



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

**November 2014**

**In This Issue**

*CHM on Dave Ramsey Legacy*.....1  
*Book discusses cost sharing ministries*.....1  
*\$1 million worth to join Brother's Keeper*..... 2  
*Understanding "incident"*.....3  
*CHM earns members' trust*.....3  
*Healthwatch*.....4  
*Meet your CHM staff*.....5  
*Member's media review*.....6  
*Prayer Page*.....7-9  
*Probiotics may help colic*.....11  
*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.*

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

127 Hazelwood Ave.  
 Barberton, Ohio 44203

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

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

[www.chministries.org](http://www.chministries.org)  
[www.facebook.com/christianhealthcareministries](http://www.facebook.com/christianhealthcareministries)  
 E-mail: [info@chministries.org](mailto:info@chministries.org)

## CHM featured on the Dave Ramsey Legacy Journey Tour *By Rev. Howard S. Russell*

Christian Healthcare Ministries is part of Dave Ramsey's Legacy Journey Tour, which gives us the opportunity to share the CHM story with audiences around the country.



while I, as CHM president,

hour radio show Monday through Friday on more than 500 radio stations. People follow his advice and get out of debt. He helps people get control of their finances by taking control of their desire to *have* things before they can *afford* things.

Dave (possibly the best-known financial guru of our time) is sharing wisdom on



*Rev. Howard Russell with Legacy Journey emcee Ken Coleman*

am able to tell audiences of the biblical, compassionate and affordable way CHM enables members to pay their health care costs.

When I first met Dave his question was, "Larry Burkette talked about something like this, didn't he?" I said, "Yes, Larry was a CHM member." (Additionally, Howard Dayton, co-founder with Larry Burkette of Crown Financial, endorses and recommends CHM).

financial peace and security

Dave hosts his three-

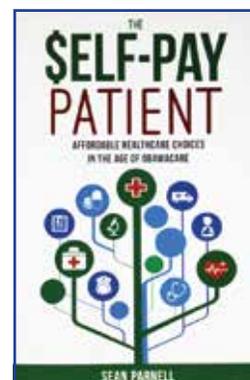
*See "Dave Ramsey Tour," page 5*

## Book discusses cost sharing ministries, educates patients on health care choices

"You don't need expensive health insurance to get health care," says author and blogger Sean Parnell, "and you might be better off without it!"

Sean's book, *The Self-Pay Patient*, provides detailed information explaining how—by paying cash for most medical services and finding alternative ways of funding and paying for major medical

expenses—patients can get the health care services and financial security they desire, often at a fraction of the cost of health insurance. Though the book discusses the U.S. Patient



Protection and Affordable Care Act (PPACA), commonly known as Obamacare, *The Self-Pay Patient* isn't devoted to examining the law.

Instead, if readers are self-pay patients, Sean gives

*See "Book," page 10*

## As of now, there's \$1 million worth of reasons for you to join Brother's Keeper



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

We've reached one million reasons to join the Brother's Keeper ministry.

For the first time in CHM history, Brother's Keeper has surpassed \$1 million in medical bills to be shared for a single quarter. Though not a cause for celebration, this can be, in one respect, encouraging.

For those who may be unaware, CHM's Brother's Keeper program shares members' catastrophic medical bills. Brother's Keeper members have shared bills for heart attacks, cancer, dialysis treatment and other high-dollar medical conditions.

Brother's Keeper kicks in when your medical need surpasses \$125,000 for a single medical incident.

The 4th quarter numbers tell us that

members' medical bills, combined with the number of members in Brother's Keeper, accounted for the first-time \$1 million total.

The bad news: some CHM members' medical conditions were so severe and expensive that they surpassed the \$125,000 regular program per-incident limit.

**The good news: Brother's**

**Keeper has grown by more than 145 percent in just the last two years.** This means a larger number of Brother's Keeper members are sharing for catastrophic medical bills.

Increased membership size held the Brother's Keeper quarterly financial gift to \$28 per unit, just three dollars above the per-quarter historical \$25 average.

That's what I mean when I say the million-dollar mark is not a cause for celebration, but still encouraging.

If we reflect on this or consider it in the light of Christians voluntarily sharing to pay each other's catastrophic medical bills, it becomes not a financial decision, but an engaging testimony of Christians' love

for each other.

Several years ago we added the option for Brother's Keeper

membership to our application form. That helped boost numbers. But there's something else at work as well.

Many members realize that a single healthcare incident can become very expensive, very quickly. Thus, they looked to Brother's Keeper as a means by which to meet these potential needs. Today, a fair number of members are thanking God they made that decision. Another

factor is simply this: Christians have a spirit-led heart for helping others.

Brother's Keeper members—in fact, *all* CHM members—should imagine themselves as first-century Christians as depicted in the Book of Acts. Think of sitting with the apostles, contributing money toward the needs of all. That's exactly what you're doing, in the area of health care costs.

**Another consideration: 100 percent of your Brother's Keeper financial gifts are used to pay medical bills.** Nothing is taken out for administration.

Please join Brother's Keeper if you haven't already. It protects you and your family. It shares a testimony of your love for fellow Christians, and the world will know us by our love.

We don't actually need a million reasons to join Brother's Keeper. Just one—love—will do.

Thank you for being a part of CHM and our mission: glorifying God and serving His people.

## Why understanding “incident” isn’t incidental

A component beneficial to Christian Healthcare Ministries’ members is personal responsibility (PR) and its role helps define a “medical incident.”

An incident is defined as medical treatment or testing that lasts until *one* of the following events occurs:



1. The medical condition is cured according to official medical records;
  2. Treatment is at a routine maintenance level;
  - or-
  3. 90 days pass without any kind of treatment for that particular condition.
- The medical bills incurred from the first

test to the last treatment before the doctor releases you to a regular maintenance regimen are considered a single incident. If 90 days pass and you receive no further treatment, any future bills are considered a separate incident.

### Personal responsibility for the Silver and Bronze programs

PR is not a deductible, as with health insurance. CHM is not health insurance. An insurance company deductible exists primarily to save the company money. The CHM personal responsibility serves a different purpose: it helps keep monthly financial gift amounts low by giving members a personal financial role in their health care. Also, under CHM’s program, medical bill discounts benefit *you*, our members.

As a Silver or Bronze-level CHM member, you are personally responsible for the first \$1,000 (Silver) or \$5,000 (Bronze) of *each* medical incident. In other words, as a

Silver member you need to pay \$1,000 per incident before CHM helps share your expenses. If you receive \$1,000 in medical bill discounts these would apply to your PR, and you would pay nothing out-of-pocket.

Silver and Bronze CHM members have decided that potentially paying \$1,000 or \$5,000 out-of-pocket is a load they can shoulder. However, if those amounts seem like a major stretch to your budget, the ministry strongly encourages you to become a Gold program member. *(Editor’s note: There are many advantages to joining the Gold program beyond its low PR amount. To read more about them, please see the CHM October 2014 newsletter at [chministries.org/newsletter](http://chministries.org/newsletter)).*

### Personal responsibility for Gold members

At Gold level, members are responsible for *one* \$500 PR per membership unit,

*See “Incident” page 11*

## CHM earns members’ trust; they appreciate flexibility in choosing providers

*By Christina Weber Tsirou, Sherman Oaks, Calif.*

After learning about the U.S. health care law, it became clear to my husband and I that keeping our insurance policy wasn’t something we could afford to do. We faced increasing premiums and deductibles, not to mention an extremely limited health care provider network.

We felt we needed an alternative and prayed for an option that would make sense for us. We started doing research and were very worried until we found CHM through a blog article.

We were intrigued and a little apprehensive. We had no idea that health cost sharing ministries existed and the

concept sounded too good to be true. The more we researched and read, the more we felt sure that CHM—a viable, eligible option under the law—was the answer to our prayers.

We took the leap of faith and joined in January 2014, cancelling our insurance policy.

I joined the CHM family with a pre-

existing condition: an ovarian cyst that we discovered one year prior to joining. My doctor had taken a watch-and-wait approach, but because we weren’t limited to a specific health care provider network with CHM, I started seeing a new doctor.

From the first ultrasound, the new doctor’s diagnosis was completely different. I was told that the cyst wouldn’t go away on



*Christina & Carl Weber*

*See “Tsirou testimony,” page 10*

# Getting vital nutrients from God-designed sources (part 7)

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



**Dr. Michael Jacobson, D.O.**  
Medical Consultant

Christian Healthcare Ministries  
127 Hazelwood Ave.  
Barberton, OH 44203

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

E-mail:  
[doc@chministries.org](mailto:doc@chministries.org)

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

Vitamin B9 and B12 are among the most crucial nutrients for your best health. Without both of these working together, our core genetics and nervous systems can't function properly.

## Vitamin B9 (Folate or Folic acid)

### Recommended Daily

**Allowance** for ages 19-70:

Males and females require 400 milligrams per day (mg/d).

**Sources:** Vitamin B9 is found in green vegetables, legumes (beans and peas), and fortified foods.

**Function:** Folate is critically important for healthy genetics, nerve function, and production of red and white blood cells. It's necessary for making DNA, RNA, and for protein processing. It enables proper cell division and may play a role in cancer prevention.

**Deficiency:** Because folate is needed for proper cell division, deficiency results in

red blood cells that are too large (megaloblastic) or too few (anemia). Symptoms of anemia include fatigue, weakness, headache, irritability, difficulty concentrating, palpitations and shortness of breath. Deficiency is also associated with tongue swelling, stomach upset, and is especially seen in those who are malnourished, have experienced rapid weight loss, or who require long-term tube feeding.

Inadequate folate during pregnancy is associated with spinal cord defects in a developing baby, low birth weight and pre-term delivery (which is why folate supplementation is strongly encouraged for women who are or might become pregnant).

Folate deficiency may also contribute to depression and will remain untreatable by medication unless folic acid levels are restored to normal.

One important caution: large

doses of folate supplements can "mask" a vitamin B12 deficiency until it's too late to reverse the effects of the lack of B12. Folate supplements should not be taken in large amounts over a prolonged period of time unless vitamin B12 status is known.

**Toxicity:** Unknown.

## Vitamin B12 (Cobalamin)

Vitamin B12 refers to a group of vital nutrients known as cobalamins because they contain the mineral cobalt.

**RDA** (age 14-70): Males and females need 2.4 micrograms per day (mcg/d).

**Sources:** Vitamin B12 is found naturally in fish, meat, poultry, eggs and dairy products. When it occurs in nature, it's bound to protein. In order for it to be useable by the body, B12 must be 'released' from the protein. The vitamin is released when hydrochloric acid and a stomach

enzyme (known as gastric protease) cleave (or split) the protein apart. (Note: when synthetic vitamin B12 is added to fortified foods and dietary supplements, it's already in free form and doesn't require separation). When vitamin B12 is free, it combines with intrinsic factor (a protein secreted by

Food	Serving	Vitamin B9
Spinach, boiled	1/2 cup (8 tbsp)	13.1 mg
Black-eyed peas, boiled	1/2 cup	10.5 mg
Rice, cooked, white	1/2 cup	9.0 mg
Brussels sprouts, boiled	1/2 cup	7.8 mg
Avocado, raw	1/2 cup	5.9 mg
Broccoli, cooked	1/2 cup	5.2 mg
Green peas, boiled	1/2 cup	4.7 mg

See "Nutrients," page 12

## Meet your CHM staff: Heather Collins

Heather Collins joined CHM's Member Advocate team in mid-2014 and devotes most of her time negotiating with health care providers on behalf of CHM members participating on the ministry's Prayer Page.

Heather's knack for numbers is an asset to the ministry; she previously worked in the Credit Administration Center for PNC bank in Brecksville, Ohio. Prior to that, she spent 10 years teaching early childhood education and spent four years as Director of Gloria Dei Preschool.

One memorable experience that has strengthened her faith began when she chaperoned the youth ministry for her church. Heather helped lead a group of

17 teenagers into the Ninth Ward of New Orleans (a particularly devastated area after hurricane Katrina). The team stripped, scraped and painted a refurbished home from top to bottom in just one day. "The people were grateful for what we did even though there was still so much to be done." She has continued serving in this way, specifically in Haiti and hopes to eventually serve in Africa.



L-R: Heather, Abigail, Lexi, Ron Collins

Born in Akron, Heather spent time during her childhood in Florida, and then returned to North Canton where she graduated from North Canton High School, after which she attended Wittenberg University and the University of Akron.

She resides in Hudson with her husband and two daughters, gaining an additional "family" by coming to work for Christian Healthcare Ministries. "It's difficult to pinpoint one favorite thing about working here, as there are so many. I feel blessed

to work where faces are always smiling." Being part of a hard-working team with a Christ-centered focus and servant's heart is another reason she says she enjoys working at CHM.

"The CHM staff is truly passionate and dedicated to its members. They believe in the ministry and work hard to share it with others."

Heather and her family attend Gloria Dei Lutheran Church in Hudson. Ephesians 2:8 and Psalm 16:8

are two staple verses for Heather as they emphasize God's saving grace and His place in her life.

In her spare time, she enjoys traveling, reading and skiing. Much of her time is spent with her husband Ron and daughters Alexa (Lexi) and Abigail. Lexi is a freshman at Wittenberg University while Abigail is a junior at Our Lady of the Elms High School.

### There's a lot to like about CHM on Facebook

The CHM Facebook community is thriving. On the page ([facebook.com/christianhealthcareministries](https://www.facebook.com/christianhealthcareministries)) you can submit prayer requests, receive answers to your questions from staff members, read testimonies and health-related articles, and more. It's also a great way to tell your friends about CHM by "sharing" our posts. **If you're on Facebook, be sure to "like" us today;** we're offering a free month of CHM membership to a lucky member each time we reach another thousand "likes"!



### Dave Ramsey Tour (continued from page 1)

What we know is that health care costs can wreck finances and dramatically change lives for the worse. With CHM, Christian members, through faith in God and confidence in each other, find financial peace about their health care costs.

Thus far on the Dave Ramsey Legacy Journey

him throughout the Nov. 20, Austin, Texas tour.

*CHM is glad to be part of the Dave Ramsey Legacy Journey Tour not only for what it means for the ministry, but for what the tour means to people who attend.*

Tour we've visited Grand Rapids, Michigan and Pittsburgh, Pennsylvania. We will be with

Audience response is strong. Many tell us we are an answer to prayer. Dave Ramsey events are energy-packed for three reasons: First, Dave's team loads the event with action from an hour before the event begins until the last person leaves the hall. Also, as audience members depart, Dave's team hands

## Members' creative works geared toward babies

*A Little Haydn to Sleep By*  
*A Little Mozart to Sleep By*  
**Craig Gruenberg**  
 North Hills, Calif.

Inspiration comes from many sources. Sometimes it comes from a broken heart; at other times, a newfound love. For CHM member, pianist and composer Craig Gruenberg, creativity sprung from the arrival of his third grandchild. "We were looking for music to help my grandson sleep but didn't find many good options for believers," he said.

After discussing the dilemma with Myra, his music therapist wife, and their pastor son who owns a small recording studio, two things became clear to them. First, research showed that music with slow internal rhythms soothes the mind and body. Second, classical melody rhythms often match human brain wave patterns.

Armed with this information, Craig improvised some of the best-known piano melodies and styles of composers Joseph Haydn and W. A. Mozart. He organized the tracks to create an environment of peace that calms the heart and promotes rest and deep slumber.

The result? *A Little Mozart to Sleep By* and *A Little Haydn to Sleep By*. Each CD includes over 50 minutes of calming classical music.

Craig is a University of Michigan graduate with a bachelor's degree in music education. He has a master's degree in

music composition from California State University, Northridge.

He often leads worship at his local church and has composed several worship hymns with his wife that are used in church services around the world. Myra has a bachelor's of arts in music from California State University and is a board-certified music therapist. The Gruenbergs have three children and three grandchildren.

The CDs can be purchased at [craiggruenberg.com](http://craiggruenberg.com).

The albums may also be downloaded from [cdbaby.com/cd/craiggruenberg](http://cdbaby.com/cd/craiggruenberg) (for \$0.99 per track), [amazon.com](http://amazon.com) and iTunes. Other albums by Craig Gruenberg include: *And They Beheld Him*, *In a Secret Place*, and *With Healing in His Wings*.

***Baby Builders: An Exercise Program for Stronger, Healthier Babies***  
 By Jenna Zervas, MSPT  
 Tulsa, Okla.

When Jenna Zervas, a licensed pediatric physical therapist, discovered that a large number of full-term, healthy babies are underdeveloped in their basic motor skills, she wanted to know the reason.

"Infants were spending too much time in bouncers or swings and not enough time playing on the floor," Jenna said. Some of her friends began asking about exercises to safeguard their baby's health. Thus, *Baby Builders* was formed.

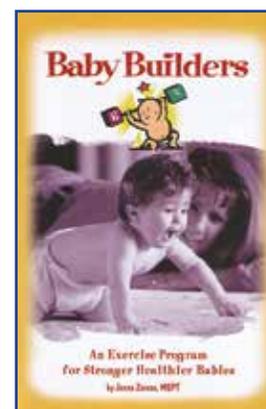
"*Baby Builders* helps children facing developmental delays and is used by parents to be proactive in their infant's development," said Chris Zervas, Jenna's

husband. The program enables parents to safely oversee their children's exercise from birth to walking.

The program's exercises focus on strength, balance and coordination. Physical activity strengthens people cognitively and emotionally, and the Zervas's say that *Baby Builders* is effective in stimulating babies' minds and helping to prevent delayed development.

Used by children's hospitals; WIC agencies; Oklahoma's early intervention agencies; child development corporations (including Compassion International); follow-up clinics; and families around the world, the program has received excellent reviews from doctors.

"I say with confidence that infants will benefit through this instructional and educational format," said Edward E. Gustavson, M.D. and Chief of Developmental Pediatrics at the Children's Medical Center in Tulsa.



Jenna Zervas is a licensed physical therapist who initially wanted to be a pediatric surgeon and a U.S. Olympic diver. As a student she sustained a back injury that ended her diving career, placing her in physical therapy for several months.

The life-changing event altered her medical ambitions, leading her to study physical therapy. Jenna soon began work as a pediatric physical therapist at St. John's Medical Center in Tulsa and helped

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

November 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.

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. Pamela Barr: PO Box 877676, Wasilla, AK 99687**  
Pamela experienced shoulder pain and was diagnosed with a significant tear in her rotator cuff. She underwent surgery, incurring \$1,248 in medical bills.

**2. 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 \$28,646 in**

**gifts, bringing the need to \$62,179.**

**3. 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. **UPDATE: Blake received \$3,469 in gifts. He now needs \$14,869.**

**4. Henrietta Brock: 2603 Freeman Ave, Hamilton, OH 45015** Henrietta suffered from severe dehydration as the result of an infection. Medical bills totaled \$4,619. She is grateful for the financial and spiritual support from her CHM family.

**5. William Byler: 15124 South State Ave., Middlefield, OH 44062** After suffering from minor shoulder pain, an MRI revealed a tumor on William's shoulder. Radiation treatment incurred \$8,901 in medical bills.

**6. Debra Catlett: 100 Beacon Way, Unit H, Windsor, CO 80550**

Debra experienced significant pain and was rushed into emergency surgery to remove her gall bladder.

She thanks the CHM family for prayer and help with \$6,466 in medical bills.

**7. 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 \$4,276 in gifts, bringing the total need to \$1,499.**

**8. 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 \$4,911 in financial gifts and added \$8,526 in bills, bringing the total need to \$12,685.**

**9. 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 \$7,632 in gifts. She now needs \$11,230.**

**10. 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**

### Prayer Page Giving

**Prayer Page total needs remaining this month: \$255,834**

Each need would be met **in full** if each member family contributed **\$6.10** this month.

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

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

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*

**\$45,507 in gifts. He now needs \$3,742.**

**11. Guy Fish: 11569 N. Bryant Rd., Fort Atkinson, WI 58538 (gfish@centurytel.net)** 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 \$4,371 in gifts. He now needs \$1,830.**

**12. Rebecca Hail: 48 S. 31st St., Newark, OH 43055** After suffering from various painful symptoms, doctors encourage Rebecca to undergo surgery to repair internal organs. She thanks the CHM family for prayer and requests help with \$7,415 in medical bills.

**13. Jeffrey Heindel: 14399 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 \$27,216 in gifts. He added \$24,944 in bills and now needs \$10,853.**

**14. 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 \$6,169 in gifts and added \$4,564 in bills, bringing her need to \$4,295.**

**15. 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 \$3,548 in gifts, bringing her need to \$3,730.**

**16. 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 \$21,184 in gifts and added \$1,414 in bills. She now needs \$1,114.**

*Thank you to the members who have so graciously donated to my medical bills.*

*The damage to my hand, arm and shoulder has made it difficult to write and I simply can't write that many thank you's, but I'm so thankful to those who have sent gifts.*

*People have been so generous, and I'm so appreciative!*

*Patricia Fitzpatrick  
Casper, WY*

**17. Debra Koch: 6656 Silver Shores Dr., Cedar Grove, WI 53013** Debra was diagnosed with anemia caused by fibroid tumors.

She had a blood transfusion and hysterectomy. She asks the CHM family for help with \$5,309 in medical bills. **UPDATE: Debra received \$1,156 in gifts, bringing her need to \$4,153.**

**18. Jane Pedigo: 277 Orange St., Jackson, OH 45640 (pedigojane@yahoo.com)** Jane suffered chest pains and underwent a stress test. She asks the CHM family for help with \$2,523 in medical bills. **UPDATE: Jane received \$399 in gifts, bringing her need to \$2,124.**

**19. David Pepke: N89 W 6903 Evergreen Ct. #202, Cedarburg, WI 53012 (david.pepke@yahoo.com)** 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. **UPDATE: David received \$446 in gifts. He now needs \$2,317.**

**20. Michelle Price: 11041 West Calla Rd., Salem, OH 44460** After experiencing a severely fast heart rate, Michelle was encouraged to undergo an ablation. She requests help from the CHM family with \$12,520 in medical bills.

**21. 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 \$29,026 in gifts, bringing her need to \$3,753.**

**22. 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.

**UPDATE: Julie received \$2,923 in gifts. She now needs \$14,571.**

**23. 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.

**UPDATE: Karen received \$1,018 in gifts, bringing her need to \$3,682.**

**24. 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 \$1,435 in medical bills.

**UPDATE: Marty received \$384 in gifts. He now needs \$1,051.**

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

Harold was diagnosed with Crohn's disease. The disease caused a bowel obstruction, which cost \$34,838.

**UPDATE: Harold received \$34,628 in gifts and added \$983 in bills, bringing the need to \$1,193.**

### Giving Guide

Membership #	Need #	Membership #	Need #
100025-102753	24	148205-150517	27
102766-105423	16	150529-152639	06
105433-107460	25	152642-154867	26
107465-108850	01	154871-157122	12
108851-110044	07	157127-159350	31
110056-111265	11	159351-161529	30
111268-112518	18	161531-163715	05
112519-113909	19	163716-166220	13
113913-116080	23	166221-168584	09
116086-121549	15	168586-171046	20
121552-127510	10	171049-173639	08
127517-133620	21	173640-176583	22
133624-142995	17	176584-179465	03
142997-144689	14	179466-182587	28
144695-146362	29	182592-193725	02
146363-148204	04		

*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!*

**26. Phillip Sterr: 222 Davidson Rd., Greenville, SC 29609**

Phillip was suffering from pain caused by kidney stones. Treatment incurred medical bills totaling \$7,106. He thanks the CHM family in advance.

**27. 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 \$4,407 in gifts. He now needs \$5,708.**

**28. 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. **UPDATE: Debra received \$3,199 in gifts, bringing her need to \$16,537.**

**29. Charlotte Wilson: 244 Curtis Ford Trail, Nicholasville, KY 40356 (charlottewilsonky@yahoo.com)**

Charlotte suffers from a painful bladder condition and asks the CHM family for help with \$5,710 in medical bills. **UPDATE: Charlotte received \$1,170 in gifts. She now needs \$4,540.**

**30. Stephanie Winder: 507 E Wilson Ave., Maysville, MO 64469 (sas417@cccb.edu)**

Stephanie underwent a procedure for a throat problem and incurred \$10,464 in medical bills. She asks the CHM family for prayer and help. **UPDATE: Stephanie received \$2,087 in gifts, bringing her need to \$8,377.**

**31. 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 \$4,909 in gifts, bringing the need to \$8,052.**

### 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 #17.

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](http://chministries.org/members).

**Book (continued from page 1)**

them a number of options and resources. He defines self-pay patients as uninsured: those who wish to opt-out of bureaucratic medicine; and those whose insurance deductibles are so high they must pay most medical expenses out-of-pocket.

An early chapter of the book, “Funding Healthcare Without Health Insurance,” describes health cost sharing ministries, including Christian Healthcare Ministries. Other chapters contain information on finding insurers, doctors, hospitals, pharmacies, clinics, laboratories and other medical providers that can help patients

save hundreds, thousands, or even tens of thousands of dollars a year. The book contains many website links readers can investigate to save money on various common health care costs.

“I wrote *The Self-Pay Patient* because I felt there needed to be a guide for patients seeking treatment outside the conventional health system of third-party payers and bureaucratic medicine,” Sean said.

Sean is a public policy consultant with more than three decades of experience in health care, including writing for *Health*

*Care News* and publishing research papers on specialty hospitals and the PPACA for several think tanks. He also runs the website [www.TheSelfPayPatient.com](http://www.TheSelfPayPatient.com). Sean lives in Alexandria, Va., with his wife, Anne, and son, Ryan.

*The Self-Pay Patient* can be purchased at [amazon.com](http://amazon.com) and is available in paperback (\$9.95 plus shipping) and Kindle (\$7.95) versions. Enter the code CHM2014a for a 20 percent discount on the paperback version (discount not available for the Kindle edition).

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

its own. Instead, it would cause more problems the longer it remained. She suggested removal via laparoscopic surgery and I agreed.

As a CHM Gold member, I knew I was eligible for up to \$15,000 on the pre-existing conditions sharing schedule during my first year of membership. However, we were still worried because we were new members and unsure of how well the ministry worked. We hadn't expected to need CHM's help so soon.

I exchanged a couple of emails with Beth Kabellar, our Needs Processing representative, and was reassured that the surgery—and all related bills—would be shared by CHM. I also spoke with Ken Lefever in the Member Assistance department and again with Beth for more specific medical bill questions. They were both very helpful and deserve an “A+” for member service.

Submitting bills for sharing was easier than I thought, and I really appreciated receiving a postcard from CHM confirming that my bills would be processed for sharing. My husband and I had peace of mind.

It turns out that we needn't have worried at

all. The whole process was smooth, and the biggest speed bump was explaining CHM to our medical providers so we would be billed correctly. But that only took one short conversation.

We were impressed with CHM's promptness, efficiency and level of

*“We were impressed with CHM's promptness, efficiency and level of commitment its members' well being.”*

commitment to its members' well being. When I submitted my first batch of bills, I included a note informing CHM that the full amount was due on the day of my surgery. CHM received the bills about two weeks prior to the surgery and I didn't dream of getting the funds early. However, two days before the procedure I received a call from CHM's Finance department; the staff member wanted to make sure I had the funds to pay. My check was ready and would be mailed out that day, but it would probably arrive after surgery unless CHM rush-mailed it.

We didn't want to put an unnecessary burden on the ministry since we had the funds to pay in full, but I was certainly relieved to know that we would be

reimbursed so quickly and that our bank account wouldn't be depleted by this big expense for long. Though I told the staff member that regular mail was fine, we received the check the day after surgery—

incredibly fast considering that it was mailed from Ohio to California!\* I couldn't be more grateful to CHM, its members, its staff, and above all, to God for leading us to this amazing ministry.

Today I'm doing well and headed toward a full recovery. I really believe God directed us to CHM. Had we not been members, I wouldn't have been able to see the new doctor who diagnosed my problem correctly. This medical difficulty—and the support from CHM—has shown us that good things happen when we trust God to show us the way and put our life in His hands.

*\*Editor's note: In general, sharing time for medical bills is 60 to 90 days from the date CHM receives your bills. When possible, CHM works with members to expedite sharing, especially if health care providers offer a discount of 40 percent or more. Notify the CHM staff immediately if your provider sets a time limit for reduced charges.*

**Dave Ramsey Tour (continued from page 5)**

out CDs to everyone of Dave's personal testimony about his relationship with Christ. Dave is a firm believer in Christ.

The second reason is the people who attend. They've listened to Dave, read his books, heard his show, and know him to be a man of integrity, knowledge and faith.

Thirdly, audiences receive valuable

information, the kind that improves lives.

CHM is glad to be part of the Dave Ramsey Legacy Journey Tour not only for what it means for the ministry, but for what the tour means to the people who attend.

**As of this writing, remaining dates and locations of the Dave Ramsey Legacy****Journey Tour are:**

October 16; Seattle, WA  
October 29; Dayton, OH  
November 20; Austin, TX

CHM will also be part of Dave Ramsey's Smart Conference on November 1 in Los Angeles, Calif.

**Incident (continued from page 3)**

per calendar year. The total bills from an incident must be more than \$500 (before any discounts are applied) to be eligible for sharing. This means that *any* medical expense under \$500 remains a member's responsibility.

Here's an example:

*You receive treatment early in the year for a gallbladder problem. Your bills total \$7,500. CHM shares the total amount minus your personal responsibility (\$7,000). Later in the year, you break your arm. The treatment amounts to \$2,500. CHM shares the entire amount of \$2,500 because you have already paid your \$500 personal responsibility in the beginning of the year. Near the end of the year, you have blood tests done (for an unrelated illness) that cost \$400. CHM does not share these bills because the total cost of*

*the incident is less than \$500.*

Maternity is an exception. You are only responsible to pay one \$500 PR per pregnancy even if the pregnancy extends into the next calendar year.

**How to lower your PR**

For incidents exceeding your PR amount, discounts given by your health care providers lower your out-of-pocket cost. For example, if you're a Gold member who receives a discount of \$300 on a bill exceeding \$500, you are no longer responsible for \$300 of your PR. Instead, you're responsible for \$200 for that incident. As a result, it's possible—and frequently happens—to pay *no out-of-pocket expenses* for major health incidents. The opportunity to waive PR costs through discounts is available through all three

***The CHM personal responsibility amount serves a different purpose: it helps keep monthly financial gift amounts low by giving members a personal financial role in their health care. Also, under CHM's program, medical bill discounts benefit you, our members.***

programs: Gold, Silver and Bronze.

*Editor's note: For more information, please see CHM Guidelines G and O. The Guidelines are included in each CHM Information Pack, which you can request online at [chministries.org/getmoreinfo](http://chministries.org/getmoreinfo). Members can access the Guidelines via the online Member Portal at [chministries.org/members](http://chministries.org/members).*

**Probiotics may help colic**

A recent study increases our understanding of the importance of intestinal "friendly bacteria."

Researchers in Italy randomly assigned nearly 600 newborns to receive either drops of lactobacillus reuteri (a "friendly" bacteria that has been shown to improve intestinal health) or a placebo. After three months, detailed diaries kept by parents revealed that infants receiving the probiotic cried about half as much as the placebo group (an average of 38 minutes per day

versus 71 minutes).

The study lends further evidence that infant colic is related to the need for a healthy mix of 'friendly bacteria' in the gut. As noted in previous articles, breastfeeding lays the proper foundation for the best bacteria balance. As this study shows, probiotics may also play a key role.

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

Indrio, F., Di Mauro, A., Riezzo, G., Civardi, E., Intini, C., Corvaglia, L., . . . Francavilla, R. (2014). Prophylactic use of a probiotic in the prevention of colic, regurgitation, and functional constipation: a randomized clinical trial. *JAMA Pediatrics*, 168(3), 228-233. doi: 10.1001/jamapediatrics.2013.4367



# Letters to Christian Healthcare Ministries

*Just as the church of Christ is not a building, Christian Healthcare Ministries isn't 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 Christian Healthcare Ministries:**

I would like to share my success story at obtaining a discount at my local hospital. Upon joining CHM, I called several area hospitals and learned their policy regarding self-pay discounts. My hospital of preference gave no discount at all and had little interest in helping me through their Patient Account department.

I was frustrated with trying to receive a discount through the accounting department and wrote a letter explaining CHM to the CEO of the hospital. I requested equal consideration for self-pay patients as they give insurance companies. The

CEO graciously responded and formed a committee to reevaluate their policy. As a result, they now give an *automatic 52 percent discount* for self-pay patients!

The hospital staff thanked me for making them aware of the situation, which also made them more competitive with other area hospitals offering discounts. I am writing to simply encourage others who have loyalty to a particular doctor or hospital to present their request to someone with authority to make change happen. It worked in my situation!

Sincerely,

Phyllis Donovan  
Geneva, NY

**Dear CHM:**

I simply wish to thank all of God's people who have so graciously helped with all my recent surgical bills. The hernia operation went just fine and, being new to this process, I am so pleased at how easy it was. I'm amazed at how well this health cost sharing ministry works. May our God receive all the honor and glory!

Samuel P. Brown  
West Chester, PA

*See "Letters to CHM," page 13*

**Nutrients (continued from page 4)**

the stomach's parietal cells) and creates a complex that's later absorbed from the last portion of the small intestine (the ileum). The importance of this will be highlighted when we look at deficiency.

**Function:** As with vitamin B9, B12 is necessary for DNA and red blood cell synthesis. It also assists in the conversion of homocysteine to methionine.

**Deficiency:** Anemia (like that of folate deficiency), fatigue, weakness, sore mouth, constipation, loss of appetite and weight are signs of deficiency. Deficiency-caused neurological abnormalities include numbness, tingling, depression, and loss of balance and memory. Pernicious anemia, an autoimmune disease that affects the

stomach's surface, is related to deficiency. It leads to destruction of cells that

Food	Serving	Vitamin B12
Clams	3 ounces	84.1 mcg
Trout, rainbow (wild)	3 ounces	5.4 mcg
Salmon, sockeye	3 ounces	4.8 mcg
Tuna, light, canned in water	3 ounces	2.5 mcg
Haddock, cooked	3 ounces	1.8 mcg
Beef, top sirloin	3 ounces	1.4 mcg
Milk, low fat	1 cup	1.2 mcg

make stomach acid and intrinsic factor. Individuals with pernicious anemia are unable to absorb vitamin B12 and must get it through oral supplements.

**Toxicity:** Unknown.

**Next month: we will take a break from our series on vital nutrients before discussing the important minerals needed for optimum health.**

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

<http://ods.od.nih.gov/factsheets/list-all/>

**Letters to CHM (continued from page 12)****Dear CHM:**

Thank you for the check to share Arlan's health needs. This is such a blessing to us. I'm so thankful God led us to Christian Healthcare Ministries.

Sincerely,

Arlan and Glenda Allison  
Ellijay, GA

**Dear CHM:**

Thank you so much to all of you at CHM. You've been a blessing to us in so many ways. You've eased our financial burden with an easy-to-talk-to staff and your personal touch. I thank God for this alternative option for meeting my health care costs. God bless each and every one of you at CHM.

In Christ,

John & Connie Pringle  
Pagosa Springs, CO

**To Whom It May Concern:****Member Media (continued from page 6)**

colleagues form a neonatal follow-up clinic.

She has been featured on television, radio and newspapers. The Zervases live in Oklahoma with their children, all of whom have benefited from *Baby Builders*.

*Baby Builders*® Child Development DVD is available at [babybuilders.com](http://babybuilders.com) for \$24.95. The complete package, including a "how-to" instructional manual, is \$49.95. Orders may also be made by calling 918-938-5593.

I just want to say, "I'm blown away" with the kindness and generosity of CHM members. Frankly, I was a bit of a skeptic, but this week has been amazing.

As you know, my medical bills have been significantly more than what is allowed by the graduated schedule for pre-existing conditions. A staff member told me to remain patient because the Prayer Page actually works. Again, I was not confident.

But this week, I received two gifts—both coupled with a very nice note of encouragement from CHM members. And that was in addition to the \$2,200+ checks received directly from CHM member donations over the past two months. I have been off work since September with no income, so you can imagine why these gifts for my medical bills were uplifting.

Regardless of the amounts, these gifts represent the type of Christian spirit that is representative of the CHM experience. I now love telling the CHM story! Thank you for all you do.

God bless,

Ronald J. Farabaugh  
Columbus, OH

**Dear Friends:**

I just wanted to write and thank you for the check that came today. This was assistance for treatment for a stroke I had. It was a real delight to not only receive the funds but to read in the accompanying statement: "The enclosed check represents God's family fulfilling the law of Christ (Galatians 6:2) by sharing each other's health care costs." I don't often receive mail of that nature. It was a real encouragement.

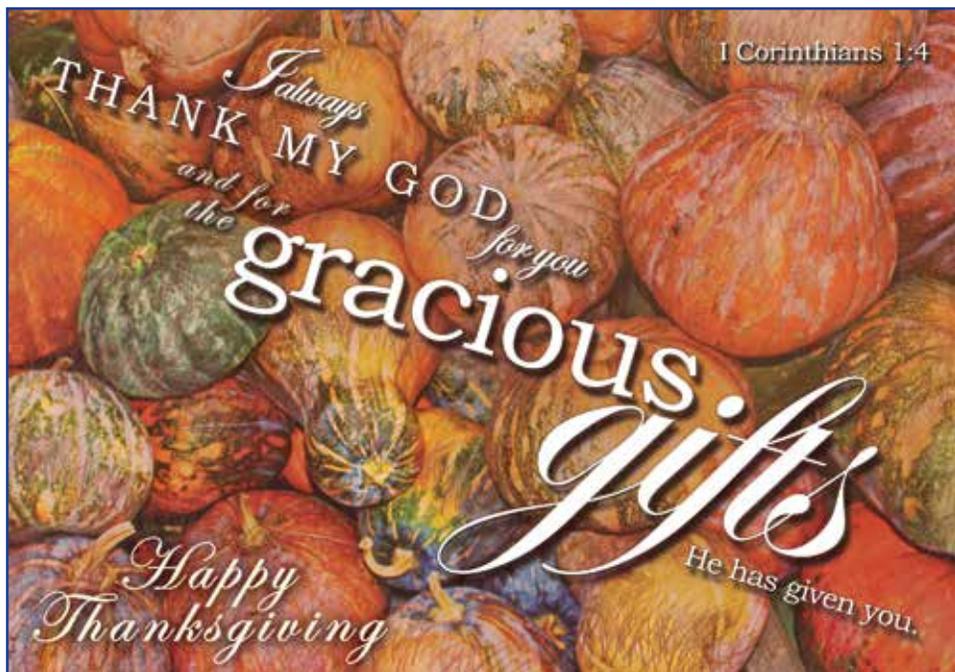
Thank you so much,

Norman Ford  
Port Orange, FL

**Dear CHM family:**

Below is a letter my 10-year-old daughter composed. As you'll see, she was prompted to write it after we made an exciting

*See "Letters to CHM," page 14*



Letters to CHM (continued from page 13)

discovery in the March newsletter. Having had traditional health insurance for many years, we were somewhat nervous to join CHM but felt God leading us this way. Our little “discovery” was, to us, confirmation that we had done the right thing. Enjoy:

*Dear CHM,*

*Just a while ago our family got the March 2014 newsletter. My dad showed it to me and told me to look at an inside page. I saw a picture of Rani, Hannah, Samuel and Eliza Espanioly. He asked me, “Do you know who this is?”*

*At first I thought Samuel was a different boy I saw a while ago. But then I saw Rani, and I replied, “Hey dad! Isn’t that the little boy we saw in Branson at the hotel?” He smiled and answered, “Yes.”*

*About Christmas, my family and I had gone down to see Sight & Sound Theaters’ “The Miracle of Christmas.” Our hotel had an indoor pool (and an amazing hot tub!) and once when I was there a little boy with floaties was swimming by his dad. I don’t exactly remember how but my mom and dad got talking with the man (Rani). Somehow (still can’t quite remember) Samuel ended up in my arms and I ended up carrying him around in the water.*

*I was told his name was Samuel. Until he left I carried him in the water and in response he clung to me like a koala. He is such a sweet little boy and when he had to leave he didn’t want to go.*

*Our family is new to CHM, but I still want God to bless you. Thanks for all the help you give to everyone and I hope God blesses your ministry. It’s a miracle that I saw that photo. I can just remember swimming with Samuel though he probably doesn’t remember me. May God bless CHM and the Espanioly family,*

*Laura J. Carlson, age 10  
Edgerton, KS*

**Dear Michelle:**

I just want to tell you how pleased I am to be involved with a fabulous program such as Christian Healthcare Ministries. Knowing that my monthly payments will go to real people with real needs is a great feeling.

Thanks again,

Barbie Rausch  
Scottsdale, AZ

**To Whom It May Concern:**

Thank you so much for your help in covering my husband’s medical expenses when he became sick last year. Because of an accurate diagnosis and treatment for Lyme’s disease, he has had a complete recovery, for which we are very thankful.

Blessings for your good work,

Rodney & Lucille Goshow  
Forksville, PA

**Dear CHM Family:**

Circumstances can affect your happiness, but it can’t affect your joy because your joy comes from the Lord. Yes, we are sad when a loved one passes. Pain is not a happy experience. My husband, Earl, had a lot of pain going on in his body, but he never gave up his joy in Jesus Christ. Sometimes his circumstances made him cry out with tears of pain, but he never became bitter and never gave up his faith. He continued to believe for healing and he has now gotten it: to be in heaven with Jesus. We will miss him, but he is better off.

Thank you to those who prayed for my family,

Anna Cooley  
Lucedale, MS

**Dear CHM:**

Thank you for sharing my recent bills for annual tests on my thyroid. It’s always good to receive favorable results, but I know the

cost would have been burdensome without Christian Healthcare Ministries.

I’ve been a member since 2011, but this was the first time I submitted needs for sharing. Your handling of the process and the check you sent in a timely manner was a wonderful blessing!

I strongly believe in this Christian ministry. What a blessing to be a member of this precious organization!

In His love and grace,

Susan Eddleman-Summers  
Goreville, IL

**Dear Friends at CHM:**

I want to thank you for your concern for others and being such a blessing. I’m so thankful that I can help others and that I have been blessed with the help I’ve been given. I appreciate all your hard work. May our Father continue to bless everyone involved. I’m so thankful.

Nancy Biffert  
Waupca, WI

**We’d love to hear from you!**

**Send us your letters:**

**Christian Healthcare Ministries**

Attn: Editor  
127 Hazelwood Ave.  
Barberton, OH 44203  
[editor@chministries.org](mailto:editor@chministries.org)

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

## CHM legal notices

**Christian Healthcare Ministries (hereinafter “CHM”)**, a not-for-profit religious organization, is not an insurance company. No ministry operations or publications are offered through or operated by an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any CHM member chooses to share the burden of your medical bills will be entirely voluntary. As such, CHM should never be considered as a substitute for an insurance policy. Whether you receive any financial gifts for medical expenses and whether CHM continues to operate, you are always liable for any unpaid bills.

**Especially for Florida Residents:** A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free, within the state of Florida. Registration does not imply endorsement, approval, or recommendation by the State of Florida. 1-800-435-7352 Our Florida registration number is CH3543. CHM has not retained any professional solicitors or professional fundraising consultants and 100% of each contribution is received by our organization.

**Especially for Kentucky Residents:** Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by an insurance company and they are not offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. CHM should never be considered as a substitute for an insurance policy. Whether you receive any gifts for medical expenses, and whether or not CHM continues to operate, you will always remain liable for any unpaid bills.

**Especially for Maryland Residents:** Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. No other member will be compelled to contribute toward the cost of your medical bills. Therefore, CHM should never be considered a substitute for an insurance policy. This activity is not regulated by the Maryland Insurance Administration, and your liabilities are not covered by the Maryland Life and Health Guarantee Fund. Whether or not you receive any financial gifts for medical expenses and whether or not CHM continues to operate, you are always liable for any unpaid bills.

**Especially for Oklahoma Residents:** This is not an insurance policy. It is a voluntary program that is neither approved, endorsed or regulated by the Oklahoma Department of Insurance and the program is not guaranteed under the Oklahoma Life and Health Insurance Guaranty Association.

**Especially for Pennsylvania Residents:** Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. As such, CHM should never be considered as a substitute for insurance. Whether you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you are always liable for any unpaid bills.

**Especially for South Dakota Residents:** CHM is not an insurance company. CHM's program is not an insurance contract. This plan does not fall under the jurisdiction of the South Dakota Division of Insurance and the plan is not covered under the South Dakota guaranty fund.

**Especially for Wisconsin Residents:** Attention: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills is entirely voluntary. CHM should never be considered as a substitute for an insurance policy. Whether or not you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you will always remain responsible for the payment of your own medical bills.

**Prayer requests this month:** *These are prayer requests **only**. Please send your monthly financial gift to the CHM office (see instructions on your yellow Member Gift Form). We invite you to send cards or words of encouragement to the people listed below.*

**Donna Tyson: PO Box 15052, Myrtle Beach, SC 25987** Donna is battling breast cancer. She's facing chemotherapy and radiation.

**Robert & Deborah Eaton: 171 Bosch Lane, Mena AR 71953** Robert is suffering from prostate cancer. Please pray.

**Jacob LaVallee: 865 Bellevue Rd., Apt. D18, Nashville, TN 37221** Jacob suffers from an undiagnosed condition.

**Lia Franson: 6111 S. 123 W. Ave., Sapulpa, OK 74066** Lia's husband of over 30 years passed away. Pray for comfort.

**John & Elaine Chaney: 47640 Highway 69, Saultillo, TN 38370** John has a brain

tumor. Elaine suffers from back and lung problems. They are overwhelmed.

**Darrel & Marcia Todd: 9328 Highway 1, Isabella, MN 55607** Marcia was hit by a truck and now has neurological damage.

**Leslie Lenel: 12213 Sugar Maple Dr., Herndon, VA 20170** Walter, Leslie's husband, passed away.

**Betty Craven: 3001 Sandgate Rd., Springfield, IL 62702** Betty suffers from an undiagnosed condition. Please pray.

**Pamela Wood: 1104 Mountain View Dr., San Marcos, TX 78666** Pamela recently gave birth. The baby was placed in NICU.

**Jeremy & Jennifer McSwain: 4375 Plank Rd., Norwood, NC 28128** Jennifer is recovering from surgery. Please pray.

**James Hambrick: 13329 Perdue Rd., Jacksonville, FL 32218** James is suffering from extreme pain in his leg.

**Danny & Kathy Nelson: 32 Crossing West, Savannah, GA 31411** Kathy was recently hospitalized. Please pray for complete healing.

**Linda Marcum: 2504 Joe Holt Rd., Everton, AR 72633** Linda was in a head-on collision. Please pray for the family of the teenager who hit her.

# Christian Healthcare Ministries

## November 2014

In this issue:

- CHM featured on Dave Ramsey Legacy Journey Tour • Book discusses cost sharing ministries, educates patients on healthcare choices • As of now, there's \$1 million worth of reasons to join Brother's Keeper • Why understanding "incident" isn't incidental
- CHM earns members' trust; they appreciate flexibility in choosing providers • Healthwatch • Meet your CHM staff: Heather Collins • Member's creative works geared toward babies Prayer Page • Probiotics may help colic • 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.