel, Hannah and Eliza Espanioly

See "Maternity," page 11

Members face multiple medical incidents in same year

By Jill Johnson, Pomeroy, Ohio

Discounts: \$9,741
Total shared: \$19,521

A little over five years ago, my husband, Tom, and I decided to move; we would no longer have employer-provided health insurance. I spent months trying to find an insurance plan we could afford. Christian Healthcare Ministries was an option, but I was a bit skeptical because we'd only used traditional insurance.

Eventually we became frustrated with major annual increases in premiums that didn't reflect any usage by us—but still continued to rise. We researched the pros and cons of numerous health care options. Once again, we considered CHM and, after much discussion, concluded that it had to be better than health insurance. Joining CHM and Brother's Keeper at the Gold level was very affordable and the total cost of both was still less expensive than any insurance plans we found.

"Each time we received a check from CHM, we felt overjoyed and blessed by the outpouring of sharing. It was a joy to write our last check for the hospital and to include a letter explaining how we were able to pay the last lump sum instead of a small monthly payment—through God's goodness and the generosity of our brothers and sisters in Christ."

See "Johnson testimony," page 10

“Doc, what tests should I get at my annual physical?”

© Dr. Michael D. Jacobson. Do not reproduce without permission.

I recently received the following question from a CHM member:

Hello Dr. Jacobson,

I am a 49-year-old male who wants to get an annual physical. I am 6'1" and weigh 189 lbs. I don't take medications, drugs or alcohol of any type. I consider myself to be in good health. I do eat red meat, eggs and junk food (I'd like to modify my diet). My last physical was two years ago. My only concern was my cholesterol which was 200. There is a history of diabetes, high cholesterol and Alzheimer's in my family.

This will be my first physical check-up as a self-pay patient. What type of test should I request from the physician? I find that doctors will charge me a la carte for medical tests.

Thanks in advance.

This is an excellent question. Unfortunately, there's no easy answer.

There's no such thing as a “Bible” when it comes to health care. However, physicians and other health care providers are looking to organizations that review research on issues such as these to reach a general consensus.

The Cochrane Review and the United States Preventive Services Task Force (USPSTF) are two such organizations. The USPSTF's website (www.uspreventiveservicestaskforce.org) is filled with helpful information and has a relatively user-friendly interface.

For example, the right side contains a tool for primary care clinicians (patients might be interested in using it as well; a simplified and more patient-friendly version is available by clicking on the “Recommendations” tab) to help “find screening, counseling, and preventive medication services specific to a patient's risk factors.”

Input your age, gender, pregnancy status, whether you're a tobacco user and if you're sexually active. When you click the submit button, the Agency for Healthcare Research and Quality's (AHRQ) database is searched, and a list of recommendations specific to your information is displayed.

When I input the specifics of the CHM member who wrote me the question, I received the following recommendations:

- Take an aspirin daily to prevent cardiovascular disease
- Get screened for colorectal cancer once you turn 50 (I suggest a colonoscopy)
- Get screened for HIV (if you haven't done so before)
- Get a simple screening for high blood pressure
- Get screened for lipid disorders (high cholesterol) every five years unless levels are elevated (in which case the screening frequency should increase)
- Get screened for syphilis (if at an increased risk for this disease)

All of the above recommendations were classified as “A” recommendations, which are graded as follows:

- A – the USPSTF recommends this service; there's high certainty that the benefit is substantial.
- B – the USPSTF recommends this service; there's high certainty that the benefit is moderate or there's moderate certainty that the benefit is moderate to substantial.
- C – the USPSTF recommends *against* routinely providing the service; while there may be considerations that support providing the service to an individual patient, there's at least moderate certainty that the net benefit is small. Providers are encouraged to offer or provide this service only at the patient's request.



Dr. Michael Jacobson, D.O.
Medical Consultant

Christian Healthcare Ministries
127 Hazelwood Ave.
Barberton, OH 44203

Phone: 800-791-6225
Fax: 330-848-4322

E-mail:
doc@chministries.org

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



Meet your CHM staff: Dana Vandersommers

If you call CHM's Member Assistance department, you might speak with Dana Vandersommers. Dana answers members' questions, helps them with account inquiries or program changes and explains to prospective members how CHM works.

Before joining the CHM staff, Dana worked as a commercial artist, floral designer, freelance artist, library clerk, and most recently as a school cafeteria manager and food service department clerk. Though she enjoyed working with children, she felt it was time for a change and CHM seemed to be a great fit.

Working with other staff members who genuinely care about each other and CHM members is one reason she enjoys coming to the ministry office everyday. "We're blessed by the faith of our members, and we pray for those who are in need," Dana said.

When Dana was in grade school, a classmate died. Dana began to ask spiritual questions and realized she was searching for God. "God has used the most difficult times in my life to reveal Himself in the most profound ways," she said. "He doesn't promise us a path free from obstacles, but He does promise to walk with us and guide us through the turbulence. If that's not a reason to thank Him, I don't know what is."

Dana attends Wadsworth United Methodist Church in Wadsworth, Ohio. Psalm 139:9-10 is her favorite Bible passage. It says, "If I rise on the wings of the dawn, if I settle on the far side of the

sea, even there Your hand will guide me and Your right hand will hold me fast."

"It's comforting to know that God is with us all the time and everywhere," she said. "When we let God steer the ship, the journey is much smoother."

Dana enjoys spending time with her three children, son-in-law and three-year-old grandson. Her hobbies include creating watercolor paintings and searching garage sales for artwork to resell or repurpose.



L-R: Daniel, Miles and Dana Vandersommers, Holly and Mark Brunetti, Julie Vandersommers

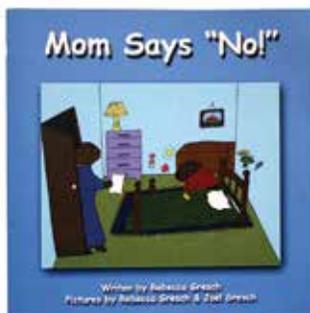
Members' books explore topics of discipline, transformation

Mom Says "No!"
By Rebecca Gresch
Jacksonville, Fla.

Written when her oldest child, Adam, was a toddler, CHM member Rebecca Gresch authored *Mom Says "No!"* to inspire and encourage parents.

The book's main character is a mischievous child who constantly misbehaves. His mother is always a step behind him saying "no" and offering correction. At the end of the day, he is confused and dejected. His mother

tucks him in and tells him she loves him. He says he doesn't understand how she can love a troublemaker. The mother tells her son that her love for him is constant, regardless of his behavior.



"We all know children don't come with an instruction manual," Gresch said. "And I must have sounded like a broken record saying 'no' all the time to Adam."

One day she noticed how defeated he seemed because of her constant correction. From that day

forward, Rebecca vowed to convey her unconditional love, regardless of her son's behavior. "I was so intent on teaching him right from wrong that I had forgotten to tell him *why* I was teaching him these things: because I love him and wanted him to grow up to be a good adult."

Since the book's publication, Rebecca and her husband, Gordon, have had four more children, ranging in age from 21 to two years old.

Mom Says "No!" can be purchased at mom-says-no.com, amazon.com, barnesandnoble.com or other online

Member takes cancer journey with help from CHM

By Rosalind Martin, Clear Spring, Md.

In May 2012 I was diagnosed with a rare form of breast cancer that's difficult to overcome. My journey with chemotherapy, surgery and radiation treatments lasted for eight months and finally ended, positively, on January 30, 2013.

Initially, fear and frustration gripped our family as we faced the unknown. I immediately called CHM to discuss finances. My mind was put at ease when a staff member told me that I was a Gold level member with Brother's Keeper. I didn't need to worry about money; instead, I was encouraged to focus on getting well.

My doctor was amazed at how well I coped with chemotherapy treatment. I never was hospitalized and didn't vomit even once. I did regain some weight I had lost, but I praised God that I had no side effects from the medications. I clung to the Bible verses, "The prayers of a righteous man availeth

much" (James 5:16) and "My God shall supply all your needs" (Phil. 4:19).

My children and grandchildren were a great encouragement to me. After I lost my hair due to treatment, one of my sons said, "Hair or not, I love you the way you are."

Christian Healthcare Ministries was a blessing during my journey. We were encouraged with many cards and prayers—without counting, I know we received more than 100 cards from CHM members. CHM also helped us financially by sharing all of our expenses so far for treatment in the amount of \$131,510 after \$59,380 in bill discounts. A pharmaceutical company even gave me its medication for free—to the tune

of \$54,000!

As of this writing, I am still healed. God has been very gracious to me. My cancer doctor, who is Muslim, told me at my six month follow-up appointment, "Your attitude and your faith have healed you." Yes, this is the day that my Lord has made and I rejoice because His mighty hand has restored me to health!



Leon and Rosalind Martin

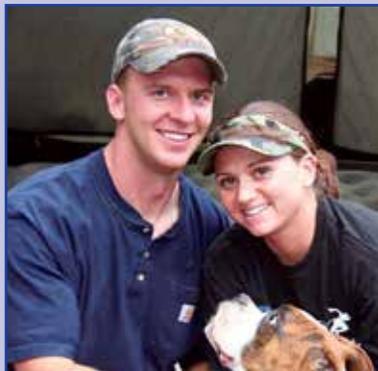
Thank you to the CHM members who came through for us. Thank

you for being there, for lifting us up in prayer and for giving faithfully. We could rest peacefully knowing that we would be taken care of financially. May God bless each one of you and may 2014 be filled with peace, joy and love.

Memorial tribute to Captain David Lyon

Captain David Lyon of the U.S. Air Force was killed in action Dec. 27, 2013 when a car bomb detonated near his convoy in Kabul, Afghanistan.

Captain Lyon was the son-in-law of CHM members Rick and Nancy Pounds of Lexington, Ky. Lyon is survived by his wife, Captain Dana Lyon, also of the U.S. Air Force.



U.S. Air Force Captains Dave and Dana Lyon

For more information, visit www.daveanddana.weebly.com.

A death in the family (continued from page 2)

this. And it's something we're privileged to share.

I would still choose to follow Christ if there were no heaven or hell. But He said both exist, and as He was the Word, and the Word was with God, and the Word was God, I believe him.

So did my friend's mother-in-law. And at her funeral the family was not *funereal*.

Was there sadness that she is no longer here with them?

Certainly. But they celebrated her life. They smiled, laughed and told stories. They could do this because they were also happy.

They know whom she believed in, and were persuaded that He is able to keep that which she committed unto Him against that day (2 Timothy 1:12).

And so can we all.

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

March 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 \$10,937 in gifts. Her need is now \$2,405.**

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 \$22,370 in gifts. She now needs \$5,339.**

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 \$2,538 in gifts and added \$1,348 in bills, bringing her need to \$2,040.**

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 \$154,283 in gifts. She also received a discount of \$14,104, bringing the need to \$17,443.**

5. Melvin Coleman: 610 Wilson Rd., Central, SC 29630

Melvin

suffered knee and foot problems. He is doing better but requests help from CHM members with \$667 in medical bills.

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 \$12,134 in gifts, bringing her need to \$4,912.**

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 \$2,085 in gifts, bringing her need to \$384.**

8. Ronald J. Farabaugh: 2879 E Dublin-Granville Rd., Columbus, OH 43231

Ronald underwent hip replacement surgery and also developed a blood clot. After discounts and financial assistance of nearly \$42,000, Ronald has \$9,686 in remaining bills.

9. 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 \$3,113 in gifts. She added \$1,580 in bills and received \$505 in discounts. She now needs \$951.**

10. 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 \$5,812 in gifts and added \$6,565 in bills, bringing the need to \$3,863.**

11. 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 \$30,121 in gifts, bringing the need to \$12,548.**

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

Rachel became pregnant before joining CHM. She requests help with \$7,653 in bills. **UPDATE:**

Continued on page 8

Prayer Page Giving

Prayer Page total needs remaining this month: \$232,593

Each need would be met **in full** if each member family contributed **\$8.39** 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

Rachel received \$6,201 in gifts. She now needs \$1,452.

13. Jay Don Hess: 13 Thomas Ave., Lancaster, PA 17603 Jay Don requests help with \$672 in bills for sleep apnea. *UPDATE: Jay Don received \$209 in gifts, bringing his need to \$463.*

14. 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 \$3,925 in gifts and added \$1,999 in bills. She now needs \$1,798.*

15. 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 \$1,361 in gifts, bringing his need to \$1,633.*

16. 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. *UPDATE: Debbie received \$2,053 in gifts and added \$3,039 in bills. She now needs \$8,585.*

17. 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 \$38,422 in gifts, bringing his need to \$10,328.*

18. 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 \$48,401 in gifts and added \$2,474 in bills. She now needs \$17,063.*

19. 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 \$2,825 in gifts and added \$3,053 in bills. He now needs \$1,440.*

20. 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 to help with \$34,392 in bills. *UPDATE: Edna received \$6,586 in gifts, bringing her need to \$27,806.*

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 \$3,490 in gifts. He now needs \$1,224.*

22. Francis Ofoma: 3187 Avalon Cove Court NW, Rochester, MN 55901 Francis underwent 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 \$2,689 in gifts, bringing the need to \$839.*

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. *UPDATE: Delayne received \$332 in gifts, bringing her need to \$1,431.*

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, \$28,786 in gifts and added \$529 in bills, bringing the need to \$8,340.*

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 \$67,453 in gifts. He now needs \$17,980.*

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 \$3,127 in gifts, bringing the total need to \$405.*

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 \$2,665 in gifts. She now needs \$1,590.*

28. 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 \$1,662 in gifts and added \$1,020 in bills. He now needs \$1,020.**

29. David Selinsky: PO Box 582, Union, OR 97883 David underwent double knee replacement surgery and incurred nearly \$60,000 in medical bills. After discounts and financial assistance, he has \$8,406 in remaining bills.

30. 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 \$637 in gifts, bringing the need to \$1,204.**

31. 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 \$5,007 in gifts, bringing the need to \$744.**

32. Brandy Thiesen: 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 \$3,754 in gifts, bringing**

her need to \$959.

33. Naomi Troyer: 910 15th St. SW, Apt. 203B, Huron, SD 57350 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 \$17,223 in gifts and**

35. 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 \$5,598 in gifts, \$5,451 in discounts, and added \$9,353 in bills. She now needs \$2,564.**

36. 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 \$390 in gifts, bringing her need to \$626.**

37. 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 \$11,332 in gifts and added \$54,465 in bills, bringing the need to \$48,579.**

38. 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 \$23,885 in gifts and now needs \$3,171.**

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!

\$1,414 in discounts. She now needs \$408.

34. 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 family for help with \$2,983 in medical bills. **UPDATE: Cathy received \$685 in gifts, bringing the need to \$2,298.**

Giving Guide

Membership #	Need #	Membership #	Need #
100025-100629	07	114481-115111	03
100633-101390	26	115112-116835	34
101414-102375	33	116838-119071	01
102394-103293	13	119076-121882	35
103312-104572	36	121903-125476	38
104580-105433	05	125484-129320	10
105434-106458	31	129323-135535	06
106461-107397	22	135554-142955	02
107400-108250	09	142958-145094	24
108256-108816	32	145096-147074	29
108821-109393	28	147075-149572	16
109422-110071	30	149573-151826	08
110072-110669	21	151827-153894	17
110675-111311	23	153895-156324	11
111315-111949	19	156325-159263	18
111952-112513	12	159264-161980	04
112518-113303	27	161981-164428	25
113306-113869	15	164429-168010	20
113871-114480	14	168011-173944	37

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 #02.

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](http://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.

Johnson testimony (continued from page 3)

Just months after joining in Feb. 2013, our family practitioner found an abnormality during Tom's office visit. He was referred to a specialist for testing. The specialist was very accommodating when we explained that we were self-pay patients. He offered the least expensive test that he could.

An unexpected incident occurred during the test and my husband was sent to the emergency room. Thankfully, the situation resolved within several hours and he was sent home.

Faced with much higher bills than we anticipated, we called the billing department for each health care provider and asked if they offered discounts for self-pay patients. Most offered a reduction or requested that we apply for medical assistance. In the meantime, we made small monthly payments on the bills to show we weren't ignoring them.

I completed the necessary forms for CHM and submitted the bills showing the original costs and reduced amounts. Within one month, we received the first CHM check to help pay off the first provider. In less than three months, all of our bills were completely paid off by this wonderful voluntary health cost sharing ministry and we were reimbursed for the payments we had already made.

Meanwhile, one morning in July Tom woke up with a detached retina and needed emergency surgery. The incident happened suddenly and doctors told us it couldn't have been prevented or anticipated. Though it was difficult for him to be restricted in all his activities while his eye healed, he complied. The doctors told us that Tom's improvement in such a short period of time is not normal. They described it as "incredible"!

Our faith has grown stronger through the tough times, and we have seen how God faithfully provides when we simply ask Him. It is now our pleasure to pray and help others with their medical costs through this ministry.

We're so grateful that God provided for our needs through Christian Healthcare Ministries. We spent so much money in previous years on health insurance premiums with high deductibles that our savings had become depleted.

Each time we received a check from CHM, we felt overjoyed and blessed by the outpouring of sharing. It was a joy to write our last check for the hospital and to include a letter explaining how we were able to pay the last lump sum instead of a small monthly payment—through God's goodness and the generosity of our brothers and sisters in Christ.

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

Dear CHM Staff:

I just want to say thank you for this ministry of which we are so privileged to be a part. With all the health insurance plans out there that are profit-based, God has been so good to give us a program that is love-based. We are a blessed people.

Thank you for sharing Ed's bills for his eye surgery. We appreciate your prayers.

With much love,

Ed & Christina Anderson
Columbus, OH

Dear CHM:

We want to thank you for sharing Aaron's recent back surgery bills and for praying for his recovery every Thursday morning during your chapel service. He has completely recovered.

It is such a blessing to be a part of CHM. We watched Fox News' "Huckabee" show featuring CHM President Rev. Russell and were so impressed with this Bible-based ministry. We joined soon after and have been so blessed by your staff who willingly and patiently helped us through this process.

We pray for God's wisdom and

See "Letters to CHM," page 14

Newbies (continued from page 1)

CHM. All forms you need to submit are available as a free download at www.chministries.org/downloadforms. These forms are the Needs Processing Form (both sides), the Medical Release Form, the Letter of Explanation and the Prayer Page Request Form (the last form should be sent to CHM only if the treatment was for a pre-existing condition.) Alternately, you can call the Needs Processing department at 1-800-791-6225 and ask that forms be sent to you by mail. *It's important that each form is filled out and submitted promptly; missing forms will result in a delay in sharing your bills.*

- 3. Sharing time for most bills is 60-90 days.** Notify CHM if your provider sets a time limit for reduced charges and the CHM staff will work with your provider to share the bill(s) on time. In general, bills are shared in the order they're received at the CHM office. Also, the larger the discount given by providers, the faster bills often can be shared.
- 4. Promptly pay your provider(s) when you receive funds from CHM.** Treat as reimbursement from CHM (since you will be reimbursed) any portion of the funds you have already paid to your provider(s).

5. Maternity only: At your first pre-natal checkup, ask for an estimate of charges (sometimes called a "Stork Package" or "global fee.") These rates often include all pre-natal and delivery charges at a reduced price. When you have it, submit the estimate to the CHM office and send any additional bills as "add-ons" to the original amount. In most cases, submitting a timely estimate enables CHM to share your maternity bills by the time the baby is born.



billing mistakes made by your health care provider(s).

Our Reductions department reviews the bills to make sure that the maximum discount has been obtained and verifies discounts with your medical providers (please make sure to immediately notify CHM of any discounts you receive.)

The next step is performed by Finance department staff members, who release funds for sharing from the audited CHM bank account. You'll receive a check or checks from the CHM office reflecting the amount of your eligible medical bills. It's then your responsibility (and a CHM membership requirement) to use the entire amount to promptly pay your medical providers.

What happens when CHM receives my bills?

When we receive your bills, our Needs Processing department stamps them with the receipt date and enters them into our computer database. We make sure they're not duplicates, that they are eligible bills, that they're itemized and that there are no

For more details about any of the information above, please refer to CHM Guidelines J, K, L and M. If you still have questions, call CHM at 1-800-791-6225, ext. 5993, or ask a question online at www.chministries.org/askaquestion.

Maternity (continued from page 3)

helped with all of the costs. Thankfully, we had no further problems and Eliza was born perfectly healthy!

CHM: What was the total cost of your maternity bills?

HE: Samuel's delivery costs were about \$11,000. CHM shared them all in a timely manner. My daughter's costs were around \$13,000 and included a swallow test for Eliza after her birth. This time, the process was slower because of complications, but we did receive the checks.

CHM: Would you recommend CHM to other young couples?

HE: Absolutely! Despite being skeptical at first, I was thrilled with the CHM maternity program. All of my eligible bills were shared and I ended up with less out-of-pocket costs than many friends who had "good" insurance. Plus, CHM offers a network of fellow believers to encourage its members with notes and prayer. I would especially recommend CHM to others in full-time ministry, such as missionaries, who may not have access to affordable care. I still find it hard to believe that

anything related to health care costs can be enjoyable, but my experience with CHM was great!

Editor's note: CHM welcomes members living outside the United States. However, please note that the following additional requirements must be met:

- CHM members must have access to a U.S. mailing address or reliable Internet service capable of receiving e-mails with attached files.
- All bills submitted must be translated into English and converted to U.S. dollars.

Timing of introduction to solid foods related to diabetes risk

© Dr. Michael D. Jacobson. Do not reproduce without permission.

The timing at which solid foods are first introduced into a baby's diet may dramatically affect the risk of developing diabetes later, according to a study out of University of South Florida. Researchers reported on 1,835 Denver-area children enrolled in the Diabetes Autoimmunity Study in the Young (DAISY). Study participants were observed from birth for at least seven years. Participants either carried a genetic propensity toward developing type 1 diabetes or had an immediate family member with the disease.



months. The researchers believe that the early solid food exposure may somehow over-stimulate the immune system.

Researchers made another particularly interesting observation. Children being breastfed when introduced to wheat were half as likely to develop diabetes as those who weren't being breastfed at the time.

Diabetes develops when the immune system's antibodies attack an individual's insulin-producing cells in the pancreas. The immune system is extremely complex, and the authors don't have a clear answer that explains these observations.

Children who were introduced to solid food *prior* to reaching four months of age had nearly double the risk of developing diabetes compared to children who didn't ingest any solid food until after four

My advice is to consider our Creator's design in nature. A mother's milk is the perfect food for a child during infancy. It is "ready-made," the perfect temperature,

loaded with protective antibodies and contains the perfect balance of nutrients, perhaps including some yet to be discovered. Relying solely on this form of nutrition for at least the first four months of life (unless there are extenuating factors) is nearly always the wisest choice for optimum health. Exclusively breastfeeding also is associated with reduced risk for a host of various illnesses, including asthma, chronic diarrhea, eczema, allergies, etc. Soon, we may be able to add diabetes to that list.

Frederiksen, B., Kroehl, M., Lamb, M. M., Seifert, J., Barriga, K., Eisenbarth, G. S., . . . Norris, J. M. (2013). Infant exposures and development of type 1 diabetes mellitus: The Diabetes Autoimmunity Study in the Young (DAISY). JAMA Pediatrics, 167(9), 808-815. doi: 10.1001/jamapediatrics.2013.317

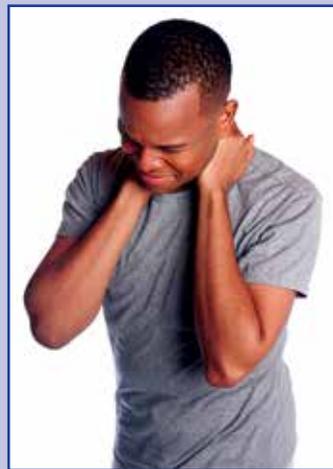
Did you know?

Courtesy Saurage Research's "Key Findings" newsletter

- On the rise for 30 years, melanoma is the most common cancer in the United States among people ages 25 to 29. In 2013, 76,000 new cases of melanoma were diagnosed resulting in approximately 9,000 deaths. When melanoma is detected early, survival rates are almost always 100 percent. (WebMD.com)
- Women under 55 are less likely to seek help for atypical heart attack symptoms—shortness of breath, fatigue, nausea, back pain—and more likely than men to die from a heart attack. Women who are depressed have two to three times higher risk of heart disease than other women. Most (80 to 90 percent) heart disease

is preventable, even for women who have had a heart attack. The key is to know and address your risk factors: high blood pressure, high cholesterol, diabetes, smoking, a sedentary lifestyle and stress. (WebMD.com)

- 50 million people in the United States are affected by all types of arthritis. By 2030 this number is projected to reach 67 million. (cdc.gov)
- Americans drink nearly the same amount of calories from alcohol as



they do from sugar-sweetened drinks according to The Centers for Disease Control and Prevention. (huffingtonpost.com)

• Researchers at Yale Rudd Center for Food Policy and Obesity (Rebecca Puhl, Ph.D.) found that the most effective public health campaigns are empowering and solutions-oriented, not

focused on body weight and obesity. (experiencelife.com)

Members' books (continued from page 5)

bookstores. The cost is just over \$10.

Metamorphosis

By Emma Lynn Glick
Paradise, Pa.

"I am in a room. A room so thick with darkness, I don't see a thing. I can feel the darkness, as if I could cut it with a knife. It is saturating me and suffocating me. It has been so long that I've seen light, I can hardly remember what light even is. I just know I want it. Desperately."

This excerpt is taken from the first chapter of *Metamorphosis*, written by CHM member Emma Lynn Glick, and poetically describes the state at which the human race finds itself: seeking desperately for the Lord and His love.

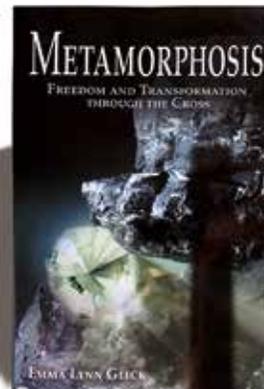
"Love. We hear it, we speak it, it's everywhere. But is it sinking in?" Glick asks readers.

The transformation from caterpillar to butterfly is beautiful and breathtaking—much like the miracle-working power of Christ in the lives of sinners—she explains. It's a process, one that takes time and effort. *Metamorphosis* outlines the journey of growing closer to God.

In the book, Glick compares transformations in nature—tadpoles to frogs, minerals to diamonds and caterpillars to butterflies—to stories in the Bible that symbolize the heart-changing power of Jesus. Her use of

imagery and description drives the point home in a personal way.

Glick was born and raised in Lancaster County, Pa., and has a passion for people, ministry, music and the outdoors.



Metamorphosis can be found at amazon.com, crossbooks.com and barnesandnoble.com for \$12 (paperback).

Kauffman (continued from page 1)

holding us, carrying us, wiping our tears. 'As for God, His way is perfect.'"

Four men were arrested in connection with the crime and two were charged with first-degree murder.

CHM employees are praying for Maryann and her family. We encourage you to join us in lifting them in prayer.

Expressions of sympathy can be sent to:
Maryann Kauffman

c/o Aaron Martin
5120 Hwy 601
Salisbury, NC 28147

Annual physical (continued from page 4)

D – the USPSTF recommends *against* this service, as there's moderate to high certainty that the service has no benefit or that it may actually harm the patient.

I – the USPSTF concludes that there's insufficient evidence to determine whether or not the service offers more benefit than harm.

Continuing on with the recommendations for this 49-year-old male, the following were "B" recommendations:

- He should be asked about alcohol misuse
- Get screened for depression as long as the

- provider has care support in place
- Get counseled on a healthy diet
- Get screened for a Hepatitis C virus infection at least once if at an increased risk
- Get screened for obesity
- Get screened for sexually transmitted infections (if at increased risk)
- Get screened for type II diabetes mellitus if average blood pressure is above 135/80

To answer this member's question: other than a basic history and physical exam including weight, height, and a blood

pressure check, there are probably no lab, X-ray or EKG-type tests recommended at this time. This should be an inexpensive appointment!

Editor's note: This advice is for informational purposes only and is not intended to replace the advice of your primary care physician. Christian Healthcare Ministries cannot share medical bills from annual physical check-ups unless the expense exceeds your personal responsibility amount (\$500 Gold; \$1,000 Silver; \$5,000 Bronze).

Letters to CHM (continued from page 10)

grace for CHM.

In His love,

Aaron & Nancy Hull
Moses Lake, WA

Editor's note: To view the "Huckabee" video mentioned in this letter, visit www.chministries.org.

Dear CHM:

Thanks as always for keeping up the good work in encouraging us toward love and good works. CHM is a shining example of this principle put to practical use.

I prefer CHM entirely over traditional health insurance. I often pass my newsletters and encouragement to "check this out" on to Christian friends who are struggling to afford health care coverage.

Many blessings,

Victoria Macki
Ellensburg, WA

Dear CHM Family:

Thank you for the help you have provided with my many health problems. I am so glad I joined CHM when I did or I don't know what I would have done.

God bless,

Brother Rodney Keister
Mifflinburg, PA

Dear CHM Staff:

I have been amiss in my thanks and praise for CHM helping me get my sight back. I was able to have cataract surgery because of your financial sharing. My eyes are no

longer failing and I can see without glasses.

Thank you so much,

Ava Talmage
Talking Rock, GA

Dear Fellow CHM Members:

Thank you for the many cards and prayers during the difficult loss of my husband, Jeffrey. The compassion, comfort and kindness I've received has ministered to me greatly.

God bless,

Melody McCleary
Missoula, MT

Dear CHM Members:

We want to say a heartfelt thank you for sharing the medical bills for Dale's cataract surgery. It was truly a blessing to us financially. We have been highly recommending CHM to others. They are especially interested because of the new legislative changes in health care.

God bless you and thanks again,

Dale & Florence Oakowsky
Murphy, NC

Dear CHM:

My sister, Mary, was instrumental in my joining CHM. She has taught me to trust in God continuously. As a result, I have been blessed by the CHM family and am grateful for all you have done for me. I wish to thank you for your gifts of kindness.

God bless,

Jude Pepitone
Cumming, GA

Dear Friends at CHM:

I want to thank you for your prayers for me during my hip surgery. I was so humbled to know you were praying for me. God has truly blessed me with a great recovery. I had pain from both arthritis and a spur for a few years. It was painful to walk, but now I am doing much better since my surgery. There's hardly any pain. Thank you for your prayers.

May God be praised,

Anna Yoder
Midway, TN

Dear CHM Family:

My husband, Jerry, suffers from COPD, osteoporosis and rheumatoid arthritis. In September 2013 he fell and broke his sacrum. He has been undergoing physical and occupational therapy. After prayer from our church, family and friends, he has made a remarkable recovery.

Fellow members, I encourage you that with the love of Christ, we don't have to give up. God never gives up on us. He allows these "setbacks" so we will ask Him for help and draw nearer to Him. What a wonderful thing.

I am so thankful the Lord led me to CHM and that we are free from the burden of the national health care situation. I have faith that any medical bills I might incur will be shared.

God bless,

Rose Mulbery
Crete, NE

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.

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.*

James & Jensina Printz: 317 N 4th St., Shenandoah, VA 22849 Jensina recently suffered a miscarriage and requests prayer from the CHM family.

Nelson & Erma Martin: 882 Broad St., East Earl, PA 17519 Erma was diagnosed with lymphoma; the Martins are heartbroken. Please pray.

Douglas & Sheryl Santelmann: 1441 Parental Home Rd., Jacksonville, FL 32216 The Santelmanns have had many struggles recently and request prayer.

Larry & Roxanne Eldridge: 18867 Lawrence 2079, Ash Grove, MO 65604 Roxanne experienced abnormal mammogram results and Larry has high

PSA levels. Please pray for peace as more tests are run.

Lester Lambright: 11550 Dueling Oaks Ct., Pensacola, FL 32514 Lester has inoperable pancreatic cancer. Please pray for the Lambright family.

John & Rachel Palacino: 628 Little Texas Rd., Travelers Rest, SC 29690 Rachel suffered a traumatic brain injury and was wrongfully dismissed from her job. John is working two jobs to make ends meet but finances are tight. Please pray.

Marie Stiles: 5533 Locust Hill Rd., Travelers Rest, SC 29690 Marie’s husband, William, recently passed away. Please pray for healing and comfort.

Melvin Byler: 4560 Highway A, Macomb, MO 65702 Melvin’s father passed away suddenly and the family is in shock.

Darla Firment: 7706 SW 88 St., Gainesville, FL 32608 Darla is constantly in pain and may have fibromyalgia. Please pray for relief and comfort.

Reid LeFavour: 6207 Treasure Cove, Fort Wayne, IN 46835 Reid has fallen into deep depression since the death of his wife last year and is seeking treatment. Please pray.

Joanna Schultz: 126 Ramblewood Lane, Henderson, NC 27537 Joanna requests prayer for healing as she is still dealing with pain from the loss of her husband last year.

Christian Healthcare Ministries

March 2014

In this issue:

- CHM member shot while interrupting home break-in dies after being removed from life support • CHM for newbies (part 3): “How do I submit medical bills to CHM?” • A death in the family—and why chemicals can’t animate • Minister’s family appreciates maternity program • Members face multiple medical incidents in same year • Healthwatch • Meet your CHM staff • Member book reviews • Member takes cancer journey with help from CHM • Memorial tribute to Captain David Lyon • Prayer Page • Letters to CHM • Monthly prayer requests

