



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

*April 2014*

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

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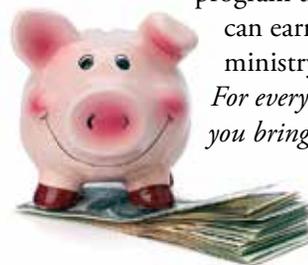
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## CHM for newbies (part 4): “How can I save money on health care costs?”

*Editor's note: To read parts 1, 2 and 3 of this series in the January, February and March 2014 issues, visit [www.chministries.org/newsletter](http://www.chministries.org/newsletter).*

By joining Christian Healthcare Ministries, you've already taken a major step to save on your health care costs. Studies show that even at the highest level (Gold), CHM membership is over 65 percent less than the national insurance average!

However, many members ask what else they can do to keep costs down—not just for themselves and their families, but for all CHM members. Here are some valuable tips to save even more on your health care costs:



**program.** Bring-a-Friend (BAF) is CHM's referral program through which you can earn free months of ministry membership. *For every new membership you bring into CHM, you'll receive a free month after your friend has sent in three monthly financial gifts. There is no limit to how many free*

### 1. Use the Bring-a-Friend

*See “Newbies,” page 6*

## Member copes with miscarriage, battles cancer during second pregnancy

*By Hanna Jackson, High Ridge, Mo.*

When my husband, Brody, left a job that offered health insurance, my brother-in-law told us about Christian Healthcare Ministries. I was very skeptical because it sounded too good to be true. However, once I learned how CHM worked, I fell in love with the idea that our monthly financial gift would help pay other Christians' medical bills.

Brody and I became the parents of Finley Spring Jackson when I gave birth on October 22, 2013, but our CHM story really began

in June 2012 when we first learned I was pregnant.



*Members Hanna, Brody and Finley Jackson*

When the pregnancy test stick showed a positive result, I could barely contain myself.

“Is it a boy or girl?” “Who will the baby look like?” I went into planning mode and we scheduled our first prenatal appointment. When that hot July day arrived, we strolled into the office, beaming. We couldn't wait for the ultrasound.

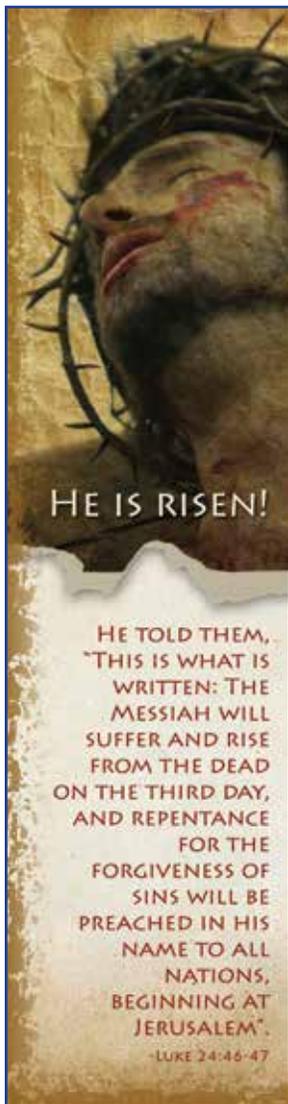
Our doctor asked me to lie back as she moved the device around on my stomach. “Hmm,” she said. “I thought your levels were high. You have identical twins.” Our mouths nearly hit the floor

*See “Jackson testimony,” page 10*

## In case you missed it: CHM and the Affordable Care Act



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



Christian Healthcare Ministries is an eligible option under the Patient Protection and Affordable Care Act (PPACA), also known as Obamacare.

That means as a CHM member you won't have to pay a penalty for not having health insurance.

One of my recent letters in the Monthly Gift Form billing statement dealt with this issue, as we seem to get questions even from members on this subject. In case you missed it, here's a reprint of the letter:

*We're sometimes asked at Christian Healthcare Ministries how CHM fits within the PPACA, more commonly known as Obamacare. There are a great many opinions, pro and con, on Obamacare. The three most common questions we receive are:*

- *Will I be penalized by the government if I'm a member of your ministry?*
- *How can I be sure CHM is an eligible option under the ACA?*
- *Where does it say that a health cost sharing ministry is allowable?*

*Here is the PPACA text dealing with health care sharing ministries: (1) ...described in section 501 (c) (3) and is exempt from taxation under section 501 (a),*

*(II) members of which share a common set of ethical or religious beliefs and share medical expenses among members in accordance with those beliefs and without regard to the State in which a member resides or is employed, (III) members of which retain membership even after they develop a medical condition, (IV) which (or a predecessor of which) has been in existence at all*

*times since December 31, 1999, and medical expenses of its members have been shared continuously and without interruption since at least December 31, 1999, and*

*(V) which conducts an annual audit which is performed by an independent certified public accounting firm in accordance with generally accepted accounting principles and which is made available to the public upon request.*

*CHM received notification from the federal government's Department of Health and Human Services that says, "...the Centers for Medicare and Medicaid Services (CMS) has determined that Christian Healthcare Ministries has submitted sufficient information to substantiate its compliance with the standards specified in section 5000A(d)*

*(2)(B)(ii) of the Code [i.e. the PPACA] and will be considered a health care sharing ministry for the purposes of subpart G of 45 CFR part 155."*

*There you have it. This is information you can share with friends you'd like to see join the ministry, with your health care providers (should they ask), and anyone else.*

I hope this is helpful to you. With all the confusion and turmoil surrounding health care coverage and insurance we see in the media virtually every day, it's important for you to know that as a CHM member, none of it affects you.

**There is also nothing you need to do regarding CHM and the PPACA when filing your 2013 income taxes.** You will not need to take any action until you file your 2014 taxes in early 2015. We will provide more information as it becomes available and as that time draws nearer.

As a CHM member, you've done what you need to do to meet the requirements of the law, you've done what you need to do to meet this critical life need, and you're doing it in a way that shows the world this testimony of Christian love.

All in all, a good position in which to be.



## Members receive \$160,000 write-off while struggling with Guillain-Barré Syndrome *By Jerry Kramer, Melvern, Kan.*

On Mother's Day weekend in 2013, our very active and healthy 11-year-old daughter, Makayla, experienced severe fatigue, muscle pain and tingling in her extremities. We took her to a local clinic where she was diagnosed with a concussion and sent home.

However, her condition worsened. She slept a lot, had no appetite and lost control of her facial muscles and motor skills. We took her to the hospital where doctors ran more tests and found nothing unusual.

She collapsed that evening.

Alarmed, we took her to the emergency room where she was diagnosed with Guillain-Barré Syndrome (GBS) and received intravenous immunoglobulin (IVIG) treatment that lasted five days. She was hospitalized for 23 days, improving halfway through her stay. She began an intensive rehab regimen which continued after her release until mid-October.

By that time, the hospital bill was over \$160,000—not including charges for twice-a-week rehab. We made the hospital aware that we didn't have insurance, but were part of Christian Healthcare Ministries. We were in contact with CHM staff member Terry Lawrence; he assured us that CHM would work with us on our bills.



*Makayla Kramer undergoes therapy for Guillain-Barré Syndrome*

We visited a financial counselor while Makayla was still in the hospital. The counselor gave us forms to complete to determine our need for financial assistance. In addition, since I'm self-employed, we submitted copies of our tax returns and records from my photography business.

We were exceedingly blessed when we were notified that the hospital had given us a 100 percent discount, not only for the \$160,000 bill but for *any* expenses we incurred over the next year for any of our children under 19 years old—praise the Lord!

The hospital staff was very easy to deal with; they even reminded us to visit with the financial counselor before checking out. We were diligent to provide them with all the information requested and were very upfront with the hospital regarding our CHM membership.

We have been members of CHM for many years, so I knew it was important to pursue bill discounts. Yet, prayer was just as important throughout our ordeal. We posted updates about Makayla's progress on Facebook and people from all over the

*See "Kramer testimony," page 10*

## Meet your CHM staff: Doug Dillard and Jacob Yates

### Doug Dillard

Doug Dillard is settling into his role serving Christian Healthcare Ministries' members as one of the newest additions to the Member Assistance department team.

Doug's former occupation as a full-time pastor brings a necessary quality of compassion to his CHM position, while a previous job as manager at a Chick-fil-A restaurant gave him excellent customer service skills. His CHM tasks include answering phone calls, making adjustments to membership accounts and praying with members over the phone.

The people—employees and members alike—are reasons Doug enjoys working at Christian Healthcare Ministries. "This is a ministry that's devoted to glorifying the Savior and serving others," he said.

In 2001 Doug's pastor preached a message about the cross. Doug's conviction and realization of the need for Christ brought him to his knees and that day he accepted Jesus as his Savior.

His favorite Bible passage is 2 Corinthians 12:7-10: "And lest I should be exalted above measure through the revelations, there was given to me a thorn in the flesh, the messenger of Satan to buffet me, lest I



*Back row: Shiloh, Doug, Amber, and Keeleigh Dillard. Front: Liam, Corli and Alyvia*

should be exalted above measure. For this thing I besought the Lord thrice, that it might depart from me. And He said unto

*See "Meet your staff," page 6*

## “Doc, what tests should I get at my annual physical?” (part 2)

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Last month I introduced you to the U.S. Preventive Services Task Force (USPSTF), which periodically releases recommendations regarding tests and interventions to reduce disease.

You can enter some basic health information into the tool on the right side of the USPSTF home page (<http://USpreventiveservicestaskforce.org>) to get test recommendations specific to your age, gender and health background.

The USPSTF gives each of its recommendations a letter grade of A, B, C, D, or I. The grades are based on the degree of supporting evidence, the potential benefit of the test or intervention, and the risk for harm to the patient. Recommendations with a grade of A or B are strongly encouraged; C or I are inconclusive; tests with grade D are discouraged.

In last month's article, several A and B recommendations were made for a 49 year-old member who wanted to know what tests should be done at his annual physical exam. This month, however, we'll talk about the recommendations that were *discouraged*, of which there were a far greater number.

In the past, many D-grade tests were routinely performed at annual check-ups but are no



longer recommended by medical experts. They have not been shown to prevent disease or may be too costly or even harmful to the patient. Harm can come from the test itself or because it generates a “false positive” result, which can lead to more invasive, dangerous and costly testing that causes harm later. What follows is a list of tests that were either discouraged or had insufficient evidence to support them. Fifteen tests or interventions were *discouraged* (a D grade) for the 49 year-old male:

- Urine tests to screen for infection (when there are no symptoms)
- Carotid Artery Stenosis screening (ultrasounds of the carotid arteries—often offered at mobile clinics—performed on adults with no clear risk factors)
- Chronic Obstructive Pulmonary Disease (using spirometry to screen healthy adults)
- Coronary Heart Disease: Using electrocardiograms to screen low-risk adults
- Genital Herpes: screening adolescents and adults who have no symptoms
- Gonorrhea: screening men and women at low risk

- Hemochromatosis (blood condition): screening men and women without symptoms
- Hepatitis B: screening asymptomatic men and women
- Hepatitis C: screening asymptomatic men and women
- Pancreatic Cancer: screening adults without symptoms
- Prostate Cancer: routine Prostate-Specific Antigen (PSA). This is a huge change—for many years, PSA tests were routinely performed for men age 50 and above. Now routine tests are no longer recommended.
- Routine aspirin for primary prevention of colorectal cancer. (This recommendation is pointless because this particular patient already is encouraged with an “A” recommendation to take aspirin to prevent heart attack and stroke.)
- Syphilis: screening for men and women without symptoms or increased risk
- Testicular cancer: screening in adolescent and adult men
- Vitamin supplements (beta carotene) to prevent cancer and cardiovascular disease

There were 26 other tests or interventions that were discouraged (denoted by a grade of C) unless the patient had a clear need for them or because of uncertain benefit (grade I). For the sake of brevity, I will

See “Annual physical,” page 13



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

## Member wins victory over migraines, gives God the glory *By Jan Salsgiver, Warsaw, Ind.*

I've had trouble with migraines since I was a young adult. Over the years, doctors attributed them to every cause under the sun—stress, caffeine, menopause and possibly a food allergy—but nothing proved conclusive. In 2009, I was told that having a hysterectomy might help, though doctors weren't certain.

I decided to take a different route. I wasn't willing to have major surgery just to see if it would help. Instead, I participated in biofeedback therapy for three years to try to get my body to function properly. Afterwards I went more than a year without suffering a migraine. Praise God!

In mid-July 2013, I began to wake each morning with a headache (not a migraine). I took my regular medicine, the headache stopped and life went on as usual. By Friday of that week I knew something was seriously wrong. I had headaches each morning and they wouldn't go away.

The longer I sat at work, the sicker I felt. I went to see the secretary to have my blood

pressure checked. It was extremely high at 184/139. I asked my daughter-in-law who works in the medical field what she thought. "Go to the emergency room, Mom!" she said. By the time I arrived, my blood pressure had climbed even higher. The doctor ordered a CAT scan.

I had a tumor on my brain. It was the size of a softball.

I was transferred to another hospital via airlift to avoid complications. Within 15 minutes I was on my way to Fort Wayne, Ind.

When I arrived, nurses stabilized my blood pressure and I was given an option: have surgery that night or wait until Monday for the head trauma specialist. We waited. The surgery took place July 23.

I was discharged three days later. I had no pain, no side effects and no headaches! My pain prescription was filled but never taken. My seizure medication was only precautionary and prescribed for just one year. Recovery has been smooth and complete. I praise God for His miraculous work.

"Incredible" was the word used by every doctor and medical staff person who saw me. God did some amazing things in me and through my family that showed His glory and peace while I was in the hospital.

The day I returned home, God reminded me of Psalm 118:23 which says, "This is the Lord's doing; it is marvelous in our eyes." Truly God was gracious and did a marvelous work in my life, my family and many others who were praying for me. God is *always* good!



*Member Jan Salsgiver and family prior to Jan's surgery*

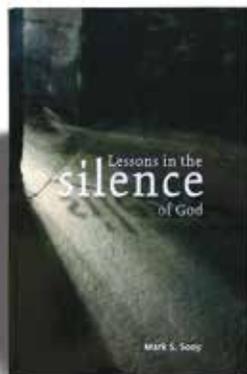
## Members' books address God's silence and taking responsibility for life's choices

### *Lessons in the Silence of God*

**By Mark Sooy  
Hopkins, Mich.**

In the absence of noise, what do you hear? Silence. And some types of silence are much louder, so to speak, than others.

"[This book] is not about all silence, or every silence, but a particular kind of silence. A kind of silence that at times



is both deafening and maddening. A silence which is both peculiar and familiar. A silence that speaks louder than many words, yet leaves you wanting to hear more, hear something—hear *anything*. This book is about the silence of God."

CHM member Mark Sooy explores the silence sometimes experienced by God's people in his most recent book *Lessons in the Silence of God*. He discusses the range of emotions and feelings believers encounter when God chooses to remain silent. He acknowledges this commonality and helps readers discover what can be learned from the silence of God.

"These lessons are not *on* the silence of

*See "Members' books," page 12*

**Newbies (continued from page 1)**

months you can receive.

To use BAF, you'll need to make sure that your friend lists your name and CHM member number in the sponsor section of their application. You can simply ask them to do so or you can log in to the online CHM Member Portal ([www.chministries.org/members](http://www.chministries.org/members)) and click on the Bring-a-Friend menu option.

The Portal enables you to send your friend an email invitation to join CHM and, if they apply online, will auto-fill your member number on their application. On the Bring-a-Friend Portal page, there is also

a link unique to your membership that you can use to earn BAF credit. You can copy and paste the link onto your own website or blog to encourage people to join.

*Editor's note: For a step-by-step guide to using the Bring-a-Friend program through the Member Portal, see the CHM December 2013 newsletter, available at [www.chministries.org/archive2013](http://www.chministries.org/archive2013). To register for an online Portal account, you'll need your CHM member number and unique Portal access code. These items can be found on your monthly Member Gift Form billing statement.*

**2. Tap into the right resources.** In most non-emergency situations, you can “shop around” for health care providers and programs that will help lower health costs. There are also numerous resources available to help reduce costs for items such as dental care, vision care, prescriptions, medical supplies, etc. Here are some resources that CHM especially recommends:

- **Chministries.org/downloads/HealthcareProviders.xls:** Though you may go to any doctor or hospital you choose, for your convenience CHM

*See “Newbies,” page 11*

**Meet your staff (continued from page 3)**

me, ‘My grace is sufficient for thee: for my strength is made perfect in weakness.’ Most gladly therefore will I rather glory in my infirmities, that the power of Christ may rest upon me. Therefore I take pleasure in my infirmities, in reproaches, in necessities, in persecutions, in distresses for Christ’s sake: for when I am weak, then I am strong.”

“God’s grace is sufficient for my every need, and I’m very grateful,” Doug said.

A native of Cocoa, Fla., Doug met his wife, Amber, in Bible college. They have been married eight years and have five children—Shiloh, Keeleigh, Alyvia, Liam and Corli—all of whom are homeschooled. Doug enjoys spending time with family, singing, preaching and teaching the Word of God.

**Jacob Yates**

Jacob Yates brings to CHM a long customer service history. Working primarily in restaurants over the last 20 years, his positions included management roles. “I always enjoyed the customer service aspects of the restaurant business,”

Jake said. “Building a relationship with guests was always a pleasure and the key to making the business successful.”

His skill set and passion for people fits in very well in the CHM Member Assistance department as he helps answer members’ questions, makes account changes and explains to prospective members how CHM works.

“Working at Christian Healthcare Ministries is a great blessing,” he said. “The interaction among the staff is like a family and I feel as though I’ve gained brothers and sisters. Everyone has been pleasant and so patient as I learn my duties. The care that employees have for CHM members is an encouragement as well.”

Jacob enjoys hunting and fishing, especially

with friends and family. “I’ve had some of my best times with God sitting in a tree stand, watching the sun rise and listening to turkeys gobble as they awake.”



*Staff member Jake Yates on a recent hunting trip*

Daniel 3:16-18, the account of Shadrach, Meshach, and Abednego, made a deep impact on Jake’s life. When threatened to deny the Lord or be burned, they refused, saying “If we are thrown into the blazing fire, the God we serve is able to deliver us....But even if He doesn’t, we will not serve your gods.”

“We live in a day and age where we are asked to compromise our morals, an excuse to do whatever makes us ‘feel’ good,” said Jacob. “It seems

that whenever temptation comes my way, these verses come to mind immediately.

“Many times we pray for relationships, healing or possessions. I think the key phrase of these Bible characters’ statement is ‘but if not’ because no matter what comes our way, we must stand firm and be willing to serve God, despite the fires of life and *seemingly* unanswered prayer.”

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

April 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 8-9 for more information on how to give.

### Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave  
Attn: Prayer Page  
Barberton, OH 44203

Phone: 800-791-6225  
(ask for the Prayer Page)

Fax: 330-798-6105

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

### Prayer Page needs do not qualify for sharing under 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 \$12,353 in gifts. Her need is now \$989.**

#### 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 \$23,946 in gifts. She now needs \$3,763.**

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

Rachel incurred medical bills from the birth of her child totaling \$3,230. **UPDATE: Rachel added \$9,237 in bills and received \$3,163 in gifts, bringing her need to \$9,304.**

#### 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 \$161,191 in gifts. She also received a discount of \$14,104, bringing the need to \$10,535.**

**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. **UPDATE: Melvin received \$308 in gifts. He now needs \$359.**

#### 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 \$14,049 in gifts, bringing her need to \$2,997.**

#### 7. Julie Ertl: 1860 N. Bluff Top Dr., Prescott Valley, AZ 86314

Julie received treatment for breast cancer. She incurred \$2,051 in medical bills.

#### 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.

**UPDATE: Ronald added \$7,178 in bills and received \$3,131 in gifts, bringing his need to \$13,733.**

#### 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 added \$1,580 in bills. She received \$3,425 in gifts and \$505 in discounts. She now needs \$639.**

#### 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 added \$12,369 in bills and received \$7,211 in gifts, bringing the need to \$8,268.**

#### 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 \$34,683 in gifts, bringing the**

*Continued on page 8*

### Prayer Page Giving

**Prayer Page total needs remaining this month: \$206,803**

Each need would be met **in full** if each member family contributed **\$7.26** 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 can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. Gifts sent in this manner are tax deductible.

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

*Continued on the page 9 sidebar*

need to \$7,986.

**12. Lawryl Jarrett: 12333 Triple Creek Circle, Dripping Springs, TX 78620** Lawryl was diagnosed with multiple gallstones and underwent gallbladder removal surgery. She asks the CHM family for prayer and help with \$3,724. **UPDATE: Lawryl added \$1,999 in bills and received \$4,605 in gifts. She now needs \$1,118.**

**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 \$1,795 in gifts, bringing his need to \$1,199.**

**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. **UPDATE: Debbie added \$20,918 in bills and received \$15,495 in gifts. She now needs \$13,022.**

**15. Peter Kint: 649 Naoma Dr., Crete, IL 60417** Peter underwent heart surgery. After \$86,600 in discounts, he asks the CHM family for help with \$48,750. **UPDATE: Peter received \$42,881 in gifts, bringing his need to \$5,869.**

**16. Nancy LeAlcala: 3759 Brems St., San Diego, CA 92115** Nancy had a pre-existing nerve sheath tumor removed from her leg. She asks the CHM family

to help share \$62,990. **UPDATE: Nancy added \$2,474 in bills and received \$55,003 in gifts. She now needs \$10,461.**

**17. John Leigh: 1587 Hwy 540, Homer, LA 71040** John underwent prostate laser surgery and so far has incurred bills totaling \$1,212. He asks CHM members to pray and to contribute financially if they feel led to do so. **UPDATE: John added \$3,053 in bills and received \$3,633 in gifts. He now needs \$632.**

**18. 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 \$15,588 in gifts, bringing her need to \$18,804.**

**19. Thomas B. Mitchell: 9911 Shadow Lake Lane, Fort Wayne, IN 46835** Thomas strained his back before joining CHM. He experienced intense pain and needed surgery. After discounts, his bills total \$3,123.

**20. Carolyn Nalumansi: 909 Kingsbridge Dr., Oviedo, FL 32765** Carolyn suffered from a large fibroid that caused severe pain and made it difficult to conceive. After a successful surgery, she asks the CHM family for help with medical bills totaling \$12,007.

**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 \$3,952 in gifts. He now needs \$762.**

**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 \$2,998 in gifts, bringing the need to \$530.**

**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 \$757 in gifts, bringing her need to \$1,006.**

**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 added \$529 in bills. She received \$51,405 in discounts and \$32,914 in gifts, bringing the need to \$4,212.**

**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 \$74,944 in gifts. He now needs \$10,489.**

**26. Melody Schott: 307 S 4th St., Hot Springs, SD 57747**

After suffering dizziness and high blood pressure, Melody underwent testing and was diagnosed with a parathyroid problem. She received \$20,646 in discounts and needs help with the remaining \$4,255. **UPDATE: Melody received \$3,311 in gifts. She now needs \$944.**

**27. Eugene Schweitzer: 6315 W. 147th Ave., Crown Point, IN 46307**

Eugene had treatment for Stage 4 colon cancer. He asks the CHM family for help with \$1,020 in bills. **UPDATE: Eugene received \$311 in gifts. He now needs \$709.**

**28. 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. **UPDATE: David received \$2,968 in gifts. He now needs \$5,438.**

**29. Sarah Smith: 411 North College St. Greenville, AL 36037**

Sarah underwent surgery for a total hip replacement and is very grateful for the CHM family's prayers. She requests financial help for \$15,000 in medical 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 added \$3,016 in bills and received \$1,097 in gifts, bringing the need to \$3,760.**

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

Cathy had signs of

discounts of \$600, she asks for help with \$4,260 in remaining bills. **UPDATE: Natalie added \$9,353 in bills. She received \$6,639 in gifts and \$5,451 in discounts. She now needs \$1,523.**

**33. 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 added \$54,465 in bills. He received \$28,876 in gifts, bringing the need to \$31,035.**

**34. 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 \$25,719 in gifts and now needs \$1,337.**

**35. 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 added \$2,500 in bills and received \$1,710 in gifts, bringing the need to \$1,977.**

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 \$1,762 in gifts, bringing the need to \$1,221.**

**32. Natalie Villalobos: 1003 Bellaire, Amarillo, TX 79106**

Natalie incurred bills for her pregnancy totaling \$4,860. After

Giving Guide			
Membership #	Need #	Membership #	Need #
100025-100669	05	119898-125021	30
100678-102023	22	125022-129365	02
102047-103612	17	129368-135565	24
103619-104767	09	135583-143473	28
104776-105934	27	143475-145235	15
105935-107135	21	145236-147457	11
107138-108047	26	147458-150267	10
108050-108816	01	150268-152659	03
108821-109520	23	152660-155166	16
109522-110206	12	155167-157587	25
110213-110819	13	157588-159736	04
110821-111446	31	159738-162045	20
111452-112131	34	162046-164280	14
112136-112880	32	164282-166449	08
112883-113822	35	166450-168705	29
113823-114636	07	168706-171417	18
114637-116279	06	171418-175800	33
116280-119893	19		

*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 #28.

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

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

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

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

If you wish to donate to Prayer Page needs using your credit card or bank account, please call the CHM Member Assistance department at 1-800-791-6225, ext. 5993.

**Jackson testimony (continued from page 1)**

and we rushed home to tell family the good news.

We returned a few weeks later to hear the heartbeats, but the news was devastating. "There are no heartbeats. One of your babies has not developed and has passed away. I'm not convinced the second will develop either. I believe you're going to miscarry." A few weeks later, there was still no heartbeat. It was a heartbreaking time for our family.

We called CHM. "We'll take care of things financially, just take good care of yourself," a kind staff member told me.

My husband and I put it in God's hands. Each month we tested, but nothing changed. On Valentine's Day 2013, Brody was traveling for some business meetings. I felt strange while working out and decided to take a test just in case. Those few minutes felt like a lifetime.

Positive! I couldn't believe my eyes. I wrapped up the test. When Brody got home, I gave him his Valentine's Day present and

watched his eyes filled with tears. At our 10-week appointment, a beautiful heartbeat covered the screen.

As my pregnancy progressed, I noticed some mole growth on my body. I was told the growth was normal, but one mole in particular looked different and was growing rapidly. The doctor took a sample. The following Sunday, I received a call during my baby shower. "Hanna, you have melanoma."

It's hard to pinpoint what went through my mind on hearing this news. The doctor had already called a cancer specialist and my OBGYN. That night, Brody and I just held each other and cried. "We'll get through this," he reassured me. "We'll do whatever we need to do."

My next biopsy showed active cell growth, which meant the cancer could be spreading to my lymph nodes. I was 36 weeks pregnant. The doctors said I would need surgery after giving birth. Thankfully, they allowed me to go full term and labor was induced at 40 weeks gestation.

After 15 hours of labor, my baby flipped and I needed to have a C-section. I held my hands to my heart in a prayer position and asked God to watch over my baby and me. Ten minutes later, I heard the most amazing sound I've ever heard: my baby girl crying for the first time.

After three weeks it was time for surgery. We waited two weeks for the results. I finally heard the words I'd scarcely hoped to hear: "You're cancer-free."

Our ordeal was like climbing a huge mountain and I'm so grateful for CHM. I've never met my Needs Processing representative, Yvonne Woolridge, but I felt her support throughout the entire process. I thank God all the time for finding a family in CHM.

When the CHM staff printed our prayer request so other members could see it, we received hundreds of cards that were full of wisdom and strength-building encouragement. What an amazing ministry!

**Kramer testimony (continued from page 3)**

country responded with notes of encouragement and prayer.

Today Makayla is doing very well. She no longer needs physical therapy and has resumed all normal activities while showing very few GBS symptoms. After Christmas she was able to rejoin her friends in her basketball league. Though she has lost much of her stamina and coordination, she is able to run, jump and compete. We are so grateful for the

prayers of the CHM family and continue to believe that God has touched Makayla and that she'll be able to lead a normal life. My advice to anyone regarding discounts is



*Back row (L-R): Katie, Jerry, and Brittany Kramer. Front: Makayla, Sharon and Kevin.*

this: *Don't be afraid to ask.* It's a very non-confrontational process and worst scenario is that they may say no.

Or, as it was in our case, they may give you a \$160,000 discount! To God be the glory.

**Newbies (continued from page 6)**

offers a directory of nationwide and local health care providers your fellow CHM members have recommended. The providers listed either are Christians or have demonstrated a willingness to work with CHM members to provide affordable care and services. The directory even contains a web link to a searchable database of Christian dental

and medical providers. If you'd like to recommend a provider to be included on the list, fill out the form below or send an email with the provider's contact information to [editor@chministries.org](mailto:editor@chministries.org).

- **Healthcarebluebook.com:** Healthcare Bluebook is a database of fair pricing for medical services, including hospitals, physicians, diagnostic imaging tests,

dental services, etc. You can search for free and find fair pricing in your area by entering your zip code.

- **CHMRx.org:** Every CHM member receives a discount prescription card in their new member welcome pack. The recent average discount is 50 percent.

*See "Newbies," page 13*



## Attention CHM members!

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

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

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

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

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



\_\_\_\_\_ **Member number:** \_\_\_\_\_

**Medical professional's name:** \_\_\_\_\_  
**Specialization/occupation:** \_\_\_\_\_ **Phone:** \_\_\_\_\_  
**Address/city/state/zip:** \_\_\_\_\_

**Medical professional's name:** \_\_\_\_\_  
**Specialization/occupation:** \_\_\_\_\_ **Phone:** \_\_\_\_\_  
**Address/city/state/zip:** \_\_\_\_\_

**Medical professional's name:** \_\_\_\_\_  
**Specialization/occupation:** \_\_\_\_\_ **Phone:** \_\_\_\_\_  
**Address/city/state/zip:** \_\_\_\_\_

*\*The list is updated continually and is available as a free download at [www.chministries.org/downloadforms](http://www.chministries.org/downloadforms)*

## Is iniquity genetic?

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We all know that eye, hair and skin color, as well as height and other physical features, are genetically passed on from parents to children. A recent study out of Emory University in Atlanta revealed that negative experiences and emotional patterns and tendencies might also be passed on to offspring through the “imprint” that these items make on an individual’s DNA.

In the experiment, laboratory mice were repeatedly exposed to electrical shocks when in the presence of an orange blossom scent. Later, when their offspring were exposed to only the orange blossom scent, they demonstrated a similar startled reaction, as if they had also been electrically shocked, when in fact they had not.

How did this happen? Scientists state that DNA in sperm cells became “imprinted” with a chemical stamp. Imprinting on the mice’s DNA took place on the gene that codes for the molecule that detects the orange blossom odor. Thus, fear and other negative traits may be passed to children genetically via their father.

Though I find these results simply astounding, we should not be surprised. God stated as much when the Ten Commandments were given to Moses. Numbers 14:18 says, “The LORD is longsuffering, and of great mercy, forgiving iniquity and transgression, and by no means clearing the guilty, visiting the iniquity of the fathers upon the children unto the third and fourth generation.”

Thus, spiritual “issues” that are never



resolved (through confession, repentance and the cleansing work of the Holy Spirit) may not only be passed on through spiritual and behavioral mechanisms, but also via the genetic code itself!

*Dias, B. G., & Ressler, K. J. (2014). Parental olfactory experience influences behavior and neural structure in subsequent generations. Nature Neuroscience, 17(1), 89-96. doi: 10.1038/nm.3594*

### Members’ books (continued from page 5)

God, or about what that means, although we discover something of that subject. These lessons are *in the silence*: what we find there, what we can do, and more importantly, what God is doing.”

Mark is an author, pastor, teacher and musician. His other articles, devotionals and books include *The Life of Worship: Rethink, Reform, Renew* and *Essays on Martin Luther’s Theology of Music*. His book *Lessons in the Silence of God* can be found at [marksooy.com](http://marksooy.com) for \$14.95 in print or \$9.95 as an e-book edition. His book may also be found at [amazon.com](http://amazon.com) or [barnesandnoble.com](http://barnesandnoble.com) in printed form only.

**Power Up**  
By C. Jefferson Hood  
Duncan, S.C.

Choice is a gift and a responsibility. If taken lightly, our choices can lead to a

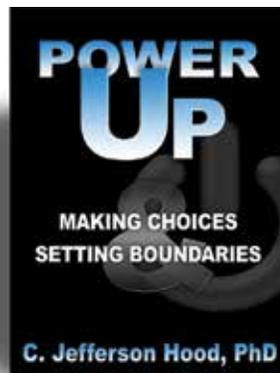
life of carelessness. Or our choices can be made by others and lead to frustration and the feeling of becoming a victim. Reclaiming your power and responsibility to set boundaries and make new choices will allow you to live life to the fullest. This is the premise of CHM member Dr. Jeff Hood’s e-book *Power Up*.

Weaving together metaphors, word pictures and case studies, Jeff puts on individuals the responsibility for a successful life. “People and influences from the past may have led you to this moment, but the choice to experience a healthy existence is yours to make,” he explains.

*Power Up* grew out of Jeff’s work as a counselor and pastor. “My counseling taught me that people live unhappy lives because they get stuck in making bad choices and failing to set healthy boundaries.” His goal in writing *Power Up* was to empower and inspire readers to change their lives by changing their choices.

Jeff is a licensed marriage and family therapist and ordained pastor. A Texas native, he was born and raised in Fort Worth. He and his wife, Linda, now live in South Carolina. They have five children and 15 grandchildren.

*Power Up* is not available in print. The e-book is available for Kindle or at [amazon.com](http://amazon.com) for \$4.99.



**Newbies (continued from page 11)**

For best results, check out this website associated with the card. You can order a replacement card, find a pharmacy, sign up for mail order prescriptions, or use the drug pricing tool to compare pricing among pharmacies in your area.

- **Careington.com/co/chm:** The Careington LiveWell Plan complements CHM membership. While CHM assists with major medical expenses, Careington offers significant discounts on incidental health expenses such as dental and vision care, prescriptions, telemedicine, and more. The plan—offered to CHM members for \$11.95 per month or \$129 per year—is a **discount plan only and is not insurance**. Make sure to use the web link above—or mention by phone the promotional code “CHM”—in order to receive the aforementioned pricing.

*Editor's note: Healthcare Bluebook, CHMRx and the Careington LiveWell Plan are not offered through or administered by Christian*

*Healthcare Ministries.*

### 3. Ask health care providers for discounts and apply for financial assistance.

Last but certainly not least, asking for discounts and applying for financial assistance are two key ways to save money for you and for fellow CHM members. Obtaining discounts frees up funds to be used for other members' medical bills and is also crucial in keeping monthly financial gifts low. In fact, *monthly financial gifts would be more than twice as much if CHM members didn't seek discounts and apply for financial assistance.*

CHM encourages members to ask for discounts. Please don't hesitate to ask; you're simply requesting the same



*The Careington LiveWell web landing page for CHM members*

consideration and rates that insurance companies routinely receive from medical providers (usually at least 40 percent). Many health care providers automatically offer “self-pay” or “cash-pay” discounts. Also, most hospitals have funds set aside to help patients—ask to speak to a financial counselor to determine your eligibility. If you have difficulty obtaining a

significant discount, CHM staff members can help you (we have worked with over 40,000 health care providers). Be sure to let our staff know if your health care provider sets a time limit for reduced charges.

**Annual physical (continued from page 4)**

highlight only some of these:

- Counseling on healthful diet and physical activity to prevent cardiovascular disease (unless the patient is demonstrating an increased risk).
- Screening for bladder cancer, gonorrhea, chlamydia, or chronic kidney disease
- Peripheral Artery Disease and Cardiovascular Disease Risk Assessment with the Ankle-Brachial Index: screening in adults.

A few other non-recommended tests that might surprise you are:

- Glaucoma: screening in adults
- Lung cancer: screening for asymptomatic men and women
- Skin cancer: screening for asymptomatic men and women
- Thyroid disease: screening for asymptomatic men and women

- Type 2 diabetes mellitus: screening men and women whose blood pressure is at or below 135/80.
- Vitamin supplementation (with vitamins A, C, E or a multivitamin) to prevent cancer, stroke and heart disease
- Vitamin D and calcium supplementation to prevent fractures in healthy men.

Recently I wrote about my own increased need for vitamin D, but that was identified through blood testing after I reported a possible stress fracture from running. Do you see the principle here? Routine vitamin D testing was not recommended for me, but by asking me about my history of stress fractures, the doctor determined that I might be deficient in this vitamin and testing was recommended.

**The main point is that there are relatively few tests and interventions that should be routinely performed.** Even the need

for an annual physical when you have no significant health problems is of dubious benefit, especially in early life to middle adulthood. Due to the spiraling costs of health care, the search for cost-effective, evidence-based medicine is leading the medical community away from routinely conducting many traditional tests such as routine blood work, X-rays and EKGs.

The best method of determining what screening (if any) you need is for your primary care physician to simply talk to you. He or she should ask for a thorough history of any symptoms or risk factors that you may have and then proceed accordingly.

Again, the USPSTF website is at <http://www.USpreventiveservicestaskforce.org>. I give it a grade of A!

## 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](mailto: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:**

I would like to express my appreciation for the excellent job your staff did in answering my questions about the ministry and services Christian Healthcare Ministries provides.

I had been a member of a different medical sharing organization for two years but decided to do some extensive research to find the best program. After several hours of reading articles, blogs and comments, I learned that CHM had much better reviews.

I am very happy to have found Christian Healthcare Ministries. I look forward to a long and successful relationship with this ministry.

Keep up the good work,

Will Rivers  
Lebanon, TN

### **Dear CHM Members:**

To all the dear, compassionate hearts who sent cards of condolence and comfort following my husband's departure into eternity this past year, I wish to say a big "thank you" for your thoughtfulness and expressions of love. It truly touched me to receive dozens upon dozens of cards and notes. God's love and compassion spoke through each of you to help strengthen me. Our Lord knows the pain and feels our hurts. He leads His flock to help one another in time of need. Thank

you, fellow brothers and sisters in Christ. To each of you, I give a big, grateful hug.

Love and blessings,

Barbara Kroneberger  
Phoenix, MD

### **Dear CHM Staff:**

I'm sure you've heard all kinds of horror stories about premiums doubling for medical insurance and, in the end, covering zip, zilch, zero! So I'll omit the details of my own nightmare and instead tell you that I'm so happy to be part of Christian Healthcare Ministries. I enjoy helping others who are just like me. Thank you for doing what you say you will do.

You are such a blessing,

MaryAnn Reid  
Portland, MI

### **Dear CHM Staff and Members:**

What a blessing being part of Christian Healthcare Ministries is for me and my husband. To the staff: you were so helpful and encouraging during my recent surgery. To members: I am so very grateful that our bills are paid and for your faithful prayers.

Sincerely,

Renee & Randy Cole  
Indianapolis, IN

### **Dear Fellow CHM Members:**

Thank you so much for the prayers, notes of encouragement, Bible verses and love during such a frightening time. God's love was poured out upon me through His children. I was quite concerned about the possibility of cancer, but the results came back normal. Praise be to God!

With love in Christ,

Susan Michelle Kuharich  
Dunbar, WV

### **Dear Brothers and Sisters:**

Wow! We were blessed so much by the prompt attention to our financial need due to Danny's emergency appendectomy. What a blessing this ministry is! We received a check five days after sending in our paperwork. We received \$17,000 off our \$33,000 bill because we paid cash, reducing our total to \$16,000—more than 50 percent off! Thank you to our brothers and sisters who work for and support CHM. Thank you especially for your prayers to our God who hears us.

In His love,

Dan & Amber Schwieder  
Summers, AR

## 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.

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**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.*

**Mark Scheiderer: 650 R Chestnut St., Marysville, OH 43040** Mark needs hernia surgery but can’t be off work long due to being self-employed.

**Dean Brickley: 254 Rainbow Dr. #15484, Livingston, TX 77399** Dean’s wife, Margaret, recently passed away after a long battle with cancer. Please pray for Dean.

**Daniel Lubbers: 5122 River Rd., Bozeman, MT 59718** Daniel requests prayer for comfort after the passing of his wife, Arlene.

**William Vance: 10261 Hwy 82, Greenwood, MS 38930** William has numbness and pain in his mouth. He is afraid his condition will affect his ministry.

**Rebecca Peebles: 906 7th Ave., Eastman, GA 31023** Rebecca recently miscarried and asks the CHM family for prayer.

**Trissa Reschke: 160 Hopewell Rd., Ennis, TX 75119** Trissa has experienced pregnancy complications and requests prayer.

**Bonnie Sanderson: 14775 Linesville Rd., Linesville, PA 16424** Bonnie is heartbroken due to the recent death of her husband, Michael.

**Earl Cooley: 26101 Cooley Rd., Lucedale, MS 39452** Earl is discouraged that he may need surgery if tumors are found.

**Kathleen Mitchell: 1189 McCarthy Rd., Lemont, IL 60439** Kathleen needs to

undergo surgery and the recovery will be painful. Please pray for healing.

**Rainy Christensen: 898 Independence Ave., Provo, UT 84604** Rainy is being tested for aortic dissection, a condition that caused her sister’s death last year.

**Diane Barry: 7032 Danyeur Rd., Redding, CA 96001** Diane requests prayer for healing following the death of her husband, James.

**John Kauffman: 64 Upper Valley Rd., Christian, PA 17509** John has been hospitalized twice over the last several months. He has heart problems and is considered high risk.



Christian Healthcare Ministries

The biblical solution to healthcare costs

127 Hazelwood Ave. • Barberton, OH 44203  
www.chministries.org

# Christian Healthcare Ministries

## April 2014

In this issue:

- CHM for newbies (part 4): "How can I save money on health care costs?" • Member copes with miscarriage, battles cancer during second pregnancy • In case you missed it: CHM and the Affordable Care Act • Members receive \$160,000 write-off while struggling with Guillain-Barre Syndrome • Meet your CHM staff • Healthwatch • Member wins victory over migraines, gives God the glory • Members' book reviews • Prayer Page • Attention CHM members! • Is iniquity genetic? Letters to CHM • Monthly prayer requests

The biblical solution to healthcare costs

Christian Healthcare Ministries



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.