



Christian Healthcare Ministries

The biblical solution to healthcare costs

September 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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Don't read this...and miss out

Get to know your CHM program

Here's an example of a conversation that sometimes takes place at Christian Healthcare Ministries between ministry employees and members:

Member: "I upgraded my CHM membership to the Gold program but you're not sharing my medical bills at the Gold level. Why not?"

CHM: "You upgraded after symptoms had already begun for a medical incident. Bills for any *new* incident will automatically be shared at the

Gold level; however, an incident in treatment at the time you upgrade isn't shared at the Gold level."

Member: "Why didn't you tell me that before now?"

CHM: "It's in our ministry Guidelines and we periodically remind members to be sure they're in the right program for their needs. We want you to have the services you need, and levels of service



are based on participation levels."

Member: "How do you give these reminders?"

CHM: "Through our monthly
See "Don't read this," page 11

Five reasons why I love CHM

By member Rhonda Barfield, St. Charles, Mo.

Health insurance plan benefits simply can't compare to the advantages CHM offers.

Years ago, I worked part-time for an insurance brokerage firm. My family received health insurance coverage that paid for the births of three children and a few minor operations. My husband's job provided no benefits, so I especially enjoyed the security of knowing that our medical bills were covered.

Then I lost my job.

Fortunately, we had just

discovered Christian Healthcare Ministries, so we signed up immediately. I expected far fewer benefits than our insurance plan had offered. Now, after more than 20 years of CHM membership, we've discovered many advantages. Here are some of them:



Spiritual support

Not long ago, my husband, Michael, endured two years of several serious health issues. I was surprised and pleased to

receive occasional calls from CHM staff members offering prayer. Those calls were like a lifeline. So were the cheery cards, complete with scripture verses, that CHM sent with its correspondence. I put the cards on my desk (and I have one there today). It's been comforting to receive this kind of spiritual encouragement.



An opportunity to show Christian compassion

See "Five reasons," page 11

If you aren't sure what your CHM program does for you, *please read this!*



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

Actually, you should read this even if you do know.

Why?

Because even if you know what your CHM program (participation level) does, you may need to switch to another level. If so, waiting isn't in your best interest.

Our front-page story this month recounts a type of conversation that sometimes—thankfully, not too often—but sometimes takes place between members and ministry employees. What follows is another type of conversation we'd like never to have, not for our benefit, but for that of our members:

Member: “Why won't you share my need for follow-up home care from my surgery?”

CHM: “You're a (Silver or Bronze) member, and our ministry's Guidelines say that Silver and Bronze needs are shared for hospital-provided services, not home health care or rehabilitation. The Gold level provides that service, but not Silver or Bronze.”

Member: “Why didn't you tell me that when I joined?”

CHM: “Actually, it's in our Guidelines, on our website, and we periodically write letters and newsletter stories encouraging members to check their participation level to make sure

they're at the level of service that's right for them”

Member: “I don't read any of those things.”

Dear members, in such cases it's hard for us to know how to respond. We want you to be informed and aware and we're always working to enhance our communication with you.

Here's where our heart is as a ministry:

- We love you and your families as fellow brothers and sisters in Christ. As such, we want your experience with CHM to be the best it can be.
- Our programs are set up so that you can choose which one best suits your needs, but they aren't the same.
- Silver and Bronze are excellent programs with many services, but they don't do what the Gold level does in terms of sharing medical needs.
- We can't share Silver and Bronze-level needs at the Gold level (please see page 1 for more info), regardless of how long you've been a member.
- We encourage you, if you can afford it (and it's remarkably affordable for the number of services it provides) to be a Gold member.

This ministry exists for this reason: to glorify God and to serve His people. That's what He expects of us. Serving you well is what we're determined to do.

We want everyone's experience with CHM to be something that will encourage you both as a Christian and as a member who will be motivated to tell others about CHM.

When participation level confusion exists it's upsetting for you and for us. That's why we regularly encourage all our members to be sure that they're in the program that best meets their needs. To do that it's vital to know what that program will do for you.

If you think, sense, believe, suspect, wonder—or basically aren't sure—that you're in the right participation level, call us at 1-800-791-6225, ext. 5993 (or option three on the main voice menu). You can also email us by visiting our website contact page at chministries.org/contactus.

We'll be overjoyed to answer your questions and share with you, if you're at all uncertain, the various services provided by each of our programs.

I make this pledge to you: when we send something to you, it's because it's information that is crucial and helpful to your CHM experience.

Thank you, God bless you, and we appreciate your important role in this ministry of following the New Testament direction to carry each other's burdens. By doing so, you're fulfilling the law of Christ (Galatians 6:2).

CHM: a great option for Medicare participants (part 2)

Editor's note: To read part 1 of this article ("An overview of Medicare"), see the CHM August newsletter, available at chministries.org/newsletter.

Why should I be a CHM member while I'm on Medicare?

As health care costs continue to rise, it's wise to make sure you'll be ready if a medical event occurs. Though Medicare likely will cover the majority of your health care costs, it's not uncommon for senior citizens to find themselves with large dollar amounts of unpaid medical bills. As a CHM member, you can be confident that CHM will share the remaining amount of your eligible bills.

Why do I have to go on Medicare? Why can't I join or continue with CHM only?

Christian Healthcare Ministries is always secondary to other payment sources, which means financial provision through

all other sources must be used before CHM members can share your medical bills. CHM requires members—of any age—to apply for financial assistance in order to help reduce overall costs and keep membership affordable. When financial gift amounts are low, more believers can afford to join CHM.

Will CHM ever create a program specifically for people on Medicare?

CHM has evaluated adding a program specifically for members of Medicare age. However, what we've found is that using the Gold program as a Medicare supplement is more affordable than other Medicare supplements and works extremely well for Medicare-age members. There is no distinction between the Gold program for Medicare-eligible members and non-Medicare-eligible members. We highly recommend the Gold program as a supplement to Medicare.



What CHM program works best with Medicare?

CHM doesn't have a program specific to Medicare-age members. Membership at the Gold level combined with Brother's Keeper is the best option for members of *all* ages.

The Gold program offers the highest level of cost support and helps with medical bills incurred from inpatient or outpatient hospital incidents and surgery; medical testing; maternity; physical therapy and home health care (up to 45 visits);

See "Medicare," page 5

Ministry's maternity program helps bring big blessings in small packages

Ellie Petty was born to John and Mandy Petty of Conway, Ark., on January 6, 2014, under CHM's maternity program. Here's how Mandy described their experience:

Christian Healthcare Ministries: When did you join CHM and why?

Mandy Petty: When I left my full-time job, both my husband and I became self-employed. The maternity program is the main reason we joined CHM. I researched several different health cost sharing programs before signing up. We joined at the Silver level until we decided to start a family, then I upgraded to the Gold program.*

CHM: What were the steps you took after learning you were pregnant?

MP: Before making a doctor's appointment, I called CHM to talk through the steps I'd need to take. The lady I spoke with was very friendly and helpful. After talking with her, I called my clinic and made my first appointment.

My obstetrician is a Christian and was

curious to see how the ministry worked. She even extended my billing for visits until the full amount was sent to me from CHM. The clinic had never worked with a health cost sharing ministry, so there was a bit of confusion as we got all the paperwork together. Monica Rohr of CHM was helpful in answering all my questions and assisting me with my bills. I spoke with several ministry staff members and each one was friendly and encouraging.



New CHM member Ellie Petty

See "Maternity," page 13

Getting vital nutrients from God-designed sources (part 5) © Dr. Michael D. Jacobson. Do not reproduce without permission.



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We're continuing our discussion on vital nutrients with a look at the first four B-complex vitamins: B1, B2, B3 and B5 (there is no vitamin B4). Their water solubility means they're almost completely non-toxic. Excess intake is excreted in the urine.

Vitamin B1 (Thiamine)

Recommended Daily Allowance

(ages 14-70): Males need 1.2 milligrams per day (mg/d); Females need 1.0 to 1.1 mg/d.

Function: This vital nutrient helps process carbohydrates for energy production and storage. It's essential for growth; pregnancy; appetite; neurological function; and digestion. Thiamine *may* be useful for people with poor appetite; ulcerative colitis or diarrhea; heart disease; pain or kidney disease from diabetes; memory problems; cataracts; or glaucoma. It can be used to improve energy and athletic performance.

Deficiency is seen especially in alcoholics (Wernicke's encephalopathy can occur when lack of Vitamin B1 causes brain damage and dementia-like symptoms) and people with anorexia (deficiency slows reflexes and causes fatigue). Other possible results: nerve inflammation (neuritis); beriberi (difficulty walking, unsteady gait, muscle wasting, confusion, pain, tingling, vomiting); and nystagmus (involuntary eye movement). Cardiovascular problems include congestive heart failure, which can manifest as fast heart rate, activity-related or nighttime shortness of breath, and swelling in the lower legs.

Toxicity: Unknown.

Sources (see table below): The best sources in nature are seeds and whole grains. However, vitamin B1 is highly prone to destruction and loss during food heating, preparation and processing.

Vitamin B2 (Riboflavin)

RDA (ages 14-70): Males: 1.3 mg/d; Females: 1.0 to 1.1 mg/d.

Function: Riboflavin is the precursor for several "coenzymes" (called "flavin" coenzymes) involved in energy production, especially from carbohydrates.

Deficiency: Known as ariboflavinosis, deficiency can cause sore or swollen lips, mouth, or tongue; cracks at the corners of the mouth; seborrheic dermatitis; poor vision; sensitivity to bright lights; corneal ulcers; anemia; migraine headaches; preeclampsia and eclampsia (including severe bleeding and possible death, especially in women who have a particular genetic mutation for an enzyme that metabolizes folate). Riboflavin deficiency can also adversely affect vitamin B6, folate, niacin and iron.

Toxicity: Unknown.

Sources: Milk; yogurt; eggs; green leafy vegetables; organ meats (liver, kidney); legumes; whole grains; brewer's yeast.

Vitamin B3 (niacin, niacinamide)

RDA (ages 14-70): Males: 16 mg/d; Females: 14 mg/d.

Function: Niacin is critical for DNA repair and stability. Thus,

See "Nutrients," page 13

Food	Serving	Vitamin B1
Sunflower seeds	1/2 cup (8 tbsp)	1.04 mg
Flax seeds	1/2 cup	0.92 mg
Barley/oats (whole grain)	1/2 cup	0.61 mg
Navy or black beans	1/2 cup	0.22 mg
Green peas	1/2 cup	0.18 mg
Pinto, lentils or lima beans	1/2 cup	0.17 mg
Asparagus	1/2 cup	0.15 mg

Meet your CHM staff: Valerie Heskett

Valerie Heskett may be the new kid on the block, but she's not an unfamiliar face at Christian Healthcare Ministries.

She worked at the ministry years ago before taking time off to be a stay-at-home mom. Today she's back in action as a Needs Processing department staff member.

Valerie enters medical bills into the ministry's database, making sure that bills are accurate and readying them to be authorized for sharing.

"One of my favorite things about working at CHM is the wonderful atmosphere," she said. "CHM is not a business that sends money to share members' medical bills: it's a ministry of people who care when fellow Christians are hurting. The staff members are Christ-like and caring, especially when they become aware of difficult situations our members are facing."

Valerie is also encouraged by the staff's commitment to prayer. "When you call in and share your pain, you're not forgotten once you hang up the phone. Instead, we bear one another's burdens by praying for members individually and then corporately at our weekly chapel service."

Valerie grew up in Grafton, W.Va., and graduated from Webster College in nearby Fairmont. Though she grew up going to church, she was 18 when she decided to completely turn her life over to Christ. She now attends Grace Church in Norton, Ohio.

Valerie is the mother of two children. Canaan, 18, recently graduated from high school and may join the military in the near future. Candace Joy, nine years old, is entering the fourth grade at a local Christian school. "Our family has had some rough times recently," Valerie said,

"but God has been close and our brothers and sisters in Christ have been so kind."

In her spare time, Valerie reads, takes walks and enjoys picnics and spending time with family. A favorite hobby is visiting thrift stores, flea markets and antique shops. She finds various treasures and sells them online.



Valerie and Candace Heskett

Isaiah 26:3 has been her go-to Bible verse: "Thou wilt keep him in

perfect peace, whose mind is stayed on Thee: because he trusteth in Thee." Valerie said, "I love this verse. Whenever troubles came into my life and I felt I was at the breaking point, God gave me sweet peace."

Medicare (continued from page 3)

incident-related doctor's office visits; and incident-related prescriptions. After your personal responsibility of \$500 is met (through discounts, Medicare or any other payment source), CHM shares up to \$125,000 per illness for any of the health issues mentioned above.

Adding Brother's Keeper to your Gold program means that, after your personal responsibility is met, there's *no limit* to the dollar amount of bills eligible for sharing through CHM.

Silver and Bronze, though good programs, can only share medical bills incurred when you're a patient of a hospital (the personal responsibility amounts for Silver and Bronze are \$1,000 and \$5,000 per incident, respectively).

If I have both Medicare and CHM, what happens when I incur medical bills?

It's easier than you think. Medicare or your Medicare Advantage Plan pays first. (CHM shares eligible medical bills after all other resources are used.) Once Medicare pays its portion, simply send CHM your Medicare Explanation of Benefits ["EOB"] form and the CHM Needs Processing forms. Our team will do the rest.

What about Personal Responsibility and out-of-pocket costs?

As always, medical bill discounts are applied to your personal responsibility amount, an advantage that often brings your out-of-pocket costs to \$0. The same is true with Medicare or Medicare Advantage Plans. The amount that either plan pays

toward your eligible medical bills applies to your CHM personal responsibility. The CHM staff will make any adjustments needed and will send you the correct amount of funds when your bills are shared.

Editor's note: CHM Guidelines state that members or prospective members who are ineligible for Medicare will be approved for membership on a case-by-case basis. Members of Medicare age who choose not to participate can only receive help with medical bills in the amount that Medicare would not have paid.

Next month: CHM: a great option for Medicare participants (part 3)

A word to the wise: beware of boxes *By Judi Ulrey*

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

Food seems to have become complicated. Belly sizes are growing, diets abound and people snack from bags.

But what will we learn if we peek back in time? What would be served on a 19th-century dining table? Can you imagine the pilgrims tearing the top off their TV dinners? Or hovering hot dogs and marshmallows over campfires?

The first self-serve grocery store opened in 1916. Before that, people ate what they grew, captured, picked or bartered. There was no nearby deli or pizza delivery. They ate real food.

You may not have time to till the soil, but you can simplify your personal menu. Worry no more about how to eat healthy. As Michael Pollan suggests in his best-selling book *In Defense of Food*, consider the question, "Would my great-great grandmother recognize this?" If not, steer clear!

For many of us, kids are back in school and life has returned to a more predictable schedule. Let's start asking ourselves "Is this nutrient-rich?" every time we get ready to eat. "Am I getting the most wholesome bang for my bite?" If not, eat elsewhere.

Consider the following three red flags:

1. Long labels. There's an indirect correlation between label length and

nutritional value. Generally speaking, the longer the label text, the less nutritional the food. For example, consider the ingredients label for pinto beans (pinto beans) compared to the narrative on the side of a box of a popular brand of crackers (unbleached enriched flour [wheat flour, niacin, reduced iron, thiamine mononitrate (Vitamin B1), riboflavin (Vitamin B2), folic acid], soybean oil, sugar, partially hydrogenated cottonseed oil, salt, leavening [calcium phosphate and/or baking soda], high fructose corn syrup, soy lecithin, malted barley flour, natural flavor).

After all those ingredients they still need to add "natural flavor"? Hmm. Consider carefully any item with a double-digit list of ingredients.

2. Strange words. Are you a Nacho Cheese

See "Beware of boxes," page 9



For migraines, placebo pill almost as good as "real" medication

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New research findings reinforce the power of positive thinking. In a study involving Maxalt, a medication commonly prescribed to patients suffering from migraine headaches, researchers at Harvard Medical School recruited 666 migraine patients and had them record their level of pain 30 minutes and 2.5 hours after the beginning of a migraine headache.

Then, for the next six migraine attacks, patients took a pill at the 30-minute point and recorded pain levels again two hours later. The pills were either unlabeled or clearly labeled as Maxalt or placebo (non-effective). However, the labels were not

always accurate. Thus, even when the pill was labeled, it may not have contained what was imprinted on it. Some pills labeled as placebo were actually Maxalt and some labeled as Maxalt were placebo. Unlabeled pills had a 50 percent chance of being either.

Patients who didn't take a pill had significantly higher pain scores than those who took one of the tablets. Placebo pills mislabeled as Maxalt provided nearly as much pain relief as Maxalt that was mislabeled as placebo. Though the greatest reduction in pain was reported by patients who took pills accurately labeled as Maxalt,

the pain reduction in those who took the placebo was nearly as high.

Thus, the study shows that the actual chemical effects of the drug appear to be matched by the psychological effects of taking a pill that patients think will relieve their pain.

*Kam-Hansen, S., Jakubowski, M., Kelley, J. M., Kirsch, I., Hoaglin, D. C., Kaptchuk, T. J., & Burstein, R. (2014). Altered placebo and drug labeling changes the outcome of episodic migraine attacks. *Science Translational Medicine*, 6(218), 218ra215. doi: 10.1126/scitranslmed.3006175*

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

September 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. **UPDATE: Sandra received \$3,523 in financial gifts, bringing the need to \$2,785.**

2. Ronald Birnel: 5325 Downer Rd., Molt, MT 59057 Ronald suffered from complications from respiratory failure. He asks the CHM family for prayer and help with \$90,825 in medical bills.

3. Michael Clifton: 3780 Cantelow Rd., Vacaville, CA 95688 Michael incurred \$33,932 in medical bills for a parathyroid problem. He asks the CHM family for help and prayer.

4. Martin Coates: 2480 Keene Summit Rd., Wysox, PA 18854 Martin was diagnosed with non-Hodgkin's lymphoma and had blood clots in the lungs and abdominal ascites. His medical

bills total \$9,070.

5. Manuela Cojoc: 14359 N 154 Lane, Surprise, AZ 85379 Manuela had surgery for a female condition. After discounts and financial assistance, she needs help with \$1,080 in medical bills. **UPDATE: Manuela received \$452 in gifts and added \$750 in bills, bringing her need to \$1,378.**

6. 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 \$6,472 in gifts. He now needs \$1,607.**

7. Kathleen Conn: 681 N Shenandoah Dr., Palmer, AK 99645 Kathleen suffered from a chronic cough that led to testing, sinusitis and sinus surgery. She incurred medical bills totaling \$18,862.

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. **UPDATE: Elizabeth received \$3,364 in gifts. She now needs \$2,266.**

9. Richard Duffy: 903 Forsythe Ln., Houston, TX 77073 (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 \$35,030 in gifts. He now needs \$14,219.**

10. Thomas Engstrom: 17793 N Hwy 21, Curlew, WA 99118 (valiantstuff@gmail.com) Thomas had a herniated disc in his back that pushed on his sciatic nerve and caused severe pain. After discounts, his

Continued on page 8

Prayer Page Giving

Prayer Page total needs remaining this month: \$305,560

Each need would be met **in full** if each member family contributed **\$7.53** 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

bills total \$7,690. **UPDATE:** *Thomas received \$2,736 in gifts, bringing his need to \$4,954.*

11. Guy Fish: 11569 N. Bryant Rd., Fort Atkinson, WI 58538

Guy is a Christian attorney whose career is jeopardized by laryngeal cancer. He has incurred \$6,201 in medical bills and asks the CHM family for help and prayer that God will preserve his voice so he can continue serving God in his profession.

12. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309

Jeffrey underwent 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 \$9,449 in gifts and \$2,686 in discounts. He added \$48,880 in bills and now needs \$50,131.*

13. 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. **UPDATE:** *Bonnie received \$3,290 in gifts, bringing her need to \$2,610.*

14. Marlene Histan: 3390 Fort Lynne Rd., Harrisburg, VA 22802

Marlene underwent surgery to repair an umbilical hernia. The surgery was a success but Marlene incurred \$7,278 in medical bills. She thanks CHM members in advance for their help.

15. 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 \$18,354 in gifts. She now needs \$2,530.*

I recently received my first two checks as a Prayer Page participant. I was going to call and thank all of the CHM staff and members, but I was crying. You have lifted such a large burden off me. Thank you, thank you, thank you!

Sincerely,

*Richard Duffy
Houston, TX*

16. Debbie Kilgus: 303B Anastasia Blvd., St. Augustine, FL 32080 (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 bills thus far totaling \$7,599. **UPDATE:** *Debbie added \$22,076 in bills and received \$27,572 in gifts. She now needs \$2,103.*

17. Joe Ann Lance: 422 W. High St., Piqua, OH 45356

Joe Ann suffered from seizures and was hospitalized for two days. She requests prayer and financial help for bills totaling \$995.

18. Dennis Lott: 815 W Ridge, Harrison, AR 72601 (dalott@gmail.com)

Dennis was diagnosed with complex sleep apnea and asks the CHM family for help with \$5,312 in medical bills. **UPDATE:** *Dennis received \$2,088 in gifts. He now needs \$3,224.*

19. Thomas B. Mitchell: 9911 Shadow Lake Lane, Fort Wayne, IN 46835 (tmitchell00@comcast.net)

Thomas strained his back, experienced intense pain and needed surgery. After discounts, his bills total \$3,123. **UPDATE:** *Thomas added \$13,870 in bills and received \$15,152 in gifts, bringing the need to \$1,841.*

20. 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 \$21,520 in gifts, bringing her need to \$11,259.*

21. 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. **UPDATE:** *Virgil added \$2,916 in bills and received \$4,326 in gifts, bringing the total need to \$3,516.*

22. 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, which cost

\$34,838. **UPDATE:** Harold received \$28,688 in gifts and added \$1,038 in bills, bringing the need to \$7,188.

23. Greg Stumpf: 32194 Spun Cotton Dr., Winchester, CA 92596 After years of experiencing pain and discomfort, Greg underwent a complete shoulder replacement surgery. He requests help with \$10,115 in medical bills.

24. 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**

Beware of boxes (continued from page 6)

or Cool Ranch Doritos eater? Or a Dinamita Chile Limon lover? Look at the ingredient list and ask yourself, “What’s sodium diacetate?” If you can’t pronounce it, should you eat it? I conducted a Google search on this topic and ended up on the U.S. Environmental Protection Agency (EPA) website (epa.gov), which explained that “Sodium diacetate is a fungicide and bactericide registered to control molds and bacteria.”

Yummy.

3. Pretty packaging. The first self-service grocery store, Piggly Wiggly, was opened in 1916 in Memphis, Tenn. by Clarence Saunders, an inventor

and entrepreneur. Prior to this innovation, a grocer’s customer would ask for the food items they wanted to purchase or hand over a grocery list. The grocer would fill the order and charge the customer.

Saunders’ invention allowed a much smaller number of clerks to serve customers, proving successful (according to a 1929 issue of *Time* magazine) partly because of its novelty and partly because neat packages and large advertising made retail grocery selling efficient.

In the 1930s, the first puffed cereal, Kix, went on the market. After World War II, big breakfast cereal companies increasingly targeted children and they refined

flour to remove the fiber (thought then to undermine digestion and absorption of nutrients). Sugar was added to improve flavor and appeal to children’s palates.

With the bounty of the fall harvest upon us, the bottom line is to beware of boxes. Your best bites come unwrapped: fruits, veggies, beans, nuts and fish. It’s a simple solution.

To learn more, watch the video at: fitnessconsulting.com/featured/video/511.

Sources: en.wikipedia.org/wiki/Grocery_store, en.wikipedia.org/wiki/Breakfast_cereal#Early_America

Giving Guide

Membership #	Need #	Membership #	Need #
100044-102097	17	126317-132488	10
102100-104636	25	132495-143016	11
104637-106791	05	143017-145231	22
106797-108424	06	145234-147273	14
108425-109691	19	147274-150312	04
109693-110798	16	150315-152959	23
110799-111952	08	152960-155685	20
111957-113185	24	155686-158662	26
113189-114240	15	158668-161531	09
114247-115315	13	161532-165039	07
115317-117703	01	165040-170477	03
117709-121674	18	170478-178033	12
121682-126306	21	178034-190762	02

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!

received \$57,401 in gifts, bringing the need to \$2,510.

25. Timothy & Sheryl York: 31 E. Center St., Lititz, PA 17543 The Yorks’ 11-year-old daughter has scoliosis that required spinal fusion and rod insertion. So far, her medical bills total \$1,200.

26. Wilmer Zook: 28 Locustdale Dr., Mohnton, PA 19540 Wilmer was diagnosed with Crohn’s disease, which then complications leading to surgery. He incurred \$12,961 in medical bills.

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 #11.

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 battle unknown illness, find hope and help

Ric and Daria Gerig of Republic, Wash., couldn't afford health insurance in 2001 when they became self-employed in real estate. When the U.S. Affordable Care Act became law, they began praying fervently about what to do. A friend told them about Christian Healthcare Ministries, an eligible option under the law.

"We investigated the CHM program and prayed a lot," said Daria. "We had been victims of scams before and were very cautious. We joined in God's perfect timing, however, because we experienced our first medical incident a little over a month later."



Ric and Daria Gerig

On January 1, 2014, Daria experienced debilitation, extreme dizziness and blurred vision that often led to nausea. "I could crawl, but couldn't walk, shower or dress without Ric's help," she said. "I was unable to keep my balance unless holding on to a counter, wall or furniture."

Today Daria continues to experience these symptoms. But hope has appeared in a new form: the CHM family. "Our friends and family are praising God Almighty for CHM. While the symptoms remain and I've yet to find answers, the financial load my shoulders were carrying is gone."

Ric is impressed with the ministry as well. "I can't believe how easy it was to submit bills for sharing," he said. Expecting a long and drawn out process, Ric contacted Beth Kabellar, his CHM Needs Processing representative. "She explained the Needs Processing forms and gave me a number of options for submission."

Beth encouraged the Gerigs to start

sending the bills right away because CHM shares needs in the order they're received.

"The forms were simple and I was able to scan and email everything to the ministry. I received an email confirming receipt and a postcard a few days later," he said. The next thing they knew, said Ric, the checks were already in the mail.

"We were able to obtain discounts on the bills, which expedited the process," he continued. "We wouldn't have received most of the discounts if we hadn't asked health care providers for them like

CHM advises. In fact, they seemed excited to offer discounts; many of their faces lit up when we mentioned CHM."

Ric said that he appreciated their providers' positive reactions to hearing that the Gerigs are CHM members. "It was even more encouraging when you consider that we live in such a small, rural community," he said.

After \$1,760 in discounts (which eliminated their personal responsibility amount), CHM shared the remaining \$8,124 in bills.

"I'm in shock," said Daria. "I still have a hard time believing that CHM could be this amazing."

She has battled many serious medical conditions over the years. Each one, she said, was used to teach her deeper lessons about how blessed she is and that her sickness can be used for God's glory. "In my weakness, I have learned to depend on Him more wholly, obtaining more freedom in the process."

After seeing six doctors and undergoing

several tests with no concrete diagnosis, Daria is unsure of the future. Some days, however, she's able to read and work on her computer, and she's faithful to do what she can for God's kingdom. "We love the CHM newsletter and the Prayer Page in particular," she remarked. "Every month, I try to make some handmade cards, covering them in prayer for each person and family we mail them to."

The biggest joy, she said, is knowing that each monthly financial gift goes to bless others just as the Gerigs have been blessed—a feeling many members of the CHM family gratefully understand.

EasyLabwork.com



EasyLabwork.com provides convenient, affordable and confidential laboratory testing without the need for a prescription or doctor's office visit. CHM members can place orders online or by phone, then visit one of the organization's local testing centers (available in 44 states). All test results are reviewed by physicians and patients will be alerted regarding any abnormalities.

For a five percent discount off already reduced rates, visit easylabwork.com and enter the coupon code 696837.

The program is not administered by CHM; questions should be addressed to EasyLabwork.com staff.

For more information on lab work options, visit chministries.org/links.

Don't read this (continued from page 1)

newsletter and Member Gift Form letter (on the opposite side of your billing statement)."

Member: "I don't read those things."

Calls of this type don't represent a large percentage of CHM members, but we'd like to drop that number to zero.

The newsletter, Member Gift Form,

CHM website and other communications pieces contain information useful and important to you. Members are being honest when they say they don't read them. We appreciate their honesty. But we want everyone to be informed.

What follows is information based on some of our most frequently received questions. Sometimes these questions are because members haven't read the newsletter and

Member Gift Form letters; more often it's because they want more explanation or clarification. In either case, we hope this will be helpful, and by all means, please let us know if you have questions.

- Only the Gold program shares bills for medical services beyond hospital or surgery-related bills; Bronze and Silver

See "Don't read this," page 12

Five reasons why I love CHM (continued from page 1)

I discovered the Prayer Page section in the first issue we received of CHM's monthly newsletter. This section lists the dollar amounts of members' ineligible needs from pre-existing conditions, and readers are encouraged to give beyond their regular monthly financial gifts as they feel led.

(Editor's note: For Gold members, CHM now has a program for pre-existing conditions that shares up to \$50,000 during the first three years of ministry membership. The Prayer Page helps with bills in excess of this limit. Visit chministries.org/preexistingconditions to view CHM's complete policy on pre-existing conditions).

Sometimes we called to ask for prayer for Michael's illnesses. We also sent monetary gifts. The Prayer Page helped us forget our own problems and focus instead on others.

**Freedom to choose health care providers and facilities**

We've had bad experiences with some physicians, so we're very particular about our caregivers. CHM respects this view and allows members total choice.

Because we didn't have to follow an approved provider list, Michael was able to switch urologists from one who openly ridiculed him to another who was kind and

compassionate. We later learned that his new doctor was one of the best urological surgeons in the area. We were able to take advantage of his expertise because of CHM's policy.

**A chance to waive personal responsibility costs**

When our family had insurance, we often found it challenging to meet our deductible. CHM gives members the chance to forego this expense because medical provider discounts can be applied toward your personal responsibility. Our family participates in CHM's Silver level, with a \$1,000 personal responsibility per incident.

We've never had a problem getting at least a \$1,000 discount on major medical bills. True, we pay for doctors' visits and prescriptions under the Silver program. But by waiving the \$1,000 personal responsibility, in the long run we have paid less, per year, than we did when we had our insurance plan.

**Affordable, stable gift amounts**

I appreciate the fact that CHM offers three different programs, varying in both the cost and the kinds of services eligible for sharing. At the Gold level, for example, members pay

\$150 per unit: that is, a single person pays \$150 per month; a married couple, \$300; and a family, regardless of the number of children, \$450, with a \$500 personal responsibility per unit, per calendar year.* Our adult son and daughter-in-law chose the Gold level because they hope to have children soon. My husband and I have opted for Silver because it meets our current needs, while costing less.

Also, CHM has had only one financial gift amount increase—a minimal one—since 2000. In general, health insurance premiums increase at a much faster rate.

For all these reasons, I love Christian Healthcare Ministries. My family appreciates the spiritual support and the opportunity to show Christian compassion. The freedom to choose our health care providers and facilities has enabled us to work with the very best doctors and hospitals. By getting discounts and thus waiving personal responsibility costs, we have saved a great deal of money. We can also relax, knowing that gift amounts will remain very affordable and stable.

**Editor's note: To learn more about how personal responsibility works, please see the first article beginning on page 1 or visit chministries.org/programs.*

Don't read this (continued from page 11)

- level bills are shared for inpatient or outpatient hospital treatment or surgery performed at any accredited medical facility.
- A Silver or Bronze-level member who upgrades to Gold while experiencing symptoms can't have bills for that incident shared at the Gold level; however, any new medical incidents are shared at the Gold level. (*Editor's note: See the editor's note on page 13 of this newsletter for more information about maternity and changing programs.*)
- It's a good idea to investigate if your local ambulance service has a membership program because CHM doesn't share costs of medical flights or ambulance service unless: (1) you are on the Gold program; (2) it's a life-threatening situation; **and** (3) the cost is a result of transportation from hospital to hospital only (because the first facility can't adequately care for you).
- The Brother's Keeper's \$40 annual fee goes entirely toward sharing medical

bills, a key reason Brother's Keeper's quarterly financial gift amounts in recent years have often been in the single digits. CHM doesn't keep the annual fee or quarterly gift amounts; all of these funds are used to meet members' catastrophic medical bills from the previous three months.

We receive many questions about personal responsibility (PR) on the Gold program. Hopefully this information will help:

- The Gold program's \$500 PR amount isn't a "deductible," like the several-thousand-dollar deductibles that often come with health insurance policies. An insurance company deductible exists primarily to save the company money. The CHM personal responsibility amount serves a different purpose: it helps keep monthly financial gift amounts low and gives members a personal financial role in their health care.

- PR isn't cumulative as it relates to individual medical incidents; **multiple medical incidents or routine doctor's office visits can't be combined to reach the personal responsibility amount.**
- For incidents exceeding \$500, discounts lower your PR. As a result, it's possible—and frequently happens—that CHM members have no out-of-pocket expenses for major health incidents.
- Routine physician office visits and routine prescriptions are not eligible for sharing. CHM financial gifts are kept low because members pay for these routine visits rather than having all ministry members share them; therefore, members help themselves by negotiating routine visit discounts with their health care providers, who don't have to file insurance paperwork or wait for reimbursement.

Next month, more important things to read under "Don't read this..."

Letters to Christian Healthcare Ministries

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

These letters represent what you who participate in CHM

are accomplishing for each other and for the cause of Christ. Some letters are addressed to individual staff members. 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. -Rev. Howard Russell

Dear CHM Staff:

I joined Christian Healthcare Ministries in December 2013. I am rarely sick and, for me, participation is great for unexpected, major medical events. The story I want to tell, however, is my friend's story:

My friend is a single mother with an active son. She is a cancer survivor and has been for many years. She has her own business and couldn't afford insurance. She was hesitant to do anything that might cause her to incur medical bills. I told her about CHM when I signed up and she became ecstatic. She loved the concept of like-minded people helping each other and creating a community where we look out for each other.

And then she started crying and said, "Finally, I can go skiing with my son."

No broken bones and no big doctor visits for either of us. This story compared to others may seem insignificant, but for one little boy, this means the world.

Thank you,

Diane Kennedy
Reno, NV

Dear CHM Family and Friends:

I write with a very thankful heart to everyone who sent well wishes for me and my little

baby girl. I can't even count how many wonderful cards and words of wisdom we received. Every single one brightened my day and made me feel so loved. Thank you from the bottom of my heart. The cancer has ceased and my baby girl, Finley, has been born, healthy and happy!

Thank you, Jesus.

Love always,

Hanna Jackson
High Ridge, MO

See "Letters to CHM," page 14

Maternity (continued from page 3)

CHM: Did you experience any pregnancy complications?

MP: In the initial stages I didn't show any risk for gestational diabetes, so the doctor and I were surprised when test results showed very high blood sugar levels. They were so high that I was immediately put on insulin to regulate my blood sugar.

Through medication and careful diet and exercise, I got my blood sugar under control quickly. My baby was carefully monitored throughout the remainder of my pregnancy; every test showed that she was healthy despite the diabetes.

In gestational diabetes situations, doctors almost always insist on inducing labor early. My obstetrician spent time in prayer with me for my baby. Since I didn't show signs of having placental failure, she allowed me the option of carrying baby Ellie to a full 40 weeks. I still had to be given medication and be induced. However, since the doctor allowed me to

wait longer than usual, my body had time to prepare for labor and I had a very quick and easy delivery.

CHM: How much did your pregnancy cost?

MP: Total expenses for my prenatal care, medication, labor and delivery were \$10,501. After \$2,940 in discounts, CHM shared the remaining \$7,561.

CHM: Would you recommend CHM to other Christian families desiring children?

MP: I've already referred several friends to Christian Healthcare Ministries. Throughout my pregnancy it was encouraging to know that my needs were being met financially and that I was taking part in Christ's command that His disciples love and share with one another. CHM shared more of our pregnancy expenses than most health insurance policies would have paid. Plus, my doctor's office gave us a discount that met our CHM personal

responsibility amount. Our expenses were paid in full!

CHM: Is there anything else you would like to add?

MP: At first, I was nervous about learning how to submit bills for sharing, but I was impressed with how everything came together. Though skeptical at first, I'm now a CHM believer!

**Editor's note: We highly recommend the Gold program for women who may become pregnant. A Silver or Bronze-level member who upgrades to the Gold program must do so at least 300 days before the baby's due date for the maternity bills to be shared at the Gold level; if she has been a Gold member for less than 300 days, the bills will be shared at the lower level. See the first article on page 1 for more information about switching programs.*

Nutrients (continued from page 4)

it may have a role in cancer prevention. High doses lower serum cholesterol and triglycerides and may reduce heart disease.

Deficiency can be caused by inadequate dietary intake as well as poor absorption, certain diseases, or chemotherapy drugs. It may produce weakness, reduced appetite, indigestion, pellagra (scaly dermatitis, dementia, disorientation, diarrhea) or neuritis.

Toxicity includes vasodilation, a blushing hot feeling (some researchers think skin flushing is a sign that the intake limit has been reached); itching; diarrhea; cramps; headaches; and rapid heartbeat.

Sources include yeast, meat, fish, milk, eggs, green vegetables, beans and grains.

Vitamin B5 (pantothenic acid)

RDA (ages 14-70): 5 mg/d

Function: Pantothenic acid is essential to all forms of life and is a coenzyme 'A' component. It aids cellular metabolism of food (fat, carbohydrates and protein) and is involved in synthesizing fats, including cholesterol, steroid hormones, acetylcholine (a neurotransmitter), and melatonin (the "sleep hormone"). It may be beneficial in treating high cholesterol and triglycerides, osteoarthritis and Alzheimer's disease.

Deficiency only occurs during profound malnutrition and includes headache, fatigue, insomnia, intestinal disturbances and numbness and tingling in the hands and feet.

Toxicity: Unknown.

Sources: The sources for this vitamin are widespread and can be found in yogurt; milk; poultry; kidney; liver; egg yolks; yeast; avocado; lentils; split peas; broccoli; and sweet potatoes.

Next month: Getting vital nutrients from God-designed sources (part 6)

References: <http://lpi.oregonstate.edu/infocenter/vitamins.html> and <http://www.nlm.nih.gov/medlineplus/ency/article/002411.htm>

Letters to CHM (continued from page 12)

Dear Wilma:

Thank you for taking the time to help process our bills. This last year has been exciting as our family has been involved in a new church plant, and with all of the changes taking place in our lives, dealing with medical bills wasn't something I was looking forward to. I never imagined that CHM would actually make the process go as smoothly as it did! Your step-by-step approach has elevated my view of CHM. I'm proud to be a part of an organization that listens to and cares for me and my family.

Thank you; you have been such a blessing to us,

Pastor Tim & Lisa McBratney & family
Bethel, PA

Dear CHM:

I want to mention how you have blessed our hearts and lives. Kim had some recent medical bills that added up to a pretty substantial amount. Even though we knew the Lord would provide for His children, we still had a tendency to worry about medical bills. However, prayers were answered through Christian Healthcare Ministries. Our bills were paid in full. What a blessing to know that the Lord uses ordinary people to help one another.

We weren't sure what to expect when we first joined Christian Healthcare Ministries, but our investment in the ministry has been well worth it. Not only are our own needs met, but we also know that we're helping others. Thank you so much for how the Lord has used you to touch so many lives.

We also received a personal phone call from someone to check on my wife to see how she was recovering. This was very nice and encouraging because others are caring and praying.

In Christ's service,

Tony & Kim Ledbetter
Linton, IN



Dear CHM Staff:

The amazing care of CHM is so far beyond what I ever expected! I am thankful to be a part of this ministry at the Gold level. Relief and excitement have been my experience with this wonderful ministry. I have been suffering with shingles. Beth Kabellar, my Needs Processing representative, has been so helpful and comforting during such a stressful time. It's easy to share CHM with others. I'm truly honored to be part of this ministry.

Sincerely,

Jill Smith
Beaumont, CA

Dear CHM:

I love this ministry and am excited that my monthly gifts go to recipients with medical bills. I'm so grateful the Lord provides so we can share abundantly.

Carol E. Bower
Fort Collins, CO

Dear CHM:

I didn't think it was possible, but I'm more thankful than ever for CHM. The new health care law would cost our family \$950 per month with a \$13,000 deductible. Thank you for giving us a different option.

The Hellman family
Colorado Springs, CO

Dear Friends at CHM:

Thank you for the sweet baby gift you sent us; it was so thoughtful. We are extremely

grateful for the ministry of CHM and the ways we have been blessed, such as paying for our medical bills with your help. Thank you for helping us welcome our little boy!

God bless,
Tim, Teresa & Baby Samuel Karr
Kennewick, WA

Dear CHM:

I praise the Lord for all He has done for us. His hand has moved what seemed like a mountain. Over and over He has proven that He will take care of His own.

Thanks to CHM, we were able to pay off all the bills related to Timmy's hospitalization exactly four months from the date of surgery. We are blessed!

We have been so amazed at the ease of the process of submitting needs to Christian Healthcare Ministries. I truly feel this is the way to help brothers and sisters in Christ.

Thank you, CHM staff and members, for all of the support. The hospitalization has opened doors for ministry about the love of God and has allowed us to share about CHM.

Sincerely,

Timmy & Debra Bradley
Lucedale, MS

We'd love to hear from you!

Send us your letters:

Christian Healthcare Ministries

Attn: Editor
127 Hazelwood Ave.
Barberton, OH 44203

editor@chministries.org

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

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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.

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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.*

Cheryl Howard: 5829 Shores Dr., Brooklyn Center, MN 55429 Cheryl's son was recently in the hospital for a recurring fever. Pray for physical and spiritual healing.

Brad & Jody Widmer: 195 Louise St., Rittman, OH 44270 After a difficult pregnancy, the Widmers' son, David, was born very premature. The Widmers request prayer for his health and financial hardship.

Dave Gordeuk: PO Box 1065, Hobe Sound, FL 33475 Dave has a large mass on his neck and a paralyzed right vocal cord.

Justin Rush: 10908 Shadow Wood Cir., Whitehouse, TX 75791 Justin was in an accident that caused broken bones, a concussion and bruising on his brain.

Lloyd Thompson: PO Box 38, Wesson, MS 39191 Lloyd was recently diagnosed with cancer. Pray for comfort and healing.

Lori Steuben: 2203 1/2 W 11th St., Spencer, IA 51301 Lori may have breast cancer. Please pray for peace.

Brenda Farris: 100 Ridgelawn Dr., Vicksburg, MS 39183 Brenda has been diagnosed with breast cancer. Please pray.

Rick Goltz: 25122 Holyoke Ln., Spring, TX 77373 Rick was supposed to have back surgery but then suffered a heart attack.

Michael Volpitta: 602 South St., Avoca, PA 18641 Michael recently lost his job and requests prayer for God's provision.

Janet Horne: 11129 Pleasant Forest Dr., Knoxville, TN 37934 Janet is devastated following the death of her husband, Bruce.

Linda Forman: 35 Corban Ln SE, Meadville, MS 39653 Linda recently had a heart catheterization and requests prayer.

Mary Spiker: 106 Bears Den Rd., Leetonia, OH 44431 Mary requests prayer for her husband's upcoming surgery.

Connie Boliantz: 1534 Washington North Rd., Mansfield, OH 44903 Connie needs to have open heart surgery and is anxious.

Tim Stoltman: 6296 Stagecoach Rd., Conesus, NY 14435 Please pray that Tim will be delivered from a tobacco addiction.

Christian Healthcare Ministries

September 2014

In this issue:

Don't read this...and miss out • Five reasons why I love CHM
If you aren't sure what your CHM program does for you, **please read this!** • CHM: a great option for Medicare participants
(part 2) • Ministry's maternity program helps bring big blessings in small packages • Healthwatch • Meet your CHM staff: Valerie Heskett • A word to the wise: beware of boxes • For migraines, placebo pill almost as good as "real" medication
Prayer Page • Members battle unknown illness, find hope and help • Letters to CHM • 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.