



Christian Healthcare Ministries

The biblical solution to healthcare costs

July 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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Member's timeline of medical events reveals surprise *By Denise Love, Edinburg, Texas*



Aug. 29, 2013: I had a routine ultrasound done on my thyroid because

I've had hypothyroidism for nearly 18 years. I told the technician that I minister to abused women and she told me her own sad story. We prayed and I pointed her to the Lord for comfort and encouragement.

Days later, I was told that I had four tumors: a large one on the right of my thyroid, and three on the left.

My doctor sent me to a surgeon for a biopsy. However,

due to a technical glitch, his radiology department couldn't open the test results file. After six weeks of delays, a second ultrasound was ordered.



Nov. 7: The results showed that all

four tumors shrunk in size—by 50 percent! The doctor was baffled; he didn't believe the ultrasound results could be mine. He ordered a third test.

Nov. 18: I was sent to a new



The Love family (L-R): Amy, Daniel, Katie, JJ, Denise, Alyssa, David, Amanda, David Michael and Holly



facility with state-of-the-art equipment. By that time, all of the technicians had heard about me. I was

See "Timeline," page 12

What to say to your doctor about CHM

You're a CHM member, so you don't have health insurance. And now you have to tell your doctor. (Note: for simplicity, doctors in this article will be referred to as "he" or "him.")



What will he think? This is the person—apart from yourself—most entrusted with your health care. Perhaps he's been your doctor for years. Maybe it's your first time seeing this physician.

Will he be surprised? Contemptuous? Appalled? Quizzical? Aghast? Interested? React in horror? Smile in understanding? Throw you out?

His response will

undoubtedly be somewhat similar to that of his office staff (which we discussed in last month's newsletter). He'll probably wonder two things: what you're talking about and if he's going to get paid.

A doctor is responsible for providing you with care and for making sure his office runs profitably. No income means no office staff; nurses; equipment; technology; and all the other things necessary to run an office, a

See "What to say," page 5

Take time to read our CHM testimonials—you'll be glad you did



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

If you need encouragement or want to be moved to tears in a good way, I have a suggestion for you: take time to read the testimonials on our website (chministries.org/testimonials) and the personal testimonies and letters members share in every edition of our monthly newsletter.

The way you, as the Body of Christ, come to the support—financially, spiritually, and emotionally—of your fellow Christians is inspirational.

We don't know why bad things happen to good people. We'd like to think that being a member of Christ's family means that no harm will befall us, we'll be financially secure and we'll all live to a ripe old age without significant trouble or travail.

We also know that's not the way life works, as Jesus attests in Luke 13:1-5:

"Now there were some present at that time who told Jesus about the Galileans whose blood Pilate had mixed with their sacrifices. Jesus answered, "Do you think that these Galileans were worse sinners than all the other Galileans because they suffered this way? I tell you, no! But unless you repent, you too will

all perish. Or those eighteen who died when the tower in Siloam fell on them—do you think they were more guilty than all the others living in Jerusalem? I tell you, no! But unless you repent, you too will all perish."



The Klokus family (L-R): Kimberly, Kylee, Brooke, Michael, Skyler, Jonathan and Austin

Mediterranean coast? On the contrary, Paul was beheaded, Peter was crucified (upside down, at his request) and so on.

Bad things happen to good people, even good people who are serving the Lord.

But good things happen to them, too. You can read about them in our newsletter and on our website.

The stories, always related to a medical condition, contain fear; nervousness; disappointment; love; compassion; gratitude; triumph; and thanksgiving.

They are stories of people

with diseases that doctors can't explain, that treatment sometimes can't cure. On the other hand, there are accounts of miraculous events, marvelous recoveries and renewed or strengthened faith.

Here are just two examples of the hundreds, even thousands, of testimonials that have been sent to us over the years.

Christian Healthcare Ministries was such a blessing during [a] dark time. I don't remember everyone's names, but every couple of days a staff member called just to check on us. Fellow members from across the country sent many cards with prayers written on them... we were floored. Words cannot express our gratitude to all CHM staff and members. In a very turbulent year, you provided a bit of calm and allowed us to concentrate on healing. After discounts of

\$45,000, you helped us with more than \$46,000 in bills! The Klokus family will forever be grateful to Christian Healthcare Ministries.

-Michael &

Kimberly Klokus, Clermont, Fla.

We have been overwhelmed by the kindness and generosity shown so freely to us as James was listed on the newsletter Prayer Page. We

Think of this another way: did the apostles live easy lives, capped by soft retirements somewhere along the



James and Mary Snyder

Navigating the new CHM website

CHM has redesigned our website (chministries.org) to give you more convenient options and to help site visitors find information quickly and easily.

However, if you're a member accustomed to using CHM's previous site, you may wonder where to find certain information you regularly access. Here's a guide to help you.

"Where can I find...?"

Forms for submitting medical bills:

1. Under the "Members" menu at the top of the page, click "Member Portal." Sign in to your online account and then click "Download Needs Processing Forms" (to the left).

-or-

2. Under the "How it Works" menu

at the top of the page, go to "Medical Care and Bills," then to "Step-by-Step Guide to Submitting Bills."

3. On the "Step-by-Step" page, click the link in the second paragraph to

automatically download the forms.

The Member Portal (for making donations online, etc.): Under the "Members" menu at the top of the page, click "Member Portal." Sign in to your online account and then browse the links to the left.

Health care provider directory: Under the "Members" menu at the top of the page, click "Recommended Providers." For your convenience, the directory is now a searchable online database. Use the "Search for a Provider" feature to find local providers or scroll down to see national providers and organizations.

Info on interacting with health care providers: Under the "How it Works" menu at the top of the page, go to "Medical Care and Bills," then to "Interacting With Health Care

See "New website," page 13



Member receives comfort after miscarriages, gains new outlook on grief

By Rachel Robbins, Conley, Ga.

The first time I found out I was pregnant after joining CHM was the third week of May 2013. We were very excited. Two weeks later, during a trip, I started to miscarry and went to the emergency room. Medical staff confirmed I had miscarried.

CHM shared the emergency room visit, doctor bill, radiologist bill and bills for all the other tests done that day. Follow-up visit costs were also shared.

In August 2013 I again discovered I was pregnant. Naturally, we were excited—but a little nervous. On September 17, at my first appointment where an ultrasound was performed, I saw my baby's heartbeat.

I was thrilled. At about 10 weeks, we started telling family and friends. When I began showing signs of another miscarriage, I went for a second ultrasound. The test confirmed that our baby had passed away a few weeks before.

I was given medication to help the process go quickly, but during the night I knew things weren't going as they should. I ended up in the emergency room and received a blood transfusion.



The Robbins family (front L-R): Elisha, Rachel, Leigh Anna and Rachel Beth. (Back L-R): Ryan, Stephen and Joshua

It was nice being able to share with the hospital staff about Christian Healthcare Ministries. I explained we are Christians and, instead of using health insurance, we are members of a large group of Christians who not only

See "Robbins testimony," page 12

How to get vital nutrients from God-designed sources (part 3)

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This month we continue our series on vital nutrients by discussing the last two fat-soluble vitamins: E and K.

Vitamin E (Tocopherol/Tocotrienol)

Vitamin E is found in eight different forms in nature. Four are known as tocopherols and four as tocotrienols. Only the alpha-tocopherol form occurs naturally in food and appears to be used by the human body. The other seven are metabolized—or changed—by the liver, then excreted from the body.

Recommended Daily Allowance (RDA) for ages 14-70: Males need 15 milligrams (mg) per day. Since synthetic (commercial laboratory produced) vitamin E contains all eight forms of vitamin E, it takes nearly twice as much synthetic vitamin E to equal the same amount of its naturally-occurring form.

Sources: Vitamin E is found in seed and vegetable oils, wheat germ, soybeans, grains, nuts, fruits and vegetables. One tablespoon of wheat germ oil contains 20 mg, the full RDA. An ounce of sunflower seeds or almonds contains about one-third of that (six to seven mg), as does one tablespoon of sunflower or safflower oil.

Function: As an antioxidant, vitamin E helps protect cell

function and slows aging. It enhances the nervous system; may help prevent heart disease by blocking oxidation of “bad” LDL cholesterol, relaxing blood vessels and preventing platelet clumping; cancer (by its antioxidant properties or by preventing nitrites from combining with protein in the gut to form cancer-causing nitrosamines); sexual dysfunction; and fibrocystic breast disease. It may combat retrolental fibroplasia (an eye disease), slow age-related macular degeneration and prevent hemolytic anemia.

Deficiency: The results of three major national surveys revealed that Americans have diets low in vitamin E. However, the surveys did not account for vitamin E in fats and oils added during cooking. Healthy people likely get enough vitamin E in their diets.

However, some people are at significantly higher risk for deficiency, including very low birth weight premature infants; people with fat malabsorption disorders; and people with Crohn’s disease, cystic fibrosis, or the inability to secrete bile from the liver.

A sign of deficiency is slowed nerve impulse transmission, which can lead to muscle weakness and loss of sensation in the feet. Retina degeneration can lead to poor vision or even

blindness. Children born with a rare, inherited defect of the alpha-tocopherol transfer protein can experience permanent nerve damage that prevents them from walking (unless large doses of vitamin E are taken early in life).

Toxicity is rare and is a concern only if you are taking high-dose (greater than 1,000 mg) supplements. Getting too much vitamin E from food sources is virtually nonexistent, but high-dose supplements can inhibit platelet aggregation and cause hemorrhaging, particularly in the brain and especially in patients who take warfarin (Coumadin®). Some physicians advise that cancer patients not take vitamin E while they are undergoing chemotherapy or radiation because antioxidants might reduce treatment effectiveness.

Vitamin K

Vitamin K also comes in several forms, including K1, which is made by plants and is the predominant form in food; K2, which comes from animal sources and is manufactured by gut bacteria in human intestines; and synthetic K3, which is made in a laboratory.

RDA (age 19-70): Males require 120 milligrams (mg) per day; females need 90 mg/d.

Sources: Leafy green vegetables (kale, spinach, turnip greens,

See “Vital nutrients,” page 13



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doc@chministries.org

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

In your own words: members tell the CHM story

Editor's note: Christian Healthcare Ministries recently received a large number of letters from members expressing their thanks and appreciation. We're printing some here so you can read firsthand how God is working through CHM.

Dear CHM Saints:

Not long after requesting prayer from the CHM staff after the loss of my dad (for whom I was the caregiver) and for work, I found myself surrounded with cards of encouragement and prayer.

My thanks goes to CHM and to all those who were lifting me up before Him. Healing and employment have both come my way—and in ways I would have never

imagined—all because of your intercession.

“We have to learn how to be broken bread and poured out wine on the line of intercession more than on the line of personal contact.” —Oswald Chambers, *My Utmost for His Highest*

Your brother in Christ,

Michael Lutz
Paramus, NJ

Dear Friends at CHM:

We were blessed to receive monetary aid for the birth of our son, Japheth Trent Yoder. We had a successful home birth and are



New CHM member Japheth Yoder

so happy with our beautiful little boy! We received our CHM check well in advance of the birth.

When Japheth got a bad case of yellow jaundice, we found ourselves in the emergency room. Because of the discounts

See “In your own words,” page 14

What to say (continued from page 1)

clinic, a hospital or any health care entity. Therefore, “bad debt”—which happens when people don’t pay—drives up costs for everyone else and threatens the viability of the doctor’s office.

The doctor is also a crucial element in your billing process because how he “codes” your visit determines the cost to you.

Thus, when you tell your doctor you don’t have health insurance, it’s important to make sure there’s not a time lag in your explanation: “I don’t have insurance: I have something better—and I’m confident you’re going to like what it does for me and for you.”

At this point you probably have his attention because you’re talking about something “better” than insurance (which means he’ll be paid), and it’s something you’re saying he’ll like.

After that, here’s the sequence:

- “I’m a member of Christian Healthcare

Ministries, tens of thousands of Christians who share in paying each other’s medical bills.”

- “All medical decisions are made by you; you will never have to ask for approval from the ministry for any treatment you think is needed.”
 - “You’ll never have to spend time filing insurance paperwork; this is a relationship between you and me.”
 - “One hundred percent of this 33-year-old ministry’s members pay their bills, and I’m one of that 100 percent.”
 - “The ministry members don’t share in paying for routine care, so since I’m ultimately responsible for these bills, I ask that you give me the same billing consideration you give insurance companies when it comes to discounts.”
- He may have questions. If you can’t answer them, encourage him to contact the ministry. CHM has staff members who

talk with health care providers every day and can help explain everything to your doctor.

You can tell him the story of one of our members, who was diagnosed with pericarditis (an inflammation of the sac surrounding the heart) and atrial fibrillation within a month of each other.

He visited the cardiologist who’d attended him for a follow-up office visit. As the visit was ending he said, “Now, please let me explain something about the insurance I don’t have.” That statement opened the physician’s eyes.

He then explained the points listed above and asked for a discount on the office visit cost (which would be shared by CHM because it was related to his pericarditis and atrial fibrillation).



See “What to say,” page 11

Member's hip surgery recovery eased by encouragement, Prayer Page donations

By Ronald Farabaugh, Columbus, Ohio

Several years ago I began evaluating my health care costs. My insurance deductible was so high that the insurance company rarely paid anything toward medical bills. I could no longer justify keeping my insurance and decided I would much rather fund a Christian health cost sharing ministry than send hard-earned dollars to an insurance company. We joined Christian Healthcare Ministries at the Gold level.

My first real encounter with CHM was when my left hip became stiff and painful. The effects were mild at first and I limped without realizing it. Other people kept

asking what was wrong and eventually the pain became constant and affected all daily activities. Any motion produced severe, stabbing pain. I knew I had to consult a surgeon.

I'd had a right hip replacement in 2007, so I had an idea of what to expect. I knew what was likely in store: surgery, disability, financial stress and a lengthy recovery. I became very discouraged.

However, the CHM staff was incredibly helpful. They were kind, understanding, patient and informative. Each interaction I had with the staff was basically the same: helpful and caring. Every organization interested in quality customer service should call CHM to see what modern Christ-like customer service sounds like!

Nevertheless I worried how I was going to pay the bills and feed my family. As soon as CHM sent me the first check, however, I felt relieved. God had thrown me a "life-preserver" and I slept better every night

after that.

The process of submitting bills was straightforward. In fact, submitting the bills all at once helped me organize and pay them promptly. The total bills related to my hip surgery were over \$58,000, which I was able to negotiate down significantly.

Because this was a pre-existing condition, CHM shared \$25,000 through the Gold level sharing schedule. I was then listed on the newsletter Prayer Page for the remaining \$16,864. I'm well on my way to paying the entire bill in a short period of time.

Surgery caused me to be off work for six months and income for the family has certainly been a challenge. However, the generosity of CHM members has been exceptionally helpful and very uplifting.

See "Farabaugh testimony," page 10



The Farabaugh family (L-R): Ronald, Connie, Ashton and Alex.

Attention members in Pennsylvania and Ohio

CHM is working with Specialty Orthopaedics, an orthopedic surgery practice, to serve members in northwest Pennsylvania and northeast Ohio. The practice offers members discounted rates on orthopaedic, rehabilitation, therapy and wellness care.

"We're excited to begin this new relationship and are looking forward to working with CHM members and staff," said Specialty Orthopaedics CEO Michael Jacobs.

Next month's newsletter will explain how this relationship formed and how members can benefit from Specialty Orthopaedics' services. Until then, check out www.specialtyorthopaedics.com for more information.

Testimonials (continued from page 2)

definitely felt the love of Jesus from our brothers and sisters in Christ. We have truly experienced God at work. Through CHM, God turned a frightening time into one of celebration. His promise of provision is true. We love telling people our story and encouraging others to jump on the CHM bandwagon of blessings. It's so much more than financial support; each special, encouraging note along the way arrived just when we needed to get a boost from Jesus. Our hearts overflow with love for everyone who has impacted our lives through this ministry.

—James & Mary Snyder, Ramona, Calif.

Each of us in our lives will face a "Tower of Siloam." At some point, it will fall on us. It is appointed to everyone once to die.

In the meantime, with as much as is in us, we will praise and serve the Lord Jesus Christ. And members' experiences will have an extraordinary effect: they will lift your heart.

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

July 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
E-mail: prayerpage@chministries.org

Prayer Page needs do not qualify for sharing under the regular CHM program (see left sidebar).

Please do not send financial gifts directly to the people listed below. Giving should be sent via the CHM office (see page 8 sidebar). Addresses are provided below if you wish to send cards, letters or emails of encouragement.

1. Sandra Anderson: 800 W Coville Cir., Palmer, AK 99645
Sandy underwent surgery for a torn meniscus. She asks for help with \$6,308 in medical bills.

2. Stephen & Julie Byrd: 4698 E 300 S, Logansport, IN 46947
Stephen suffered from arthropathy (joint pain) in his shoulder and high blood pressure. Meanwhile, Julie underwent tendon repair surgery. The Byrds feel blessed to be part of the CHM family and ask for help with their combined medical bills totaling \$5,032.

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 \$8,688 in gifts, bringing her need to \$3,779.**

4. Tyler Conkle: 190 Frederick Dr., Sequim, WA 98382 (tnlconkle@hotmail.com)
Tyler underwent triple hernia repair surgery, incurring bills totaling \$8,079. **UPDATE: Tyler received \$1,232 in gifts. He now needs \$6,847.**

5. Bradley & Christina Crowell: 35 Panorama Cir., Trophy Club, TX 76262 (Chrissy.crowell@verizon.net)
At 16 months old, the Crowells' daughter, Brielle, underwent surgery for strabismus, a condition that causes crossed eyes. The family asks for prayer for continued healing and help from the CHM family for \$5,577 in surgical bills. **UPDATE: Brielle received \$2,175 in gifts,**

bringing her need to \$3,402.

6. Terry Curry: PO Box 97, Douglass, TX 75943

Terry received treatment for a heart condition and is requesting help with

\$3,752.

7. Dan Daniel: 7996 Elmhurst Ave., Rancho Cucamonga, CA 91730
Dan experienced chest pains and requests help with \$3,048 in medical bills.

8. Elizabeth Davis: 5805 Wahl Rd., Vickery, OH 43464
Elizabeth experienced sudden, total hearing loss. By God's grace and healing, she is regaining her ability to hear. Please pray for complete healing; she desires to play keyboard again on her church's worship team. Elizabeth requests help with \$5,630 in bills.

9. Richard Duffy: 16909 Rolling Creek Dr. #131, Houston, TX 77090 (rduffy5569@gmail.com)
Richard was diagnosed with fluid inside the skull, causing his brain to swell. He requests help with \$49,249 in medical bills. **UPDATE: Richard received \$16,023 in gifts. He now needs \$33,226.**

10. Ryan Egan: PO Box 4019, Truckee, CA 96160
Ryan was sent to the emergency room due to kidney stones. He incurred medical bills from the treatment totaling \$4,480. **UPDATE: Ryan received \$2,148 in gifts, bringing his need to \$2,332.**

11. 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

Prayer Page Giving

Prayer Page total needs remaining this month: \$248,656

Each need would be met **in full** if each member family contributed **\$6.47** this month.

Together, we can make eliminating these bills a reality! This amount is a suggestion; please consider giving today.

Continued on page 8

Who can give?

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

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

financial assistance of nearly \$42,000, Ronald has \$9,686 in remaining bills. **UPDATE: Ronald added \$7,178 in bills and received \$11,355 in gifts, bringing his need to \$5,509.**

12. Mary Faries: 1553 Early Spring Dr., Lancaster, OH 43130 (Anmpmom@gmail.com) Before joining CHM, Mary's routine mammogram showed enlarged lymph nodes. Testing ruled out cancer, but incurred \$2,690 in bills. **UPDATE: Mary received \$299 in discounts and \$1,036 in gifts. She now needs \$1,355.**

13. Patricia Fitzpatrick: 713 S. Lincoln St., Casper, NY 82601 (pattid@gmail.com) Patricia was diagnosed with metastasized cancer on her right shoulder and has incurred \$4,332 in bills. She requests help from the CHM family. **UPDATE: Patricia received \$662 in gifts, bringing her need to \$3,670.**

14. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 Jeffrey received treatment for a brain tumor and is recovering well. He asks the CHM family for help with \$13,386 in medical bills. **UPDATE: Jeffrey received \$4,627 in gifts and \$2,686 in discounts. He now needs \$6,073.**

15. Bonnie Heying: 809 Westwind Ct., Ashland, MO 65010 Bonnie had a total hip replacement and is anxiously waiting to return to full-time ministry. She requests help with \$5,900 in medical bills.

16. Della Huisinger: 610 Carlton Ave., Cloquet, MN

55720 Della had a total hip replacement and is undergoing physical therapy to regain use of her hip. She requests help from the CHM family in the amount of \$1,957.

17. Delane Jorgenson: 2711 190th St., Luck, WI 54853 (delanejorgenson@yahoo.com) After suffering a dangerously low anemic level of 4.9, Delane received four units of blood. She is now doing well and requests help with \$20,884 in medical bills. **UPDATE: Delane received \$7,655 in gifts. She now needs \$13,229.**

18. Debbie Kilgus: 1315 St. Cloud Ave., Lynchburg, VA 24502 (dale_kilgus@yahoo.com) 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

I just want to say a huge thank you to everyone who has responded to my Prayer Page need. I haven't been able to keep up sending thank-you cards to everyone who gave, but your gifts, prayers and words of encouragement have been amazing. I can't thank you enough. I believe that God has helped me in my recovery and has used each one of you as His instruments.

Thank you so very much!

Many blessings,

*Gary Wallace
Quincy, IL*

bills thus far totaling \$7,599. **UPDATE: Debbie added \$22,076 in bills and received \$23,439 in gifts. She now needs \$6,236.**

19. Andrew Klein: 675 Scenic Dr., Kalispell, MT 59901 (andy1960klein@yahoo.com) Andrew suffered a heart attack that required six stents. He is requesting help with \$12,630. **UPDATE: Andrew received \$4,454 in gifts. He now needs \$8,176.**

20. Edna Miller: 825 E. Adoue Rd., Alvin, TX 77511 (emillermailer@gmail.com) 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 \$28,912 in gifts, bringing her need to \$5,480.**

21. Thomas B. Mitchell: 9911 Shadow Lake Lane, Fort Wayne, IN 46835 (tmitchell00@comcast.net) Thomas strained his back before joining CHM. He experienced intense pain and needed surgery. After discounts, his bills total \$3,123. **UPDATE: Thomas received \$4,786 in gifts and added \$13,870 in bills, bringing the need to \$12,207.**

22. 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. **UPDATE:**

Carolyn received \$8,033 in gifts and added \$895 in bills. She now needs \$4,869.

23. Cathleen A. Pomeroy: 1338 Superior St., Sandport, ID 83864 (capa1728@gmail.com) Cathleen was hospitalized several times for treatment of a pre-existing condition. She asks the CHM family for help with \$20,400 in bills. **UPDATE: Cathleen received \$3,962 in gifts and added \$9,038 in bills, bringing her need to \$25,476.**

24. Connie Pringle: PO Box 4201, Pagosa Springs, CO 81157 (jccmpd@gmail.com) Connie had surgery to remove a brain tumor. She asks the CHM family to help with \$32,779 in medical bills. **UPDATE: Connie received \$5,422 in gifts, bringing her need to \$27,357.**

25. Stacey Prothman: 6287 County Rd. 102, Mt. Gilead, OH 43338 After experiencing a lot of pain, Stacey underwent gallbladder removal surgery and incurred bills totaling \$2,690. **UPDATE: Stacey received \$1,394 in gifts and added \$176 in bills, bringing the need to \$1,472.**

26. Virgil Renken: 2432 Presidential Dr., Cleburne, TX 76031 Virgil was treated in the emergency room for gallstones.

He requests help with \$4,926 in medical bills.

27. 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 \$6,632 in gifts. He now needs \$1,774.**

Giving Guide			
Membership #	Need #	Membership #	Need #
100044-103312	12	148934-150748	20
103320-106319	25	150749-152382	11
106324-108482	27	152383-153941	08
108485-110005	16	153942-155570	15
110012-111212	32	155571-157192	14
111217-112395	29	157193-158773	18
112398-113691	10	158774-160216	01
113696-115039	07	160219-161779	04
115040-118433	05	161780-163530	19
118447-123986	13	163531-165339	31
123989-128949	06	165340-167711	21
128953-135138	03	167712-170008	17
135141-143453	22	170009-173679	30
143457-145150	26	173680-177893	23
145151-146761	28	177894-182250	24
146765-148933	02	182251-187493	09

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!

28. 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. **UPDATE: Sarah received \$9,969 in gifts, bringing the need to \$5,031.**

29. M. Eric Sparks: PO Box 2474, Mountain Home, AR 72654 (Pastor.eric@thechurchthatis.com) Eric incurred \$1,841 in bills for osteoarthritis treatment. He asks the CHM family for help. **UPDATE: M. Eric added \$4,586 in bills and received \$4,273 in gifts, bringing the need to \$2,154.**

30. Harold Spriggs: 1493 E. Skyview Lane Unit 1, Hayden, ID 83835 Six years ago, Harold was diagnosed with Crohn's disease. The disease caused a bowel obstruction in September 2013, which cost \$34,838. **UPDATE: Harold received \$14,396 in gifts and added \$1,038 in bills, bringing the need to \$21,480.**

31. Gary Wallace: 1513 Spruce, Quincy, IL 62301 (pgw@rolquincy.org) 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 \$50,961 in gifts, bringing the need to \$8,950.**

32. Lena Yoder: 475 Book Lane, Mifflintown, PA 17059 Lena suffers from mitral valve disorder and incurred \$2,019 in medical bills. She requests prayer and financial help from her CHM family.

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 #22.

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

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

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

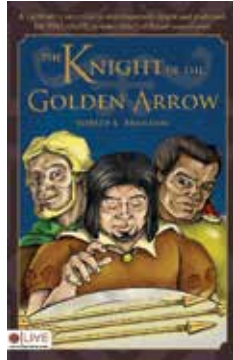
Any gifts designated for a person not on the Prayer Page will be forwarded to another recipient.

If you wish to donate to Prayer Page needs using your credit card or bank account, please call the CHM Member Assistance department at 1-800-791-6225, ext. 5993. Donations can be made online via the CHM Member Portal at chministries.org/members.

Members' books help children understand biblical precepts, cope with military life

The Knight of the Golden Arrow
By Rev. Robert L. Brannon
Tropic, Utah

Inspired by his bedtime storytelling to his four children while serving as a missionary in Chad, Africa, CHM member Robert Brannon's *The Knight of the Golden Arrow* is an extended parable about an aging wise and powerful king in a faraway kingdom. With no rightful heir to the throne, he calls for his royal shepherd, captain and cupbearer.



a unique golden arrow, and the three embark on an adventure involving a deadly fire-breathing dragon, a ruthless Cyclops and several vicious giants. The temptations and tests on the journey prove the hearts of each man.

The book is a treasure-trove of biblical principles embedded in a high-action, fast-paced medieval setting. Also included is a bonus section in the devotional

epilogue that delves into the biblical meanings behind each of the story's characters, creatures, and symbols.

finds author Robert L. Brannon masterfully weaving biblical precepts into a captivating story that is simultaneously simple and profound. Parents and children alike will not only be fascinated by this enchanting tale of a king, but ultimately encouraged to seek after the true King and Savior, Jesus Christ," said Dr. Tim LaHaye, co-author of the Left Behind book series.

The Knight of the Golden Arrow can be purchased at amazon.com, barnesandnoble.com and tatepublishing.com and is available in hard copy (\$11.69), Ebook (\$6.39) and dramatized audio book.

The king entrusts each man with

"The Knight of the Golden Arrow

See "Members' books," page 14

Farabaugh testimony (continued from page 6)

At first I was a skeptic, but CHM continues to prove faithful. How refreshing it is for an organization to fulfill its mission.

One unexpected blessing was explaining CHM to all of my health care providers and physicians. Most of them had never heard of CHM or health cost sharing ministries. It was rewarding to explain the ministry's purpose and to provide a glimpse into Christian living and giving. I was able to confidently tell them they had nothing to worry about. I think they knew they could trust me and that I was serious about paying my bills.

Even more remarkable was receiving unexpected notes,

cards, letters of encouragement and prayer along with financial donations. The dollar amount of the contributions wasn't as important to me and my family as the lesson that it taught us, a lesson about Christian giving and helping someone with absolutely no expectation of receiving something in return. Giving for the sake of giving—I was blown away!

My hip is healing slowly but I'm optimistic that I'll make a full recovery and will be able to return to work.

God has taught me many lessons through my experience. First, humility. The second is to rely on Him and to stop worrying

so much. He's my redeemer, protector and strength.

But the most important lesson is this: stop, listen and accept. Life is full of change, but growth is optional. I was able to slow down, reflect and read the Bible more regularly than I did while running in the "rat race" before my surgery.

I'm overcome by the kindness and generosity of CHM members and I love telling the CHM story! Whether you incur medical bills, it's comforting that our money is going to help other Christians during life's challenges. It makes me feel good every time I send my monthly financial gift to CHM.

Thank you for all you do.

What to say (continued from page 5)

The doctor said, “That sounds wonderful. Our practice has six employees who do nothing but file insurance paperwork all day. You say this ministry never interferes with treatment decisions?”

The normal office visit charge was \$130. The doctor charged our member \$90, a

little more than a 30 percent discount.

Talking with your doctors about CHM is easy if you approach it confidently. You *do* have something unique and biblical that works for you—and it will for him, too.

Editor’s note: Do you have a health care

provider to recommend? Or are you a provider interested in serving CHM members as patients? If so, please fill out the form below. To visit CHM’s recommended provider list online, visit chministries.org/providerlist.



Attention CHM members!

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

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

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

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

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



Your name: _____

Member number: _____

Medical professional’s name: _____

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

Address/city/state/zip: _____

Medical professional’s name: _____

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

Address/city/state/zip: _____

Medical professional’s name: _____

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

Address/city/state/zip: _____

**The directory is updated continually and is available at www.chministries.org/providerlist*

Timeline (continued from page 1)

told that the last biopsy's results could be because of poorer quality. I mentioned I found it interesting that my tumors had shrunk. The technician gave me a strange look. "I also believe God can do miracles," I told her.

Four days later, the hospital called. They asked to schedule an appointment immediately for yet another ultrasound. Something in the prior test results wasn't clear and there would be no charge this time. At first, I was fearful. Then a thought occurred to me: it seemed like God was going to a lot of trouble to show the medical professionals that He was still in charge. I prayed and gave the situation to the Lord.



Dec. 8: I was taken to a special room where the radiology department

director examined me. Twenty minutes passed. He said he needed a second opinion, so his colleague arrived and examined me. They conferred. I was told it was over but that I needed to stay, so I waited another 10 minutes. They wanted to meet with me again.

I arrived early for my next appointment and talked with the nurses. Many of them were Christians in need of encouragement. We talked about the goodness of the Lord. Yes, we agreed, He takes care of His own.

I met with the doctor. "According to my chart," he said, "your first ultrasound showed four tumors. The three on your left are no longer there. You also had one on your right nodule that was solid and large. It's now less than one-quarter inch. It would be impossible to do a biopsy on such a small mass. You don't need surgery

or a biopsy. Come back in six months."



Six months later (April 2014): I returned for my final follow-up appointment. My thyroid continues to improve and the doctors said there was no need to do another ultrasound for another year.

I discovered that I had been prescribed the wrong medications for many years, am highly allergic to various foods and that I'm vitamin-deficient. Now I am taking the right medicine and I'm feeling much better.

I give all the glory to God! I pray this simple story will encourage someone else today. "Give thanks in all circumstances, for this is God's will for you in Christ Jesus" (1 Thessalonians 5:18).

Robbins testimony (continued from page 3)

share each other's medical bills but also pray continually for each other.

When I got home, the bills started coming in. I called CHM and talked to staff member Monica Rohr. I explained I had lost the baby and experienced complications. She assured me my bills would be shared, and, as promised, CHM shared every penny.

Earlier in 2013, I had experienced some medical needs that CHM shared, so when I had my miscarriages I knew with 100 percent certainty that the ministry would come through financially. For that reason I was able to focus on physical healing and my family.

For my first condition and my two miscarriages, CHM shared a total of about \$13,200 after I received discounts of about \$13,400.

In the meantime my husband, Stephen, requested I be placed on the CHM prayer list and my name was printed on the prayer cards that are sent with the monthly billing statements. When the first few cards of encouragement came in, I was amazed. We received between 175 and 200! It was wonderful knowing people from all over the country were praying for me. They were sending Scriptures, sharing their own stories and weeping with me.

CHM, too, sent postcards along with every check. A few staff members called and asked if they could pray with me over the phone. I knew they were also praying for me at their weekly chapel service.

Through these situations and one other miscarriage five years prior, God taught me how much He loves me. He never left my side and always comforted me. I learned that children are a blessing and that those whom God chooses to take home early

are souls that have been added to heaven. Their lives meant something—however short they were. Those beautiful babies are loved by us and by our heavenly Father. To think, I've been the vessel to bring three souls into eternity to bring God more glory!

He also taught me to use my experience to help others. I can relate to other mothers who are going through a miscarriage and I can truly understand what they are feeling and thinking. I understand the questions they have. I understand the pain they feel.

Remember who God is, I encourage them. It's okay to ask why. We live in a fallen world affected by sin, and when a child is miscarried, God grieves *with you*. He loves you. Remember the truths of God, pray and read His word. He will reveal new things to you and bring the verses to you

New website (continued from page 3)

Providers.”

The monthly CHM newsletter: On the CHM home page, click either the circular “Sign up for newsletter” icon or scroll to the bottom of the page and click the “Newsletter” link under “Resources.”

Maternity information:

1. Under the “How it Works” menu at the top of the page, click “Maternity.”

-or-

2. On the home page, click the “Maternity” image under “What’s important to you?”

Bring-a-Friend referral program

information: Under the “Members” menu at the top of the page, click “Bring-a-Friend (Referral Program).” You also can sign into the Member Portal (also under the “Members” menu) to send an email

invitation to friends interested in CHM.

CHM videos:

1. On the home page, click the circular “Watch Videos” icon.
- or-
2. Under the “Learn More” menu at the top of the page, go to “Watch Videos.”

Robbins testimony (continued from page 12)

that you need.

Cling to Him; don’t push Him away. Allow yourself to grieve and cry. Allow your body to heal and allow others to help. If you have children, let them see you grieve. They need to know it’s okay to be sad their

brother or sister is gone. Hug them and love on them. Let them talk to you about the baby. Let them ask questions and try to answer in the most loving way you can. And if you need to, reach out to someone else who’s been through a miscarriage and can pray with you.

If anyone would like me to pray for them as they go through a miscarriage or has questions on dealing with the possibility of a miscarriage, please feel free to reach out to me at rachelrobbins11@yahoo.com.

Vital nutrients (continued from page 4)

collards, parsley and lettuce), Brussels sprouts, broccoli, cauliflower, cabbage, fish, liver, and meat are all good sources of vitamin K. Experts recommend one cup of dark, leafy green vegetables per day and a multivitamin with 10 to 25 micrograms (mcg) of vitamin K.

Function: Vitamin K aids in blood clotting, the primary reason why patients who take warfarin [Coumadin®] to thin their blood need to maintain a consistent, lower intake of green vegetables.

Deficiency: Bleeding and bruising associated with antibiotics; liver disease; chronic diarrhea; malabsorption; and possibly fractures are all signs of deficiency. Though very rare, deficiency can occur in a few at-risk groups: newborns (especially if breastfed only or if the mother was taking

seizure medications during pregnancy—another reason why the American Academy of Pediatrics recommends a vitamin K injection for all newborns); people taking long-term antibiotics that destroy Vitamin K-producing gut bacteria; people taking anti-coagulant (warfarin, heparin) or anti-platelet drugs; and patients with advanced liver disease or fat malabsorption.

Toxicity: There is no known toxicity from K1 or K2. K3 is synthetic and therefore can become toxic by blocking glutathione or causing liver toxicity, jaundice or hemolytic anemia.

However, health experts have not set an upper limit to supplementation. Large doses of vitamins A or E can interact poorly with vitamin K, and diets rich in vitamin K can block the action of warfarin,

putting patients at a greater risk for clots and strokes. Therefore, if you’re taking warfarin, your diet should be consistent with respect to vitamin K intake so that medication can be set and maintained to give you the necessary protection from clotting.

Dietary Reference Intakes Tables and Application. (2013). Retrieved March 7, 2014, from [http://www.iom.edu/Activities/Nutrition/SummaryDRIs/~media/Files/Activity%20Files/Nutrition/DRIs/5_Summary%20Table%20Tables%201-4.pdf](http://www.iom.edu/Activities/Nutrition/SummaryDRIs/~/media/Files/Activity%20Files/Nutrition/DRIs/5_Summary%20Table%20Tables%201-4.pdf).

Higdon, Jane, Drake, Victoria J., Booth, Sarah L., & Costakos, Dennis T. (2011, 12/19/2011). Vitamin K Retrieved May 3, 2014, from <http://lpi.oregonstate.edu/infocenter/vitamins/vitaminK/>

In your own words (continued from page 5)

we received, we needed to pay only a portion of our personal responsibility amount. Meanwhile, CHM shared the entire hospital bill and following doctor visits. We are so thankful!

May God bless you richly. Thank you for your financial assistance. We appreciate it so much!

With love in Christ,

Mark, Amy, Janette, Krista and Japheth Yoder
Freedom, IN

Dear CHM:

Thank you for the beautiful memorial volume you sent because of the loss of my loved one. Thank you for serving Jesus Christ and your compassion to others.

Sincerely,
Stanley Chatfield

Pellston, MI

Dear CHM:

I don't recall which CHM staff members assisted my family in our time of need, but this is the first time we've needed assistance with our health care in 40 years. The payment for our need came at just the right time.

Thank you,

Dan Bartel
Minneola, KS

Greetings CHM:

We just received a check for \$1,947 to reimburse our medical expenses. We're so grateful. Our health care providers are grateful as well. CHM is fantastic and we appreciate you.

God is good. We thank our Lord for you and for His care of us through CHM. Keep up the good work and know that every good thing you have done will be repaid by the Lord.

We love the Lord and we love you.

Pamela & Denny Holbert
Albany, OR

Dear Christian Healthcare Ministries:

Thank you! I recently spoke by phone with a CHM staff member. I was in tears because I've lost so much sleep over my medical bills, but your staff member stopped and prayed with me. I can't tell you what that means to me. We appreciate you all so very much!

In Him,

Tamara Brusca
Indianapolis, IN

Members' books (continued from page 10)

***We Serve Too!* book series
By Kathleen Edick & Paula J. Johnson
Eaton, Colo.**

When illustrator Kathleen Edick's son was called up for deployment and had to leave his young children at home to await his return, Kathleen and author Paula Johnson—a CHM member—embarked on a new adventure as well. While taking an art class together, Kathleen presented sketches and an idea for a book. Paula caught the inspiration and the two joined forces to create the first volume of their *We Serve Too!* book series: *A Child's Deployment Book*.

The women's desire is to show support to United States troops and their families. At the time of publication, there were few

resources on dealing with deployment for families with young children.



The other books in the series cover the topics of coping with separation, knitting families back together, keeping stories and relationships alive, and frequent moving. Each book comes with a complimentary *We Serve Too!* dog tag with the words: "I will be strong and courageous."

In addition, Kathleen and Paula created two coloring books and a full-day

curriculum to help prepare kids for deployment.

"Creating these books is a very small thank-you to our military," said Paula. "It's also a means to recognize the sacrifice their families are making on our behalf. We are so proud of them. We pray for them and hope our books give them honor and courage for the days ahead as they serve too!"

The *We Serve Too!* book series is available at [weservetoo.com](http://www.weservetoo.com) or by calling 1-800-986-1775. The hardcover books are priced at \$10.95 each. Coloring books are \$3 to \$4 and dog tags can be purchased separately for \$3. Significant discounts are available for bulk orders by contacting the publisher, SB Gems (see www.weservetoo.com).

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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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.

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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.*

Richard & Mary Rinehart: 11120 E Frederick Ave., Spokane Valley, WA 99206 Both of the Rineharts need surgery; Richard for his back and Mary for her knees.

Anatoly & Fekla Martushev: PO Box 885, Homer, AK 99603 The Martushevs’ four-year-old daughter passed away when she drowned in a neighbor’s pond. Please pray.

Michael Eldridge: 6632 Edgemount Blvd. N, Brooklyn Park, MN 55428 Michael has a sciatic nerve problem that prevents him from walking.

Rick & Donna Drake: 1002 Costner Rd., Shelby, NC 28150 The Drakes are overwhelmed with a family member’s death, abnormal test results and car trouble.

Barbara King: 1817 Lakeview Dr., Lorain, OH 44053 Barbara has been ill and unable to work. Please pray for Barbara.

Benjamin Carsten: 4914 Royal Crab Ave., Syracuse, NY 13215 Benjamin has been diagnosed with a rare form of leukemia.

Kimberly Payne: 1250 Whistle Ln., Moneta, VA 24121 Kimberly has a brain tumor that requires surgery. Please pray.

Deanna Neal: 2431 W 50 N, New Castle, IN 47362 Deanna has breast cancer and requests prayer for strength and healing.

Rex & Pamela Anthony: 627 Sonoma St., San Marcos, CA 92078 The Anthonys were evacuated from their house due to wildfires

and don’t know if their home was destroyed.

Alice White: PO Box 80, Fayetteville, PA 17222 Alice was serving as a missionary but had to fly back to the U.S. for treatment.

Buckie Smithen: 223 Rd. 209, Lindsay, MT 59339 Buckie is in extreme pain from shingles and nerve damage. Please pray.

Alan Branham: 2778 Spokane Creek Rd., East Helena, MT 59635 Alan requests prayer because his cancer has returned.

Michelle Everts: PO Box 590, Snook, TX 77878 Michelle’s two-year-old has bronchial pulmonary dysplasia and is on oxygen. The child also has severe gastroesophageal reflux disease (GERD).

Christian Healthcare Ministries

July 2014

In this issue:

Member's timeline of medical events reveals surprise • What to say to your doctor about CHM • Take the time to read our CHM testimonials—you'll be glad you did • Navigating the new CHM website • Member receives comfort after miscarriages, gains new outlook on grief • Healthwatch • In your own words: members tell the CHM story • Member's hip surgery recovery eased by encouragement, Prayer Page donations • Prayer Page Members' books help children understand biblical precepts, cope with military life • Attention CHM members! • Prayer requests



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.