



Christian Healthcare Ministries

The biblical solution to healthcare costs

October 2014

In This Issue

Don't read this.....1
CHM maternity program.....1
Why we say CHM isn't insurance 2
Call your health care providers.....3
Member undergoes cancer treatment, learns to trust God.....3
Healthwatch.....4
CHM: a great option for Medicare participants (part 3).....5
Meet your CHM staff.....5
Member's book review.....6
Prayer Page.....7-9
Letters to CHM.....12
Prayer requests.....15

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

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If you don't read this...you'll wish you'd taken the time

It's good to be Gold.

- *Gold is the only program at which outside-the-hospital health care costs are shared by CHM members.*
- *Silver and Bronze members' medical bills are shared only for hospital (outpatient or*



inpatient) treatment.

Despite the information presented via our website, information packs, and conversations with members about services provided at each participation level, there are some who don't focus

on it until they have incurred medical bills. That's not the right time to learn what your program includes.

It's not surprising, however, because how

many people who have health insurance (which CHM isn't) actually take time to read their insurance policies? Or read the contract when they buy a new car, or read the details about any number of other things important in their lives?

Another possibility is that some members sign up for one program thinking they'll receive the benefits of another because they haven't taken the time to understand the differences between the three

See "Don't read this," page 11

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

Jude Marshall Hill was born April 13, 2014 to Rucker and Rebecca Hill of Fort Collins, Colo. The Hills used CHM's maternity program and here's how Rebecca described their experience:

Christian Healthcare Ministries: When did you join CHM?

Rebecca Hill: I was laid off due to the real estate market downturn in 2010. I was engaged to be married and had a hard time finding private health insurance

coverage that would provide maternity benefits. I discovered CHM and joined at the Gold level plus Brother's Keeper that July.

CHM: A couple years after your wedding, you found out you were expecting. What happened then?



The Hill family

RH: Once I learned I was pregnant, I called the CHM office.* I asked what I needed to do and how to handle doctor appointments. The lady I spoke with was extremely helpful. "Send us the bills and paperwork and we'll send you a check," she said.

I persisted, asking what to

See "Maternity," page 10

Why we say CHM isn't insurance (because it isn't)



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

“Why do you so often mention that you're not insurance? Why do you emphasize that you're not guaranteeing to meet my financial needs? Isn't that your mission?”

These are questions we sometimes receive from prospective members. Occasionally we even get them from members. They're good questions. You might have wondered about them a time or two yourself.

So let's explore these questions, taking each one of them individually.

“Why do you so often mention that you're not insurance?”

Because CHM is a *voluntary* health cost sharing ministry. We aren't insurance, shouldn't be considered insurance, and we



don't want anyone to be under any misunderstanding of what we are and are not.

CHM members *voluntarily* send their monthly financial gifts to the ministry to help their fellow Christians and meet the critical life need of health care costs for themselves and their families.

“Why do you say you're not

guaranteeing to meet my financial needs?”

A contract is a guarantee. We don't have contracts with our members. If we did, CHM would be insurance, and CHM isn't insurance.

There's another, more central reason that comes from a biblical perspective. CHM members are part of this ministry because they have a Holy Spirit-driven desire to share the love of God by the way they live their lives. Through

CHM, they accomplish this by sharing health care costs with fellow Christians.

And God has blessed the ministry tremendously; CHM is growing quickly and successfully sharing 100 percent of qualifying medical bills in a timely manner.

A contract would put CHM in the insurance realm. It would also be turning our backs on the example in the book of Acts when Christians shared to meet each other's needs because we wouldn't be following Galatians 6:2: “Carry each other's burdens and so fulfill the law of Christ.”

A contract would make us just another business. CHM isn't just a business. It's a ministry of Christians serving each other.

“Isn't that your mission?”

CHM's mission is to glorify God and to serve His people. Unfortunately, we can't pay the medical bills of everyone in

America.

God's people, following God's word and direction for our lives, voluntarily share together through this ministry to meet each other's health care costs.

The keyword is *voluntarily*.

No contracts. No assignment of risk. No “the party of the first part hereby affirms that it will pay X medical bills of the party of the second part....”

We've been helping Christians share through the Spirit of God for 33 years.

And God has blessed

the ministry tremendously; CHM is growing quickly and successfully, sharing 100 percent of eligible medical bills in a timely manner.

That's how it works. That's what we do. That's why we do it.

The privilege to do so belongs to all of us who work for you the CHM family. It's why we pray for you and cherish you both as fellow Christians and as fellow members of the Body of Christ to whom we owe our best efforts, all the time. And it works better than most who say they “guarantee”. God's people are faithful.

Call your health care providers

By member Rhonda Barfield, St. Charles, Mo.

Like many people, my daughter, Lisa, hates to make phone calls. Fortunately, she's learned to overcome this phobia because she knows doing so is to her advantage. That's especially true when it comes to Christian Healthcare Ministries members working with health care providers.

CHM urges us to contact our providers and request discounts.

As the August 2014 newsletter explains, "If CHM shared (and members paid) the 'sticker price'—that is, the total amount of medical bills without any discounts—the financial gift amount you send to CHM each month would have



to be nearly twice as high."

By working together, we can help keep our costs low.

There's a second advantage to calling health care providers: if we as members can get enough discounts on our bills for a particular medical incident, our personal responsibility amount is waived.

For example, I passed a gallstone last summer and had to go to the emergency room. Between the invoices from the hospital, radiology department, pathologist, and physicians, my bills totaled almost \$11,000. However, because I was able to get discounts close to \$7,000, CHM waived the \$1,000 personal responsibility under our family's Silver program. We paid nothing.

In my experience dealing with several medical incidents over the past few years, calling providers is effective in getting quick answers and makes it easier to work out problems. To make the most of these conversations, here are some tips I've learned:

1. Have all your information ready.

Health care providers may want to know birth dates, the last four digits of a social security number, address, invoice number, etc. Look over the bill carefully before calling. Try to make the representative's job as easy as possible by quickly offering requested information.

2. Remember the representatives are people, too. Perhaps we imagine them as dressed-to-the-nines corporate types whose job is to intimidate and harass customers. In my experience, this stereotype is totally

See "Call your providers," page 6

Member undergoes successful cancer treatment, learns to trust God with finances

By Jay R. Lahr, Huntington, Ind.

In 2009 I lost my employer-provided health insurance and chose to obtain a short-term medical insurance policy. I had to reapply every six months; the cost went up each time. I was denied renewal in early 2010. By that time, my adult son was a member of Christian Healthcare Ministries and I joined after he told me about the ministry.

Two years later, I received a call from my doctor regarding the results of a routine blood test. My PSA number was high, and he was scheduling an appointment with an urologist.

The urologist scheduled another PSA

test. The score was even higher at 6.5 (the normal range is 0 to 4). A biopsy was scheduled and performed. While I waited on the results, I prayed and trusted that I didn't have cancer.

My doctor called to tell me that two out of 12 samples were positive. I did have prostate cancer and I couldn't believe what I was hearing. "This happens to other people," I thought.

The treatment process began quickly: consultation with doctors, reading up on treatments, deciding the best course of action. Should I get surgery to remove the prostate? Or radiation treatment?

"My doctor called to tell me...I [had] prostate cancer and I couldn't believe what I was hearing. 'This happens to other people,' I thought."

Both have serious—and permanent—side effects.

We decided on a relatively new kind of treatment called CyberKnife Robotic Radiosurgery. My wife and I felt it was the right choice because CyberKnife targets the prostate; regular radiation treatment would have affected my entire abdomen.

See "Laahr testimony," page 11

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

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This month we continue our discussion on water-soluble vital nutrients by focusing on vitamins B6 and B7. Their water solubility means they're almost completely non-toxic.

Vitamin B6 (Pyridoxine)

Vitamin B6 actually refers to a group of six compounds that perform similar activities; their names all contain "pyrido" (such as pyridoxine).

Recommended Daily

Allowance (RDA): Ages 14-50: Males need 1.3 milligrams per day (mg/d); females need 1.2 to 1.3 mg/d. Ages 51+: Males need 1.7 mg/d; females need 1.5 mg/d.

Function: Because it works with more than 100 different enzymes and coenzymes, vitamin B6 is extremely important for a number of bodily functions, including the metabolism of carbohydrates, fats and proteins;

mental capacity development; sugar production (glucose) from protein and starch; immune function; hemoglobin production (which aids in carrying oxygen throughout the body); pre-menstrual syndrome (reducing anxiety, moodiness, irritability, forgetfulness and bloating); and even morning sickness. (If morning sickness does not adequately improve with the use of 10 to 25 mg of B6 three to four times per day, consider adding an antihistamine called doxylamine).

Deficiency can go unnoticed for years. In infants, deficiency may cause irritability, abnormally sensitive hearing or convulsive seizures. In adults, it can manifest as dermatitis with cheilosis (scaling on the lips and cracks at the corners of the mouth), glossitis (swollen tongue), depression, confusion, seizures (and EEG changes) or microcytic anemia.

Surveys indicate that most Americans consume adequate amounts of vitamin B6, yet a 2003-2004 federal study revealed that nearly 25 percent of all Americans (including some who took supplements), had lower-than-normal B6 blood levels. This was especially true of teenagers, women, African Americans and smokers. Vitamin B6 blood levels were also low for those who were pregnant, obese, abused alcohol, had kidney disease (especially if on dialysis), or exhibited malabsorption syndromes such as celiac disease, Crohn's disease or ulcerative colitis.

Toxicity: No toxicity of vitamin B6 has been reported when it comes solely from food sources. However, high-dose supplements can cause ataxia (loss of muscle control), abnormal sensations (tingling or numbness in hands and feet) and nerve damage.

Sources (see table): A wide variety of foods—including fish, beef, starchy vegetables, and non-citrus fruit—are the best natural sources of vitamin B6. The most common supplemental form of vitamin B6 is pyridoxine, which is absorbed just as easily as from food sources. However, if taken in large doses, most of the excess is eliminated

Food	Serving	Vitamin B6
Beef liver, pan fried	3 oz	0.9 mg
Yellowfin tuna, fresh cooked	3 oz	0.9 mg
Sockeye salmon, cooked	3 oz	0.6 mg
Chickpeas, canned	1/2 cup	0.55 mg
Chicken breast, roasted	3 oz	0.5 mg
Breakfast cereals, fortified	1/2 cup	0.5 mg
Turkey, roasted	3 oz	0.4 mg
Banana	1 medium	0.4 mg

See "Nutrients," page 13

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

Editor's note: To read parts 1 and 2 of this article, see the CHM August and September newsletters, available at chministries.org/newsletter.

Does CHM share bills for nursing home or travel expenses?

Our goal is to help you prepare for unexpected events and to help you as best we can to be comfortable as you grow older.

According to the CHM Guidelines, bills for nursing homes are ineligible for sharing. Long-term care insurance is a great option for people who desire nursing home benefits. More information about costs is available by contacting your local insurance

agent.

Medical transportation and traveling expenses are defined separately in the CHM Guidelines. At the Gold level, CHM cannot share bills incurred for medical transportation from the site of your emergency to a medical facility.

However, bills for medical transportation are eligible for sharing at the Gold level if you 1) are transferred from one medical facility to another; 2) are in a life-threatening situation; **and** 3) the attending facility cannot adequately care for you. Medical transportation bills on the Silver and Bronze levels are ineligible for sharing.

Travel expenses are not eligible for sharing.

Travel expenses are not eligible for sharing.

Will CHM help with my medical costs if I'm away from home?

CHM encourages members to get the medical care they need without delay. Therefore, you should seek treatment from any doctor or hospital as long as the treatment is within CHM Guidelines. The ministry doesn't have a provider network from which you must choose. This is also true for Medicare-eligible members: you are free to choose your own health care provider(s). (*Editor's note: For a list of providers our members have recommended, please visit chministries.org/providerlist*).

What happens if I receive treatment from a doctor or hospital that doesn't accept

See "Medicare," page 12

Meet your CHM staff: Geneva Wilson

Geneva Wilson guides members through the steps of submitting medical bills to CHM, prays with those who face medical challenges and spends time on the phone answering members' questions about CHM programs and ministry account information.

Geneva joined the CHM Member Assistance department in May 2014 after working as a customer service representative at Diebold, Inc. and a mail processing clerk with the U.S. Postal Service locations in Medina and Akron, Ohio.

Born in Pontiac, Mich., Geneva's family relocated to northeast Ohio when she was 11 years old. Her father accepted a ministerial position at Wooster Avenue Church of Christ in Akron. Geneva has lived in the Akron area ever since. She attended John R. Buchtel High School, the University of Akron and Stark State College, where she is currently studying

business management in culinary arts.

The CHM staff is grateful to have Geneva as a team member and she's excited to be here. "CHM is a wonderful ministry and I love the work I do here," she said. "I enjoy my co-workers and also love the opportunity to be an encouragement to members going through difficult times."

She hopes that members understand the powerful impact they have on others who are part of CHM. "This ministry blesses thousands of people and it's wonderful to know there are so many believers who care enough to help each other in their times of need."



Geneva Wilson

At age 14, Geneva accepted Christ as her savior and now attends North Hill Church of Christ in Akron. Psalm 46:10 ("Be still and know that I am God.") is her favorite verse. "This verse reminds me to trust God.

I don't have to—nor should I—worry about anything because God is at work. I can leave everything in His hands and watch His will be accomplished."

Geneva said one of the things she enjoys most is singing praises to the Lord. She sings with a ladies' group at her church and with a choir comprised of community members from Cleveland, Akron and Elyria. She also enjoys bowling, cooking, baking and spending time with family and friends.

Geneva's parents are James and Claudine Wilson. She has two sisters and two brothers. She has three children of her own: Aron (19), DaeSha (14) and Kevin Jr. (10).

Member's book views happiness in a new light

Certified So: Redefining Happiness
Roland J. Coleman
 Tonasket, Wash.

“Visiting friends in a cozy living room, I offered a comment about the sources of total contentment that surprised even me,” said Roland J. Coleman, author of *Certified So: Redefining Happiness*. A group of young people had come to Roland’s house for a Bible study and they were discussing the fruits of the Holy Spirit when the question popped into his head: “‘What if,’ I asked, ‘our peace of mind can be derived from what we *don’t* have?’”

Roland hadn’t intended to ask that question, nor did he envision the chain of events that soon occurred. His accidental question led right to the root of what all mankind wants: happiness.

“I started to view happiness in a new light. I began to understand how it propagates, and where it goes when it hides. Instead of accidental, now my passing comment seemed more providential.”

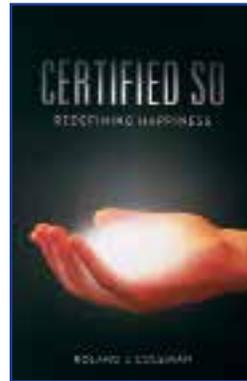
The paradigm, Roland explained, is the idea that in order to give to others we must first gain for ourselves. Contrary to this common belief, he believes that Scripture suggests otherwise. We are to give what we have even when it leaves us with nothing. This is an act of faith and one that is rewarded generously, he said. Several biblical examples are given throughout the pages of *Certified So: Redefining Happiness*.

Three years after visiting with his young friends, Roland received an email from a woman he had once known through an outreach ministry. The email simply said: “I will be joining the Church of Satan in two weeks. Do you think that is a good idea?”

Nearly 70 emails later, his responses to the woman became shorter as he sought

to emphasize the most important parts. This style of writing is what inspired the book’s structure: shortened paragraphs and sentences with only two to three words.

Written in verse, the book highlights various aspects of the mustard seed concept—including God’s faithful and endless provision—in a unique way that emphasizes each point. The book, said Roland, “is about you and the amazing changes that occur when you seek to validate this paradigm of giving to others first so that you will be empty for the Lord to fill you up. In the end it will help you redefine the source of true happiness.”



Certified So: Redefining Happiness can be ordered through amazon.com, barnesandnoble.com and at certifiedso.com in paperback (\$14.99) or eBook (\$7.99) versions. For direct sales on select items, a portion of the profits can be given to the humanitarian project of your choice.

Call your providers (continued from page 3)

false. With a few rare exceptions, everyone I’ve called has been friendly, helpful and kind. They are ordinary people doing their best to handle a sometimes difficult job. They respond well, as most of us usually do, when treated with respect and civility.

3. Take notes and read them back.

It’s easy to misunderstand what others are saying. For that reason, I always take thorough notes during a phone conversation. I end it like this: “Simon, you’ve told me today that. . . [etc.]. Is that correct?” Simon then has the opportunity to further explain, change, or confirm what he said. This written record is a helpful way to make sure we’re both on the same page.

4. If you don’t understand something,

keep asking questions until you do.

On a couple of occasions, maybe because of the stress that comes with illness, I’ve had trouble comprehending what a rep was telling me. I’ve discovered that it’s important to ask the same question again, wording it a little differently, and maybe a third time if necessary. My goal is to keep clarifying until I get the answers I need.

5. Stay relaxed and calm.

A few years ago, one of our health care providers made a serious error in calculating our bill, but it took several months to figure out how and why it happened. I remember a phone call when I tried to explain the issue—again—and started to lose my temper. I paused, took a deep breath, and prayed for patience. This helped resolve the problem.

6. Smile when you speak and use humor.

Make the rep’s day special by smiling while speaking—which translates into a cheerier phone voice—and showing some empathy. I’ve found that if my wait time is long, simple comments such as, “Wow, you’re busy today” or “So how many hours until your weekend?” go a long way toward a pleasant exchange.

Even for those who have a phobia of the telephone, it’s well worth overcoming your reluctance to call health care providers. Try these tips to make it easier and everyone involved will reap the benefits.

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

October 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. Ronald Birnel: 5325 Downer Rd., Molt, MT 59057 (rsaks@mtintouch.net)

Ronald suffered complications from respiratory failure. He asks the CHM family for prayer and help with \$90,825 in medical bills. **UPDATE: Ronald received \$15,326 in gifts, bringing the need to \$75,499.**

2. Blake Bishop: 2447 E Thompson Rd., Indianapolis, IN 46227 Blake was diagnosed

with Crohn's disease. His family thanks CHM members in advance for their help with \$18,338 in medical bills.

3. Michael Clifton: 3780 Cantelow Rd., Vacaville, CA 95688 (michaelclifton11@gmail.com) Michael incurred \$5,775 in medical bills for a parathyroid problem. He asks the CHM family for help and prayer. **UPDATE: Michael received \$3,728 in gifts, bringing the total need to \$2,047.**

4. Martin Coates: 2480 Keene Summit Rd., Wysox, PA 18854 (cctransport2@gmail.com) Martin was diagnosed with non-Hodgkin's lymphoma and had blood clots in the lungs and abdominal ascites. His medical bills total \$9,070. **UPDATE: Martin received \$2,206 in financial gifts, bringing the total need to \$6,864.**

5. 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. **UPDATE: Kathleen received \$3,600 in gifts and added \$722 in bills. She now needs \$15,261.**

6. 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 \$40,790 in gifts. He now needs \$8,459.**

7. 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 bills total \$7,690. **UPDATE: Thomas received \$4,783 in gifts, bringing his need to \$2,907.**

8. 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. **UPDATE: Guy received \$2,470 in gifts. He now needs \$3,731.**

9. Jeffrey Heindel: 14399

Prayer Page Giving

Prayer Page total needs remaining this month: \$271,516

Each need would be met **in full** if each member family contributed **\$6.52** 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

Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com)

Jeffrey underwent treatment for a brain tumor and is recovering well. He asks the CHM family for help with \$13,125 in medical bills. **UPDATE: UPDATE: Jeffrey received \$22,607 in gifts. He added \$24,944 in bills and now needs \$15,462.**

10. Bonnie Heying: 809 Westwind Ct., Ashland, MO 65010 (whatsupbonnie@gmail.com)

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 \$4,505 in gifts and added \$4,564 in bills, bringing her need to \$5,959.**

11. Marlene Hestand: 3390 Fort Lynne Rd., Harrisburg, VA 22802 (joelenehstand@yahoo.com)

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. **UPDATE: Marlene received \$1,495 in gifts, bringing her need to \$5,783.**

12. 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**

\$20,372 in gifts and added \$1,414 in bills. She now needs \$1,926.

13. Debbie Kilgus: 303B Anastasia Blvd., St. Augustine, FL 32080 (dale_kilgus@yahoo.com)

Debbie was diagnosed with an aggressive form of breast cancer that 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 \$23,167 in bills and received \$29,515 in gifts. She now needs \$1,251.**

14. Debra Koch: 6656 Silver Shores Dr., Cedar Grove, WI 53013

Debra was diagnosed with anemia caused by fibroid tumors. She had a blood

Thank you so much for all your prayers and financial support. I was pleasantly surprised to know that there were so many people who donated to my Prayer Page need. I'm so grateful to each and every one of you and your families.

My heart has been recovering well and I now consider myself back to normal. Praise God and may He bless you all as you have blessed me!

*Peter Kint
Crete, IL*

transfusion and hysterectomy. She asks the CHM family for help with \$5,309 in medical bills.

15. 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 \$3,337 in gifts. He now needs \$1,975.**

16. Jane Pedigo: 277 Orange St., Jackson, OH 45640

Jane suffered chest pains and underwent a stress test. She asks the CHM family for help with \$2,523 in medical bills.

17. David Pepke: N89 W 6903 Evergreen Ct. #202, Cedarburg, WI 53012

David underwent preliminary testing for liver cancer and thus far has incurred \$2,763 in medical bills. He thanks CHM members in advance for their help.

18. 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 \$24,307 in gifts, bringing her need to \$8,472.**

19. Virgil Renken: 2432 Presidential Dr., Cleburne, TX 76031 (virgil.renken@gmail.com)

Virgil was treated in the emergency room for gallstones. He requests help with \$4,926 in medical bills. **UPDATE: Virgil added \$4,020 in bills and received \$5,824 in gifts. He received \$1,104 in discounts, bringing**

the total need to \$2,018.

20. Julie Roberts: PO Box 312, Attica, KS 67009 Julie underwent total knee replacement surgery and asks the CHM family for prayer support and help with \$17,494 in medical bills.

21. Karen Robinson: 503 First Cape Coral Dr., Winter Garden, FL 34787 Karen is a burn survivor who experienced a life-threatening reaction to her medication. She has also undergone numerous surgeries. She asks the CHM family for help with \$4,700 in medical bills.

22. William (Marty) Self, Jr.: 8849 Angola Rd., Holland, OH 43528 Marty was hospitalized for an undiagnosed medical condition that may be irritable bowel syndrome. He asks the CHM family for help with \$1,562 in medical bills.

23. M. Eric Sparks: PO Box 2474, Mountain Home, AR 72654 (Pastor.eric@thechurchthatis.com) M. Eric incurred \$1,800 in bills for osteoarthritis treatment. He asks the CHM family for help.

24. Harold Spriggs: 1493 E. Skyview Lane Unit 1, Hayden, ID 83835 (spriggs.harold@gmail.com) Harold

Giving Guide			
Membership #	Need #	Membership #	Need #
100025-102375	29	145051-146891	27
102394-105264	13	146892-149281	11
105274-107743	22	149282-151283	10
107746-109326	23	151285-153245	04
109329-110617	12	153248-155456	25
110622-111762	15	155457-157743	06
111763-112883	19	157744-159800	18
112892-113969	03	159801-162262	30
113980-115070	16	162263-164518	28
115076-117722	17	164521-167610	05
117738-121882	07	167611-170370	09
121903-127370	08	170371-173603	20
127434-134225	24	173604-176915	02
134236-143142	21	176917-180218	26
143144-145050	14	180219-192545	01

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!

was diagnosed with Crohn's disease. The disease caused a bowel obstruction, which cost \$34,838. **UPDATE: Harold received \$31,477 in gifts and added \$1,038 in bills, bringing the need to \$4,399.**

25. 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. **UPDATE: Greg received \$2,398 in gifts. He now needs \$7,717.**

26. Debra Trowbridge: 1346 N Rock Hill Rd., St. Louis, MO 63124 Debra received treatment for pre-existing uterine cancer and needs help with \$19,736 in medical bills.

27. Charlotte Wilson: 244 Curtis Ford Trail, Nicholasville, KY 40356 Charlotte suffers from a painful bladder condition and asks the CHM family for help with \$5,710 in medical bills.

28. Stephanie Winder: 507 E Wilson Ave., Maysville, MO 64469 Stephanie underwent a procedure for a throat problem and incurred \$10,464 in medical bills. She asks the CHM family for prayer and help.

29. Timothy & Sheryl York: 31 E. Center St., Lititz, PA 17543 (sherylyork75@gmail.com) The Yorks' 11-year-old daughter has scoliosis that required spinal fusion and rod insertion. So far, her medical bills total \$1,200. **UPDATE: The Yorks' daughter received \$218 in gifts. She now needs \$982.**

30. Wilmer Zook: 28 Locustdale Dr., Mohnton, PA 19540 (wkzook@ptd.net) Wilmer was diagnosed with Crohn's disease, which caused complications leading to surgery. He incurred \$12,961 in medical bills. **UPDATE: Wilmer received \$2,556 in gifts, bringing the need to \$10,405.**

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 #21.

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.

Food diversity early in life dramatically reduces allergies and asthma

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I'm a strong proponent of breastfeeding. However, a recent scientific study made me realize the potential value of introducing other foods early in an infant's life.

Researchers in Switzerland and Finland followed 856 rural European newborns (all of whom had at least one parent with allergy problems) over the course of six years. The children's ages were recorded as six different food types were introduced into their diets. Scientists wanted to see if children who had an earlier introduction to these food types experienced different incidence of allergies or asthma.

Compared to children who were introduced to all six food types during

the first year of life, children introduced to less than four common foods had more than triple the risk of developing asthma and quadruple the risk of allergies. The introduction of eggs and dairy in particular cut the risk of food allergy in half.

Researchers concluded that, while exclusive breastfeeding is ideal during the first four months of life, food diversity should be strongly encouraged thereafter.

I doubt that this conclusion is the final word on breastfeeding and food



introduction after four months. The benefits of continued breastfeeding throughout the first year of life are enormous. Nevertheless, adding other foods after four months may also prove beneficial.

Roduit, C., Frei, R., Depner, M., Schaub, B., Loss, G., Genuneit, J., . . . group, Pasture study.

(2014). Increased food diversity in the first year of life is inversely associated with allergic diseases. *J Allergy Clin Immunol*, 133(4), 1056-1064. doi: 10.1016/j.jaci.2013.12.1044

Maternity (continued from page 1)

do if the baby had problems and needed to be in the Neonatal Intensive Care Unit (NICU). Again, she said, "Just send us the bills and we'll send a check."

I tried hard to punch holes in her reasoning because I just couldn't believe it; this was too good to be true!

CHM: Did you experience any complications?

RH: No, I was blessed. Throughout my pregnancy I was mindful of my appointments and tests because I felt that some of them were unnecessary. I didn't want to take advantage of CHM members so I chose to have one sonogram and space out my appointments as I deemed best. Also, I paid cash whenever I could in order to save money for the CHM family. With such an amazing program, I wanted to help by limiting unnecessary costs and taking advantage of every discount available; I was able to do so by paying my bills in a timely

manner.**

CHM: How much did your pregnancy cost?

RH: My pregnancy cost \$18,635 after \$2,361 in discounts. CHM shared all of my costs and was truly wonderful. No insurance company will send you a gift when your baby is born or take the time to call, check up on you and ask for pictures when your baby arrives, but CHM did.

CHM: Would you recommend CHM to others?

RH: Yes! My sister has a family of six and her husband is a teacher and coach at a local school. They switched to CHM and have saved a ton of money. I'm so thankful for CHM and believe in what the ministry stands for by encouraging members to take ownership of their health through personal responsibility and maintaining a healthy lifestyle. I think every Christian would

benefit from joining the ministry.

*** Editor's note: Prior to becoming pregnant, we strongly encourage females to consider joining or switching to the CHM Gold program, which offers the best maternity services, because join dates must be 300 days before the doctor's estimated due date for maternity to be shared. Before calling the CHM office, please visit chministries.org/whattodo and chministries.org/stepbystep for detailed information about what to do when you discover that you're pregnant.**

****Please follow your health care provider's advice about what types of testing and treatment you should undergo during pregnancy. All treatment decisions should be made by you and your doctor. Also, please don't pay any medical bills upfront if they total more than \$1,000 unless you receive at least 40 percent in discounts. To learn more, see CHM Guideline L.**

Don't read this (continued from page 1)

CHM participation levels.

CHM is on a campaign to make sure that *all* members fully understand the differences between the Gold, Silver, and Bronze programs.

Gold is the CHM program providing the highest level of cost sharing support.

Knowing this is important to you whether you are a Gold, Silver or Bronze member.

It's important for Gold members because they need to know the full extent of Gold's services and support.

It's perhaps even more important for Silver and Bronze members because while these are valuable and useful programs, they don't do the same things that Gold does.

CHM uses many communication tools, both verbal and written, to make sure that everyone who joins knows and understands the participation levels so they can choose the best option for their needs.

Gold program

In addition to hospital bills, Gold shares costs for such out-of-hospital expenses as:

- Medical testing
- Maternity (see CHM Guideline R for specific information)
- Physical therapy and home health care (up to 45 visits per medical incident)
- Incident-related doctor's office visits
- Incident-related prescriptions

Silver and Bronze programs

The Silver and Bronze levels share medical bills incurred while you are a patient of the hospital. In other words, Silver and Bronze share:

- Hospital inpatient care
- Hospital outpatient care
- Medical testing performed in the hospital

If the bills aren't incurred one of these ways, they can't be shared by CHM. If you need post-operative rehabilitation or prescriptions, home health care, or other services, those bills can't be shared because they are services performed outside the hospital.

This is a reason why CHM recommends Gold level membership (\$150 per month, per membership unit), which is capped at \$450 per month regardless of the number of children in the immediate family.

The time to fully understand these differences is before a medical need arises. If you are a Silver or Bronze member who has already had signs, symptoms or treatment of a particular medical condition, the Guidelines don't allow for moving up to Gold and having your bills for that incident shared at the Gold level.

When Gold is combined with Brother's Keeper, our ministry for sharing catastrophic medical costs, **there is no per-illness limit.**

When Silver or Bronze is combined with Brother's Keeper, the amount of assistance available to you increases by \$100,000 per year until you reach the final per-illness limit of \$1 million.

The time to fully understand these differences is *before* a medical need arises. If you are a Silver or Bronze member who has already had signs, symptoms or treatment of a particular medical condition, the Guidelines don't allow for

See "Don't read this," page 12

Lahr testimony (continued from page 3)

Cancer is expensive. I called the billing departments of the hospital and doctors' offices to explain CHM and request discounts on my bills. Though it was more difficult working with some providers than others, I still received \$49,559 in discounts. CHM shared the remaining \$116,287 in bills.



CHM members Jay and Beth Lahr

supportive and caring whenever I called to review the process of submitting medical bills for sharing. I once received a phone call from a staff member simply telling me that he was praying for me. I really appreciated that personal attention.

treatment was 0.7—that's a definite cure!

Ironically, I found that incurring large medical bills was more stressful than the cancer itself, but I'm so thankful we had CHM to come alongside us. I don't know what we would have done without the ministry. Because of my ordeal, I've learned that I really can trust God with my finances.

I recommend CHM whenever I can.

The CHM staff was always

My PSA score after

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.

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:

We were so thankful for the free month of Christian Healthcare Ministries membership when we were the 3,000th “like” on CHM’s Facebook page. The Lord has blessed us with

healing and good health, but it’s great to know CHM is there if we need you. We’re so glad our monthly financial gifts are used to help our brothers and sisters in their time of need.

Thank you for this great ministry,

The Stiffler Family
Apollo, PA

See “Letters to CHM,” page 13

Medicare (continued from page 5)

Medicare?

Most health care providers accept payment from Medicare. However, Medicare will work with you and send checks directly to you to pay your providers—similar to CHM’s method. Will this affect how you submit your bills to CHM? Not much.



For providers who don’t accept Medicare, simply request a letter from Medicare stating that the provider is unwilling to work with Medicare and include the amount Medicare paid you directly. Send that letter to your CHM Needs Processing

representative and the ministry will share your eligible medical bills.

Do Bring-a-Friend credits still apply if I have both Medicare and CHM?

A great advantage of being a CHM member is that you can receive a free month of membership for each new membership you bring into CHM (to learn more, visit chministries.org/bringafriend). Members who participate in Medicare are included. Referring friends will earn you one free month when your friend submits their third monthly financial gift.

When should I let CHM know I’m dropping because of Medicare?

Though we encourage you to keep CHM as a Medicare supplement, the decision is, of course, yours. You can discontinue your membership at any time. Please allow 30 days for the cancellation to take effect.

If you’ve submitted medical bills to CHM that haven’t been shared at the time you cancel your membership, please be aware that the Guidelines state that your medical bills will no longer be eligible for sharing.

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.

Don’t read this (continued from page 11)

moving up to Gold and having your bills for that incident shared at the Gold level. Any new incident or different condition would, of course, be shared at the Gold level.*

This is why we encourage members to be certain that they’re in the right program for their needs today, or what they think those needs might be tomorrow.

The fundamentals, once again, are these:

- *Gold is the only program at which outside-the-hospital costs are shared by CHM members.*
- *Silver and Bronze members’ medical bills are shared only for hospital (inpatient or outpatient) treatment.*

If you still have questions about how participation levels work, please see chministries.org/programs, email us by visiting our website’s contact page (chministries.org/contactus) or call our Member Assistance department at 1-800-

791-6225.

***Next month:** The upcoming CHM November newsletter will contain more information about medical incidents and the differences in personal responsibility (PR) for the Gold, Silver, and Bronze programs.

Letters to CHM (continued from page 12)

Editor's note: To "like" CHM on Facebook, visit our page at [facebook.com/christianhealthcareministries](https://www.facebook.com/christianhealthcareministries)

Dear CHM:

I can't thank God (or you) enough for sharing an unexpected emergency room visit last year. The stress that plagued me until I was able to pay nearly \$8,000 in medical bills was tremendous. As a single mom of four kids, your help lifted a burden I couldn't carry. Please know I am sharing the message and continue to keep CHM in my prayers.

Diane Leopold
Buford, GA

Dear CHM:

Thank you so very much for sharing my hip replacement expenses. May God bless the ministry and each one whose efforts make it happen.

Sincerely,

Ken Birkey

Hopedale, IL

Dear CHM Staff and Members:

My wife and I have been members for years and wish to express our appreciation to all who have assisted us with our medical expenses and most recently for the checks we received for two medical needs, along with your prayers.

It's so special to be a part of such a caring ministry. Thank you for your service of love to so many of us.

"So, then, while we have opportunity, let us do good to all men, and especially to those who are of the household of the faith" (Galatians 6:10).

Your kindness is greatly appreciated,

Raymond & Iris Faust
Clear Lake, IA

Dear CHM:

Thank you for sharing my prayer request. I've

received close to 30 letters of encouragement. Prayer to the living God is much better than putting my trust in an insurance company, and the encouragement from the CHM staff and members has been so touching in this disconnected world we live in.

Back to His great adventure,

Patty Washburn
Okatie, SC

Dear CHM Staff:

I am amazed at how quickly you were able to process my medical need and share my bills. Praise the Lord! I hadn't even finished setting up a payment plan with the hospital yet, which we won't need now. Wow, what a blessing!

Thank you for your ministry,

Sonya Waters
Fishers, IN

See "Letters to CHM," page 14

Nutrients (continued from page 4)

through the urine.

Vitamin B7 (Biotin)

RDA (ages 19-70): Males and females need 30 micrograms (ug) per day.

Function: Biotin enhances cell function by helping five "carboxylase" enzymes. Two of these enzymes help synthesize fatty acids, while another assists in glucose (sugar) production from protein amino acids. A fourth helps produce protein and cholesterol, and the fifth helps break down *leucine*, an amino acid. It also plays a key role in DNA synthesis and may be helpful in strengthening brittle nails, preventing hair loss and controlling diabetics' blood sugar levels.

Deficiency is rare but can occur with long-term, unsupplemented IV fluid feedings; with prolonged intake of egg whites (*avidin* in uncooked egg white can bind biotin and prevent absorption); and with long-term antibiotic use. Some anti-seizure medications are known to interfere with biotin. Signs of deficiency include loss of hair color and thinning; red, scaly rash (especially on the face); nausea and vomiting; reduced appetite; tingling of the extremities; depression; exhaustion; and hallucinations. Biotin deficiency in pregnant women may contribute to birth defects.

Toxicity: Unknown.

Sources: Kidney, liver, egg yolks, bananas, grapefruit, peanuts, mushrooms and

brewer's yeast. Biotin is manufactured by bacteria that normally reside in the human gut.

Next month: We'll discuss vitamins B9 (folate) and B12 (cobalamin).

References: 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.

Vitamin B6 / Biotin. (2014). *Dietary Supplement Fact Sheets*, 2014, from <http://ods.od.nih.gov/factsheets/list-all/>

Letters to CHM (continued from page 13)

Dear CHM:

I want to thank CHM for sharing my hospital bill. I realize it was not a major amount, but it is if things are tight financially. I'm telling everyone that CHM is a great option to consider.

I pray for this ministry and the people who make it possible. I appreciate the timely response after submitting my bills. Please extend my appreciation to all.

God's blessings upon you and yours,

Rita Goodwin
Belleville, KS

Dear CHM:

My husband and I are Gold members and even at the highest level, the cost of our monthly financial gift is still much cheaper than traditional insurance!

After submitting bills for my recent round of testing for a lump in my throat, I was a bit skeptical regarding how well CHM would work. I was already blessed to find out my tests came back cancer-free before I submitted bills for sharing. About 30 days later, I was in the yard and wondering how long the process would take. When I went to get my mail, there was a check that was enough to pay my eligible bills in full (minus my personal responsibility amount).

My husband and I thanked God immediately. I also emailed my testimony about God's goodness through CHM to my Sunday school class and bible study. I requested a CHM Information Pack to share with a friend.

The staff at CHM was helpful in explaining how CHM worked. They were so kind. What a refreshing difference from dealing with a health insurance company. I'm so thankful that you explained how to talk with the hospital and doctors to set up payment plans and, of course, seek discounts on my bills.

Thank you for the peace of mind we now have,

Darlene Connelly
Beaufort, SC

Dear CHM:

Thank you once again for taking care of 100 percent of my hospital bills that resulted from double hernia surgery this past year.

God bless,

Tom Semplenski
Howell, NJ

Dear CHM:

Thank you so much for your help last year sharing medical bills caused by my kidney stone. Your staff was helpful in negotiating my costs down and everything worked as you said it would. Thank you for your ministry and may God bless you all!

Sincerely,

Max Colley III
Grandville, MI

Dear Friends at CHM:

Just sending a message of thanks for the gracious way you all helped us when my wife, Debby, needed surgery. Lori Perko was our CHM contact and she definitely expressed the love of God in her patience and compassion. She helped us with the paperwork and answered our many questions. We were able to get discounts on our own for some of our bills, and those we had trouble with she handled beautifully.

Christian Healthcare Ministries is an expression of the light of Jesus, shining with hope into the lives of the sick and needy. In seven years of membership, God has blessed us with good health. When our trial presented itself in Debby's needs, the CHM family was there for us. We saw Jesus in the expression of His people.

May God continue to bless you all.

Rev. & Mrs. Michael Minear
Little Hocking, OH

Dear CHM Members:

I want to thank you for your part in making my 65th birthday one of the best ever. I was able to pay off all my medical bills on my birthday.

I'm so thankful to all the wonderful members of CHM for sharing my health care costs. I'm feeling much better since doctors were able to rid me of my kidney stone. I would have been paying these bills for the rest of my life if it weren't for the CHM family.

I have recommended your health cost sharing ministry to all my friends and family. If everyone had biblical health care and did things the Bible's way, we would have no need of outside help. I'm thankful for CHM.

Please know you have brought peace of mind to me, knowing you truly share our needs. I hope I will be able to help others as I am able. Please pass on my gratefulness to others, and know that your prayers work. I was deeply moved by your quick response to my needs. Thank you.

In Christian love,

Judy Mitchell
Newcastle, TX

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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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.*

Anna Klein: PO Box 1558, Stanton, TX 79782 Anna’s infant son, Noah, has hydrocephalus and needs surgery.

Danielle Billings: 6 W Manheim Dr., Middletown, DE 19709 Danielle is pregnant with her second child and also has been diagnosed with osteoporosis.

Jayne Stickels: 618 W High St., Bangor, MI 49013 Jayne has liver cancer and underwent a long hospital stay.

David & Suzanne White: 206 W Brookdale Pl., Fullerton, CA 92832 Suzanne suffered a stroke and is in an assisted living facility.

Jill Sink: 5143 American Ave., Modesto,

CA 95356 Jill’s son has leukemia and is not responding well to chemotherapy.

Art Johnson: 2435 Wayward Wind Dr., Indianapolis, IN 46239 Art fell from a tree and was impaled on a fence. Miraculously, no internal organs were damaged.

William Peters: 4 Whipple Dr., Essex Jct., VT 05452 William is heartbroken due to the death of his wife, Lois. Please pray.

Karen Brunk: 2440 Kenyan Ave. NW, Massillon, OH 44647 Karen is a missionary who has returned to the United States for back surgery.

Paul Blair: 1721 S 675 West, Warsaw, IN 46580 Paul went to the emergency room

with a fever and tightness in his chest. He also suffers from Bell’s palsy.

Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227 Vickie is recovering from cyst removal surgery and also desires prayer for her marriage.

Mary Young: 8199 Perth Dr., Largo, FL 33773 Mary requests prayer for comfort following the death of her mother.

Anthony & Selena Brooks: 18254 Tarabrooke, Gulfport, MS 39503 Selena suffered a miscarriage. Please pray.

Brittany Griffin: 1119 Boone Lane, Wilmington, NC 28411 Brittany is devastated after suffering a miscarriage.

Christian Healthcare Ministries

October 2014

In this issue:

If you don't read this...you may wish you'd taken the time
Ministry's maternity program helps bring big blessings in small
packages • Why we say CHM isn't insurance (because it isn't)
Call your health care providers • Member undergoes successful
cancer treatment, learns to trust God with finances
Healthwatch • CHM: a great option for Medicare participants
(part 3) • Meet your CHM staff: Geneva Wilson • Member's
book views happiness in a new light • Prayer Page • Food
diversity early in life dramatically reduces allergies and asthma
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.