



Christian Healthcare Ministries®

The biblical solution to healthcare costs



December 2014

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

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Obamacare exemptions and Christian Healthcare Ministries members

As the new year approaches, you may have questions about how your CHM membership is affected by the national health care law, the Affordable Care Act.

Under the Affordable Care Act (also called the ACA or Obamacare), Christian Healthcare Ministries has been certified by the Centers for Medicare & Medicaid Services as an eligible sharing ministry.

As a result of this certification, CHM members:

- Are exempt from penalties under Obamacare.
- Don't have to go into the health insurance exchanges.
- Need only report their

CHM participation on their 2015 federal income tax forms.

Here is the language as excerpted from the Internal Revenue Service website,



“Questions and answers on the individual shared responsibility provision” (irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-

Provision):

“21. If I think I qualify for an exemption, how do I obtain it?”

It depends upon the exemption for which you qualify. The exemptions for members of federally recognized Indian tribes, members of health care sharing ministries and individuals who are incarcerated are available either by going to a Marketplace or Exchange and applying for an exemption certificate or by claiming the exemption as part of filing a federal income tax return” (emphasis added).

See “Obamacare,” page 6

Member finds CHM a relief in the midst of trial *By Caitlin Phillips, Federal Way, Wash.*

When my husband, Jonathan, and I decided to join CHM nearly two years ago, we could have never anticipated how much we would need this ministry and how encouraged we would be by its members.

In Oct. 2013, we were rejoicing over the news of our first baby boy on the way. Two days after our 22-week ultrasound, however, we got the call: our son had a life-

threatening heart defect and might not live to be even one week old.

There went my dreams of an inexpensive home birth with a midwife and my hope



Caitlin, Jimmy and Jonathan Phillips

of having a healthy first baby. Gone were my dreams of decorating a nursery, shopping for clothes and thinking about his future. We were devastated.

We sought a second opinion in Seattle,

See “Phillips testimony,” page 10

A Merry Christmas and a “Merry Everyday”



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

As a friend once said to me, “The times are always desperate.”

Thankfully, as Christians we don’t have to be desperate about the times.

Sometimes it seems odd to say “Merry Christmas!” with death and mayhem afoot everywhere.

But really, there’s no better time, despite the dark roster of calamity in the world.

War continues in the Middle East.

As of this writing, Africa is dealing with thousands of deaths, and thousands more to die, from Ebola, a virus that seems almost to have come out of a science fiction movie, and which has touched the United States as well.

Terrorism continues to kill across the world. Christians have increasingly become targets, literally and figuratively.

Economic conditions continue to be precarious.

And we know this is just a partial list.

What do we also know? Greater is He that is in you than he who is in the world.

What can we do about the world’s situation, really? For most of us, not much. We have our jobs, our families, our responsibilities. Rarely are any of us contacted by world leaders and asked our opinion of what they should do in the face of the latest crisis.

What we *can* do is live our lives to the maximum extent in the light of God’s Word, Spirit, and truth. If we do, things will take care of themselves. That doesn’t mean we’ll always have what we want or be free of difficulties or illness. It means that God is with us in every case.

Which brings us to Christmas as a time of gratitude and the opportunity to smile at others and say, “Merry Christmas!”

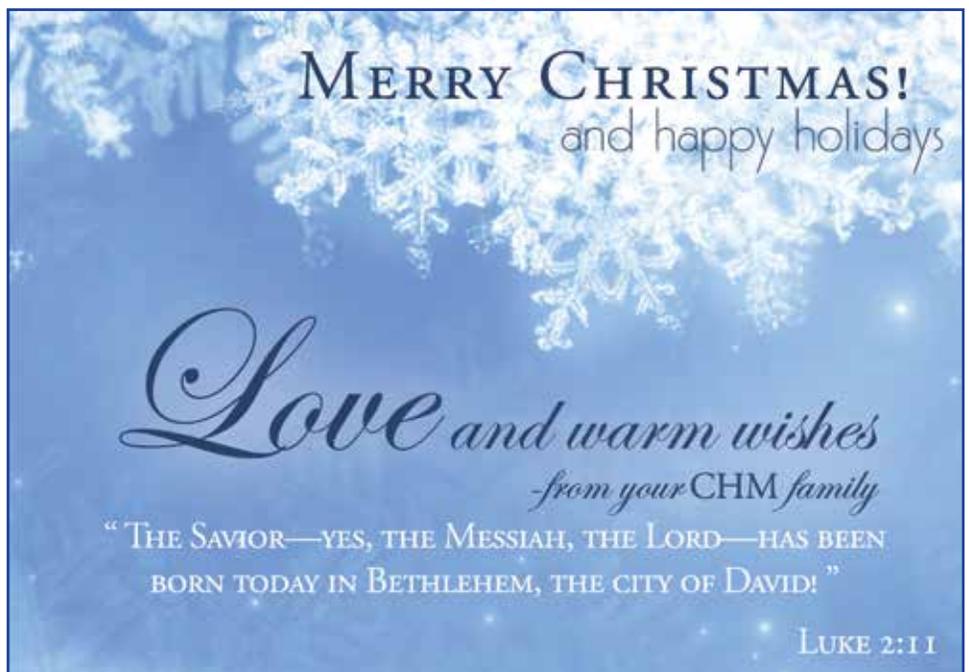
Part of the message is hope. Another part is expectation. Yet another is wishing others well.

But the real reason—the reason Christians know in their hearts and souls—is that Christmas is merry because of the significance of the event. Unto us was born this day, in the city of David, a savior, which is Christ the Lord.

One of the reasons I love my role at CHM (I just celebrated my 13th anniversary in this position) is because of the way I see our members—believers in the Body of Christ—coming together to share each other’s medical bills, support each other in prayer, and meet each other’s needs.

Our Prayer Page, appearing in each monthly newsletter, is a perfect example. Through the Prayer Page, members voluntarily contribute to paying medical bills for other members whose health conditions don’t meet CHM guidelines for regular sharing.

See “Merry Everyday,” page 10



Bring-a-Friend good for new joiners and longtime members

At Christian Healthcare Ministries, we believe a good thing should be shared and a caring friend should be rewarded. The CHM Bring-a-Friend program does both. CHM members receive one free month of ministry membership after a friend he or she has referred to the ministry has been a member for three months.*

In other words, members who bring a friend each month can participate for free!

Getting started

Have you been looking for a way to share CHM with others but are wondering where to start? CHM has tools to help you share the ministry story with friends and family. Here are just a few ideas to get you going:

1. Pass out information packs. Some members frequently request printed information packs to pass out at church, work or when friends come over, and these packs are available to you. They contain information about CHM programs, costs and an application. Information packs can be requested by calling the CHM office or by filling out a form at chministries.org/getmoreinfo.



2. “Share” us on Facebook. Regularly visiting and interacting with CHM’s Facebook page (facebook.com/

christianhealthcareministries) is a quick and easy way to get the message out.** CHM frequently posts info about the advantages of joining, commonly asked questions and other useful information.

3. Direct friends to our website. CHM’s recently redesigned website (chministries.org) is a complete guide and a user-friendly tool

for people looking for answers to their questions. The site offers informational videos, member testimonials and even a glossary of commonly used terms.

See “Bring-a-Friend,” page 11

Member chooses Gold program to ease financial burden of growing family *By Christy Taylor, Brookhaven, Miss.*

Josiah Christopher Taylor was born to Matt and Christy Taylor on December 7, 2013 using CHM’s maternity program. Christy took a few minutes to answer some questions about her experience with CHM. Here’s what she had to say:

Christian Healthcare Ministries: What caused you to join CHM?

Christy Taylor: CHM’s maternity program was one of the main reasons Matt and I chose CHM. We chose the Gold program because we wanted to start a family and we knew Gold was the best option for maternity.

CHM: What was it like interacting with CHM staff while submitting medical bills

for sharing?

CT: Everyone I spoke with was wonderful and helpful every time we called. Everyone was so personal. We even received a few phone calls and emails from staff who just wanted to check on us and let us know they were praying for us. It meant so much and really communicated that they care.



Josiah Taylor

CHM: Did you experience any complications with your pregnancy?

CT: I had a great pregnancy with no difficult complications, but I did have to have an emergency C-section because Josiah was in breech position. However, God kept us both safe and well.

CHM: What was the cost of your pregnancy?

CT: The doctor visits before the hospital were about \$2,500, and because of the c-section, all of our hospital bills totaled

See “Taylor testimony,” page 11

Reduce your risk of flu with CDC advice

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As we enter the peak of flu season, Centers for Disease Control and Prevention (CDC) has published its “Take 3” actions to reduce your risk of contracting the illness.

1. Take time to get a flu vaccine. Influenza vaccines are developed each year, specifically designed to combat that year’s prominent viruses. Viruses are thought to originate from birds in Asia that eventually migrate west. Scientists in the west monitor the bird and virus populations in order to identify three or four of the most common and perhaps virulent, representing the greatest threat.

After sufficient laboratory study, vaccines are developed and made available by Oct. 1. While there’s no guarantee that a person won’t get the flu, vaccinations have been shown to significantly reduce the number of those who get infected and cut down on doctor visits, work or school absences and flu-related hospitalizations.

People older than six months are now encouraged to get vaccinated against the flu. Those at highest risk include young children, pregnant women, the elderly (65 years of age and older) and those suffering from chronic health conditions such as asthma, diabetes, heart or lung disease. It’s especially important for those

at highest risk—such as health care workers and people living with high-risk individuals—to receive vaccination.

2. Take every day preventive actions to stop the spread of germs. Practicing common sense is critical. Avoid touching your eyes, nose and mouth. In addition, clean and disinfect surfaces and objects that may be contaminated with flu-like germs (a diluted household bleach solution is remarkably effective). Unless you’re caring for them, avoid contact with the sick. Maintaining six feet of distance between yourself and someone who is sneezing or coughing reduces the spread of transmission via respiratory droplets.



If you’re sick, limit your contact with others, cover your nose and mouth with tissue when coughing or sneezing, wash your hands with soap and water often (use an alcohol-based

hand rub as a second choice), and stay home until you have not had a fever for at least 24 hours.

On a community level, companies, schools, churches and other organizations should consider taking prudent steps, particularly if a pandemic appears imminent. Schools may

need to close. Work may need to be accomplished through remote meetings, conference calls or email. Sick leave policies may need to be more flexible, and mass gatherings may need to be postponed or canceled.

3. Take flu antiviral drugs if your doctor prescribes them. Most infections in winter are caused by viruses. Antibiotics, used to attack bacteria only, are often of little use and may even compromise the body’s ability to fight viruses. Antiviral drugs are not antibiotics and work best if started within two days of getting sick. They may still be helpful at shortening the course of the illness or preventing serious complications if taken later. Antiviral prescriptions should be taken according to the doctor’s recommendation and usually for the duration of the prescription.

How do you know you have the flu? Symptoms can be very similar to other viruses and include fever, cough, sore throat, body aches, headache, chills, fatigue and runny or stuffy nose. Some may also experience gastrointestinal problems such as vomiting or diarrhea. However, not everyone who gets the flu has symptoms, nor develops a fever. An accurate diagnosis is determined through a nasal swab test. However, testing is usually unnecessary after a few cases within a community have been confirmed positive for influenza.

The CDC’s website also has

See “CDC advice,” page 13



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

Meet your CHM staff: Joyce Ray

Joyce Ray is the newest addition to the Member Reimbursement and Finance department. She assists in sharing members' medical bills and works closely with the Prayer Page. "No matter where I am," she said, "I find myself praying over our members' needs and situations."

Previous work experience includes a gift shop managerial position where part of her role was to maintain a positive, uplifting atmosphere. She also worked as an assistant auditor for the city of Dover, Ohio.

As a new employee of CHM, Joyce continues in her desire to glorify God and serve others.

She is encouraged daily, she said. "Every day, I get a 'paycheck of the heart.' I'm reminded every day of God's work and His many blessings."

Joyce was raised in a Christian family and grew up in the church, but her walk with Christ didn't begin until one hot summer night at the age of nine. "I was attending an old-time summer revival with my family. God began dealing with me that night, and I couldn't sit still."



Joyce Ray

She knew she was surrounded by good people and believed that she, too, was a good person. But at that moment, a realization hit. "I desperately wanted—and needed—a personal relationship with Christ. I was raised hearing God's word all my life and had heard His message time and time again, but that night, He spoke directly to me."

"I'm so thankful that I serve a God who knows the deepest desires of my heart and who is forever faithful, a comfort to my soul, all-knowing and, above all, the greatest physician I know."

She had grown up saying prayers to God, but she wondered if He heard her.

She finally understood her need of Him and decided to follow Christ that night. "My name was written in the Book of Life. God forgave all my sins, and I remember leaving that revival feeling lighter than a feather."

Joyce is grateful for the intimacy He gives

each of His children. "I'm so thankful that I serve a God who knows the deepest desires of my heart and who is forever faithful, a comfort to my soul, all-knowing and, above all, the greatest physician I know." She rejoices in the knowledge that, by His wounds, we are healed. "I'm grateful for His sacrifice for me," she said.

Joyce wants members to know that the love Christian Healthcare Ministries' staff has for its members is real. "Your prayer requests are heard and acted upon more than once and by so many people. We work for you, our members. Know that your requests don't go unattended."

Joyce grew up amidst beautiful mountains in the small town of Cleveland, Ga. She graduated from White County High School and later pursued a degree at Gainesville College. She completed her degree at Kent State University after moving to Ohio.

She resides with her husband in Lawrence Township, Ohio. She has one daughter, three sons and seven grandchildren (with one on the way!).

Over the years, Joyce's hobbies have changed, but spending time with family is the most important pastime. "The older I get, the more I realize just how 'grand' my grandchildren are. I want to make lasting memories with them." She also enjoys traveling and "surveying the beautiful canvas God paints for us all."

**New CHM videos:
check them out online
at [chministries.org/
videos](http://chministries.org/videos)**



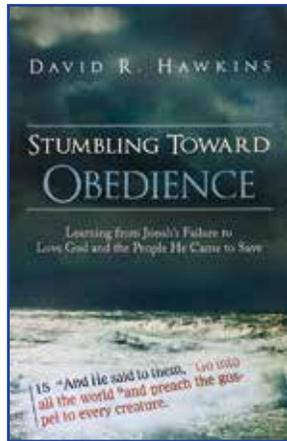
Screenshots from the new CHM informational and testimonial videos

Member's book addresses obedience, hope

Stumbling Toward Obedience

David R. Hawkins
Chattanooga, Tenn.

“Repeatedly God has drawn my attention to the prophet Jonah,” said CHM member David R. Hawkins, author of *Stumbling Toward Obedience*. “Honestly, though, when I first began studying Jonah, I did so with disobedient believers in mind—people who (in my experience) had wandered from God, substituting their own life pursuits for fulfilling His will. But the more I have walked through the sovereignly orchestrated events of life, I’ve been humbled to see what I’m truly made of. I have realized that Jonah’s life is not so far removed from the tendencies of my own heart.”



Thus began David’s desire to reach others and and strengthen their faith. “And because 1 Corinthians 10:13 teaches us that all temptation is common, I have confidence that what God is saying to me, He also wants to say to you. So this book (in the words I once heard) is one beggar showing other beggars where to find bread.”

What began as a sermon series about Jonah eventually evolved into *Stumbling Toward Obedience*. “I’m certainly no greatly known

writer, but I, too, am a sinner and stumble in my own obedience,” David said. “As such, I seek to learn from my stumbling and continue pursuing the Christ who loved me and gave Himself for me, as well as His calling for our lives as His people. God has taught me much regarding my pursuit of Him and His pursuit of me. I seek to share what I’ve learned with others so that the church might be helped.”

David spent most of his adult life as a pastor. He now engages in missionary work and refers to himself as “an equipper of the saints.” Over the years, many confessed to him the desire to witness but were discouraged because of fears and deficiencies.

Many people, he found, were frustrated due to failure in adhering to being a testimony to those around them.

“God has placed each of us in the ‘Nineveh’ of His choosing—our daily relational contexts—so that these people may hear of Christ.” Many believers, he observed, were struggling to proclaim Christ. But why? Is it fear or disobedience?

“Someone once said that the same sun that melts the butter also hardens the clay,” said

David. “The difference, of course, is in the nature of the object affected by the sun’s heat. Similarly, a genuine child of God ought to be one who melts into pliability in God’s hands, rather than one who turns from usefulness into hardened clay that is no longer fit for His service.”

Stumbling Toward Obedience is an in-depth look at Jonah’s struggle to obey God and encourages readers to take a closer look at their own heart, that they might learn from his example. David offers encouragement and scriptural revelation as the core of embracing obedience.

David has been married to his high school sweetheart, Vickie, for more than 40 years. They have two daughters and one son—all of whom are married and have children of their own. David began his career in military fighter-jet aircraft maintenance. During that time, he felt called into full-time ministry. He enrolled in Columbia Bible College and Seminary. From there, he served as an associate pastor, lead pastor, administrator in a parachurch organization and as a missionary educator.

Stumbling Toward Obedience is available at WestBowPress.com and amazon.com for \$11.95. The book can also be purchased in an electronic version for \$3.95.

Obamacare (continued from page 1)

What we’ve been saying to CHM members throughout this process remains accurate: there is nothing you need to do with respect to ACA compliance until you file your 2015 tax returns.

As of this writing the exact form and method for reporting your CHM status on your tax return is not finalized; however, we will keep you apprised as we are

made aware of the steps you must take as members of a health care sharing ministry.

It’s understandable, with all the turbulence in the political and news media worlds over Obamacare, that there are questions about how it affects you and what you have to do to comply with the law.

The short answer: you’ve already complied

and, as of this writing, the reporting aspect is still in development.

We’ve provided the following information before, but to be sure you have it available for your reference, here is the Affordable Care Act language exempting health care sharing ministries’ members from penalties

See “Obamacare,” page 12

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

December 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. **UPDATE: Pamela received \$362 in gifts and added \$24,729 in bills, bringing the need to \$25,615.**

2. Deana Bell: PO Box 91, Chillicothe, OH 45601 Deana underwent eyelid repair surgery and asks the CHM family for help with bills totaling \$5,553.

3. 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 \$41,697 in gifts, bringing the need to \$49,128.**

4. 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 \$6,953 in gifts. He now needs \$11,385.**

5. James & Katie Boyle: 405 Oakland Ave., Egg Harbor, NJ 08234 The Boyles' young son, James Jr., underwent testing for sleep apnea. Thankfully, surgery was not needed, but James incurred bills totaling \$1,545.

6. Timothy C. Bradley: 4103 SW 27th Ave., Cape Coral, FL 33914 T.C. suffered from heart problems in the past and recently underwent a heart catheterization. He asks the CHM family for help with \$1,345 in medical bills.

7. 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. **UPDATE: Henrietta received \$1,019 in gifts, bringing the need to \$3,600.**

8. 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. **UPDATE: William received \$1,658 in gifts, bringing the need to \$7,243.**

9. 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. **UPDATE: Debra received \$1,576 in gifts, bringing the need to \$4,890.**

10. 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 \$8,050 in financial gifts and added \$8,526 in bills, bringing the total need to \$9,546.**

11. 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 \$11,698 in gifts. She now needs \$7,164.**

Prayer Page Giving

Prayer Page total needs remaining this month: \$564,953

Each need would be met **in full** if each member family contributed **\$13.30** 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 member.

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

12. Laura Ellsworth: 4874 Palo Dr., Tarzana, CA 91356

Laura underwent a total knee replacement procedure and incurred bills totaling \$11,259.

13. Elizabeth Frye: PO Box 4277, Palmer, AK 99645

For months, Elizabeth suffered stomach pain that was finally diagnosed as a tumor. She praises God it was not malignant, but she needs help with bills totaling \$7,698.

14. Jeffery & Joyce Gilbert: 520 W 900 N, Wawaka, IN 46794

The Gilberts' daughter, Megan, was injured in a bicycle accident and her expenses total \$2,254.

15. Nanette Gottfried: 8357 N Rampart Range Rd., Unit 106, PMB 106, Roxborough, CO 80125

Nanette underwent surgery for a pre-existing condition that cost \$12,711. She thanks God for His blessings and thanks CHM members for their prayers and financial giving.

16. Barbara Grostefon: 1321 N Johnson Rd., Columbia City, IN 46725

Barbara experienced a rapid heartbeat and needed to undergo a cardiac ablation. Her bills total \$1,470.

17. Rebecca Hail: 48 S. 31st St., Newark, OH 43055

After she suffered from various painful symptoms, doctors encouraged Rebecca to undergo surgery to repair internal organs. She thanks the CHM family for prayer and requests help with \$7,415 in medical bills. **UPDATE: Rebecca received \$1,251 in gifts, bringing the need to \$6,164.**

18. 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 \$32,367 in gifts. He added \$94,858 in bills and now needs \$75,616.

19. 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 \$7,566 in gifts and added \$4,564 in bills, bringing her need to \$2,898.**

20. Debra Koch: 6656 Silver Shores Dr., Cedar Grove, WI 53013 (dkoch005@netscape.net)

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 \$2,110 in gifts, bringing her need to \$3,199.**

21. David Nelson: 569 Citation Dr., Pataskala, OH 43062

David had ankle surgery and incurred \$34,950 in medical bills. He asks the CHM family for prayer and financial help.

22. Sarah Nollmeyer: 2000 W Seitz Rd., Wilsall, MT 59086

Sarah asks the CHM family for help with \$42,088 in bills incurred following an urgent total knee replacement.

23. Martha Ortiz: 4633 Caverns Dr., Kissimmee, FL 34758

Martha incurred \$29,041 in medical bills following cancer treatment.

24. 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 \$1,037 in gifts and added \$9,171 in bills, bringing her need to \$10,657.**

25. 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 \$1,174 in gifts. He now needs \$1,589.**

26. Michelle Price: 11041 West Calla Rd., Salem, OH 44460

After experiencing a very fast heart rate, Michelle was encouraged to undergo an ablation. She requests help from the CHM family with \$12,520 in medical bills. **UPDATE: Michelle received \$2,428 in gifts, bringing the total need to \$10,092.**

27. 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 \$31,152 in gifts, bringing her need to \$1,627.**

28. 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 \$5,891 in gifts. She now needs \$11,603.**

29. 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 \$2,594 in gifts, bringing her need to \$2,106.*

30. Paulette Shinabery: 5634 Trishlyn Cove, Ft. Wayne, IN 46835 Paulette asks the CHM family for help with \$1,030 incurred due to treatment for migraines and facial pain.

31. Lena Shirik: 62594 SR 19, Elkhart, IN 46517 Lena underwent hip replacement surgery and incurred medical bills totaling \$34,325. She praises God for healing her.

32. Mark Spengler: 5885 Grapevine Dr., Colorado Springs, CO 80923 Mark suffered a pulmonary embolism and vein thrombosis. He incurred medical bills totaling \$2,445.

33. 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. **UPDATE:** *Phillip received \$1,586 in gifts and added \$1,884 in bills, bringing the need to \$7,404.*

34. 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 \$7,028 in gifts. He now needs \$3,087.*

35. 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 \$6,415 in gifts and added \$6,027 in bills, bringing her need to \$19,348.*

36. 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 \$2,552 in gifts.*

Giving Guide

Membership #	Need #	Membership #	Need #
100025-101052	30	134846-142666	11
101095-102775	06	142667-144170	08
102786-104637	16	144171-145455	33
104647-105959	38	145462-146690	13
105963-107226	05	146692-148616	10
107235-108177	25	148618-150382	26
108191-108851	27	150383-152079	24
108865-109682	29	152081-153666	12
109684-110407	14	153667-155261	04
110409-111145	32	155263-156887	28
111152-111957	19	156890-158527	15
111963-112795	34	158528-160857	35
112799-113685	36	158528-163765	01
113686-114439	20	163766-166825	23
114442-115275	07	166826-169970	31
115277-117617	09	169971-173237	21
117631-121442	40	173238-177151	22
121458-125531	02	177152-181502	03
125541-129714	17	181503-188366	18
129724-134819	37	188367-195324	39

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!

She now needs \$3,158.

37. 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 \$4,193 in gifts, bringing her need to \$6,271.*

38. Lena Yoder: 475 Book Lane, Mifflintown, PA 17059 Lena suffers from mitral valve disorder and incurred \$1,489 in medical bills. She requests prayer and financial help from her CHM family.

39. 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. Her medical bills total \$88,242. **UPDATE:** *The Yorks' daughter received \$1,359 in gifts. She now needs \$86,883.*

40. 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 \$7,483 in gifts, bringing the need to \$5,478.*

How do I use the Giving Guide?

In the Giving Guide, find the range of membership numbers in which your number falls. You can send a gift to the need number that corresponds to your member number.

For example, if your number is 140000, you can send to need #11.

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

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

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

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

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

Member takes leap of faith, finds confidence in CHM

By Dr. Lisa Dunne, San Diego, Calif.

My husband is a pastor and I am a college professor. During our 23 years of marriage, we have always had traditional health insurance. However, when the nation's health care laws shifted, we were faced with seeking an alternative to meet our health care costs. A friend told us about CHM and we began doing research.

We were immediately impressed by the shared values and tremendous vision of CHM. We decided this program would be a great fit for our family and we joined the ministry in January 2014.

Our family lives a preventative lifestyle

with a plant-based diet and regular exercise. In 16 years of parenting, we have never had any serious illnesses or injuries—no stitches, no breaks, no flu, no hospital visits.

However, within a month of joining CHM, we had our first need for a hospital visit, as our 10-year-old daughter fell and broke her arm at



L-R: Adrian, Ethan, Cymone and Dr. Lisa Dunne

the playground. Because the first doctor misdiagnosed the issue, our daughter's arm required surgery in order to heal correctly.

CHM was a tremendous support throughout the whole experience, and we were amazed when we received a check for the entire amount of the hospital bill—\$20,000.

When we tell friends about CHM, the question they always ask is, "Does it really work?" We can now answer emphatically, "Yes, indeed!"

Phillips testimony (continued from page 1)

Wash., and found a hospital willing to take our case. Perhaps they could perform a life-saving operation on our newborn. Instantly we went from anticipating an inexpensive, natural birth to a high-profile, high risk pregnancy with endless testing expenses and visits to many specialists. In addition, we now had to move across two states.

Being CHM members was the least stressful aspect of a very emotional and difficult season. CHM supported us every step along the way and exceeded our expectations in financial sharing (\$28,598 after \$7,960 in discounts). The ministry is an amazing health care option and, as fellow members of Christ's body, CHM

members flooded our mailbox with cards of prayers and encouragement.

Almost every day since last October, we've received something in the mail from a CHM member sharing encouragement and hope. What an invaluable blessing and joy! How counter-cultural it is to be involved in a health cost sharing program that truly shares your "burdens" and commits to pray alongside you.

Many people have asked about Jimmy, and we can only praise God for His mercy. James David Phillips was born February 11, 2014. He was immediately taken to the children's hospital and, at just one week of

age, underwent the most complex neonatal heart surgery performed on infants. Many folks didn't expect him to make it, but he spent more than two months in the critical ICU and now goes for regular checkups and some smaller procedures.

Baby Jimmy is a miracle from God. We don't take any moments with him for granted. This has changed our lives, strengthened our marriage and deepened our awe and trust in Jesus Christ. We hope you, our CHM family, can share in our joy as we are convinced that it was the prayers of hundreds of God's people that played a major part in him being alive today. We send our love and thanks.

"Merry Everyday" (continued from page 2)

A couple of years ago, total Prayer Page needs were about \$900,000. The past three years have seen drastic decreases in this amount and the bills are being shared rapidly.

For the people being helped through the Prayer Page, it's a "Merry Everyday", as it is

for other members whose medical bills are being shared faster than ever through our regular program.

There are many terrible things happening in the world. But there are many good things happening at CHM.

We're carrying each other's burdens and so fulfilling the law of Christ, as Galatians 6:2 says.

That's what makes every day a merry day for me and for us at CHM. And we wish for you and yours the merriest and most Spirit-filled Christmas ever.

Bring-a-Friend (continued from page 3)

4. Send an email through the Member Portal. Have you activated your online Member Portal account? If you haven't, here's a reason you should: By visiting chministries.org/members and logging into your membership account, you can send your friends a personalized email invitation to join the ministry. When they click on the link that goes to the CHM website, your name and member number are automatically placed in the sponsor field of the online application so you will receive referral credit if they join.

5. Word of mouth is memorable and

engaging. Your personal CHM testimony is a great place to start. Our members have different reasons as to why they chose to join CHM. For some, it's the freedom to choose your own health care provider. For others, the generous maternity program is the draw. All are inspired by the call to help share each other's burdens. Speak from the heart and share your experience.

If you're new to the CHM family and don't have a lot of personal experience, point interested individuals to the CHM website testimonial page at chministries.org/testimonials or direct them to the

Word of mouth is memorable and engaging. Your personal testimony is a great place to start...Speak from the heart and share your experience.

testimonials included in every newsletter.

The hot topics

Over time, we've learned what people really want to know about CHM. After sharing your own story—the most powerful tool—

See "Bring-a-Friend," page 13

Taylor testimony (continued from page 3)

nearly \$13,000. We qualified for Medicaid at the hospital because Matt changed jobs in November. Medicaid paid \$13,000. CHM shared the remaining amount after discounts.

CHM: Would you recommend CHM to others?

CT: Absolutely! CHM was a much more affordable option for us than having insurance through Matt's employer. It's

also a great feeling to know that the money we send each month is being used to help other people in need. The kindness of the staff and community of believers praying for one another makes it even better.

HAVE YOURSELF A

Merry Little Christmas!

Instructions: Search up, down, forward, backward, and diagonally to find the hidden words.

Hidden words to find:

ANGEL BABY BETHLEHEM BORN BOW
 BOY CANDLE CENSUS CHILD DELIVER
 DIVINE DONKEY EAST GAVE GOD GOLD
 HEROD HOLY IMMANUEL INN ISRAEL
 JOSEPH JUDAH KING LORD LOVE
 MANGER MARY MESSIAH NATIVITY
 NIGHT PERFECT REVEL SAVIOR SHEEP
 SINLESS STABLE STAR SON SWADDLING
 TREASURE VIRGIN WISE WORSHIP

J	Y	Q	I	M	A	N	U	E	L	G	V	R	U	G	D	M	E	S	S	I	A	H	
H	W	J	U	D	A	H	N	S	E	F	C	D	P	X	G	T	C	J	S	W	I	J	H
C	K	Q	R	V	N	C	A	N	D	L	E	Q	W	N	F	B	F	E	B	O	R	N	B
E	F	Y	K	X	G	I	T	D	E	G	N	U	M	E	H	U	L	J	I	R	K	C	U
D	S	R	C	P	E	S	I	D	Y	E	S	T	A	R	Y	N	E	C	O	S	U	P	L
E	C	G	I	W	R	E	V	E	L	D	U	I	R	C	I	O	Q	H	C	H	I	L	D
L	O	R	D	K	P	F	I	N	N	M	S	L	Y	S	W	A	D	D	L	I	N	G	E
I	P	E	R	F	E	C	T	W	T	I	D	A	I	O	I	J	B	O	Q	P	R	O	J
V	L	J	R	B	A	B	Y	I	S	R	A	E	L	N	S	K	N	N	O	H	Q	D	O
E	R	A	L	O	N	L	N	T	P	C	K	V	A	N	E	B	V	K	F	W	F	I	M
R	G	Z	Q	W	G	O	L	D	O	D	I	E	K	S	S	H	E	E	P	W	D	S	T
S	Y	A	L	M	E	A	O	I	J	T	N	L	Z	X	T	Z	Y	Y	X	O	X	O	N
B	H	M	O	M	L	H	V	V	I	R	G	I	N	S	A	V	I	O	R	T	M	U	D
F	S	P	E	A	Y	I	E	I	S	T	C	A	X	S	B	O	Y	E	V	L	B	V	G
M	G	F	K	R	H	P	M	N	I	G	H	T	V	T	L	N	H	N	D	U	W	N	A
O	Q	X	J	W	J	O	S	E	P	H	X	M	Z	E	E	Y	R	P	Z	Z	H	A	S
R	B	K	Z	X	V	G	L	B	V	Q	S	K	O	S	T	A	L	U	Y	N	Z	T	P
T	R	E	A	S	U	R	E	Y	B	B	E	T	H	L	E	H	E	M	Z	V	U	H	W

A season of celebration, sanity and self-care when it's needed most *By Judi Ulrey*

The holiday season that includes Thanksgiving, Christmas and New Year's Day is a time when temptations arise to abandon a healthy lifestyle. Though we only formally celebrate a handful of special days, we take a pass for six consecutive weeks and wake up January 2 with more pounds and less pep in our steps.

Let's commit to a sane season of celebration:

Start by breathing. It's amazing how dramatically and immediately heart rate and blood pressure can drop. Mood improves significantly with a few intentional, deep breaths.

Focus on nourishment. Much of the food this time of year is outside the "recommended nutritional guidelines." But here's the truth: there are 39 days between Thanksgiving and Jan. 1. That's 117 meals and 78 snacks. Even 10 holiday gatherings represent less than 10 percent of your total meals. Focus on the remaining 107 menus, keeping them in check even if you veer off-course more than once.

Reel in those celebratory detours with a

little forethought:

Eat breakfast. This is always important, but especially when surrounded by a plethora of sweet temptations. If you start your morning without fuel, your body will play calorie catch-up the rest of the day and the first box of sugar cookies will grab you. If you're unaccustomed to eating breakfast, the holiday season is a perfect time to start. Combining lean protein, whole grain and fruit (or vegetable) is the goal. Examples include veggie omelets; almond butter and banana on whole grain toast; whole grain cereal; berries and nonfat milk. There are no rules that say you can't start with last night's healthy leftovers.

Eat before the "fete." Sounds crazy, right? Doesn't it make sense to "save calories" by eating light during the day, knowing you're going to indulge that evening? No! Never arrive at a party hungry or you'll have zero self-control. Instead, fuel well throughout the day so you can choose food with a level head and avoid the low blood sugar blur.

Enjoy top tier foods. If you're staring at a huge buffet table with everything imaginable, choose quality, A-team foods.

For example, you may not normally eat beef, but the host is serving prime rib. Go for it. Is pasta salad on the A-team? Or pizza? Or packaged cookies? Hardly. If you're going to indulge, indulge with an attitude.

Give yourself permission for imperfection and allow yourself a sweet treat: homemade tiramisu, chocolate-covered strawberries, or peach cobbler a la mode. You rarely eat these delicacies so savor every bite. Remember, however, that a small piece will bring every bit as much pleasure as a big one, so try splitting a serving. Then enjoy a cup of fresh decaf with cream.

Exercise is an important piece of the puzzle in remaining healthy. Exercise helps maintain weight and is an effective stress reliever. Any movement is better than no movement, so if you can't find time for your normal routine, don't underestimate the value of mini-workouts. Multiple 10-minute sessions add up. Have a mat, fitness ball and bands in your office so you can take short breaks during busy work days. Remember that just one minute

See "Season," page 13

Obamacare (continued from page 6)

for not having "health insurance":

Excerpt from H.R. 3590: U.S. Patient Protection and Affordable Care Act [26 U.S.C. §5000A(d)(2)(B)(ii); p. 128]:

(2) Religious exemptions

(B) Health care sharing ministry.

(i) In general: Such term [note: "term" refers to "penalty"] shall not include any individual for any month if such individual is a member of a health care sharing ministry for the month.

(ii) Health care sharing ministry: The term

"health care sharing ministry" means an organization:

(I) which is described in section 501(c)

(3) and is exempt from taxation under section 501(a),

(II) members of which share a common set of ethical or religious beliefs and share medical expenses among members in accordance with those beliefs and without regard to the State in which a member resides or is employed,

(III) members of which retain membership even after they develop a medical condition,

(IV) which (or a predecessor of which)

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

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

CDC advice (continued from page 4)

helpful hints for those who are fighting the flu. Go to cdc.gov/flu/protect/preventing.htm for more information.

Additional thoughts

In respect to the body's immune system, those who have studied medical history in depth recognize that the Hebrews were thousands of years ahead of the rest of civilization in regards to implementing strong hygiene and infection control

practices. In fact, Jews were actually suspected of causing the bubonic plague because there was a profound distinction in mortality rates amongst the Jewish people and other nations. It wasn't until the 1700s and the discovery of microscopic organisms that the rest of the world awakened to some of these principles.

I also emphasize the importance of sound nutrition and consistent restful sleep in order to optimize your body's defense

mechanisms. We are surrounded by harmful viruses and bacteria every day, but our immune systems have incredible mechanisms by which we're protected. But in order to function properly, they need proper food and rest.

CDC Says "Take 3" Actions To Fight The Flu. (2014). Retrieved October 13, 2014, from cdc.gov/flu/protect/preventing.htm

Season (continued from page 12)

"sitting on the wall" (back against the wall, knees bent at 90-degree angle) can wake up your quads.

As you remember the reason for the

season, celebrate with sanity and self-care.

Judi Ulrey is a health and wellness communications creator using video, audio, and the good old fashioned word. Her e-book

includes over 20 embedded videos and is a great resource for small groups. Take a peek at fitnessconsulting.com/simplesteps. Are you a Facebook fan? Like [facebook.com/LiveLifeWellWithJudiUlrey](https://www.facebook.com/LiveLifeWellWithJudiUlrey) if you please.

Bring-a-Friend (continued from page 11)

you can share these quick facts about the ministry:

1. Affordable: CHM is over 65 percent less costly than the national health insurance average.

2. Biblical: Based on the New Testament church (Galatians 6:2, Acts 2 and 4), CHM is a body of believers sharing each other's medical bills using a definable, accountable, dependable framework.

3. Credible: CHM is rated as an A+ Accredited Charity by the Better Business Bureau.

4. Dependable: CHM has shared more than \$1 billion in members' medical bills.

5. Eligible: CHM is an eligible option under the U.S. Affordable Care Act and meets each of the qualifications set forth for health cost sharing ministries.

6. Faithful: As the original health cost sharing ministry, CHM has served its members for over 33 years.

**Editor's note: New joiners must include your name in the "Sponsor Information" section of their application in order for you to receive Bring-a-Friend credit.*

***Every 1,000th like receives one month of free CHM membership so be sure to "like" us.*

Member recognition: Bring-a-Friend

Bring-a-Friend 2014 fun facts: 5,492 total families participated in the Bring-a-Friend program this year, bringing at least one friend into the CHM family. Of those families, 1,177 brought two or three friends; 163 families brought four to six friends; 27 families brought seven to nine friends; and 10 families brought 10 or more friends to join the CHM family!



The following people brought 10 or more friends from January through December 2014:

Kunwoong Cho	Diamond Bar, CA
James Graham	Parker, CO
Chang Kook Joo	Brea, CA
Janis Kelley	El Cajon, CA
Raehee Lee	La Mirada, CA
Cynthia Nyberg	Stromsburg, NE
Kil Soo Park	Fullerton, CA
Genevieve Priest	Mundelin, IL
David Schroeder	Truckee, CA
Chung Hwan Yoo	West Covina, CA

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 CHM members,

Thank you to everyone who sent me encouragement, cards and prayer. To those who included purple flowers and lighthouses on their cards, thank you. The Lord must have laid it on your heart to include those as they are things that comfort me. I really appreciate it. I hope to send each individual a personal thank you for your love. I praise the Lord for having a family like you. You love Jesus and continue to encourage me. That means a lot.

God bless,

Judieth Garris
Rocky Mount, NC

Dear CHM,

Thank you to all who have donated and sent cards of encouragement to me! This ministry family is 2 Corinthians 1:3-7 in action.

Sincerely,

Jeffrey Heindel
Brogue, PA

Dear CHM & Monica,

Thank you so much for the help you have been over this past year. You've talked with me, prayed with me and paid my bills from two miscarriages. I'm so grateful we found CHM.

In Christ,

Rachel Robbins
Conley, GA

Dear Fellow Believers,

We say a heartfelt thank you for sharing and helping with our medical need. We received your gift. God's blessings to all who participate in Christian Healthcare Ministries! May God continue to bless this ministry.

In Christ,

Curtis and Kendra Wadel
Dry Run, PA

Dear CHM,

Thank you for providing such a beneficial service managed with integrity and committed to Scriptural principles.

Etta Franklin
Shoals, IN

Dear Wilma,

We praise God for CHM and for sharing my medical bill. We paid the bill within 30 days and were able to receive a larger discount. Having this bill paid in full has spoken volumes to us about the victory in relying on God, especially to my husband.

Thank you in Christ,

Don & Bonnie Sheckler
Albion, IN

Dear CHM Brothers and Sisters,

Thank you so much for putting us on the prayer list and sending prayer cards to fellow CHM members. We received dozens of encouraging cards with many thoughtful notes.

My beloved wife, Maggy, went to be with the Lord just a month after being placed under hospice care. She went home February 10, 2014.

God bless,

Dean Brickey & family
Harbor, OR

Dear CHM,

Christian Healthcare Ministries has been an answer to my prayers concerning health

care. Your ministry is much needed among Christians. I'm blessed to know other Christians are willing to share our burdens.

God bless,

Mary Spiker
Leetonia, OH

Dear Donna,

I pray blessings on you and your team. I believe that God's going to be blessing your socks off, so wear two pairs!

Connie Trynovich
Lititz, PA

Dear CHM,

I would like to thank all the members and staff who have sent cards and prayed for my daughter, Marissa. She went through a difficult time with her ankle after fracturing her growth plate.

We are so grateful for you,

The Mondeau family
Las Vegas, NV

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.

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.*

Connie Boliantz: 1534 Washington North Rd., Mansfield, OH 44903 While recovering from heart surgery, Connie was diagnosed with breast cancer.

Catherine Cantrell: 902 State Route 61, #50, Marengo, OH 43334 Two discs in Catherine's back herniated, pressing on a nerve.

Guy Fish: 11569 N. Bryant Rd., Fort Atkinson, WI 53538 Guy had an emergency tracheotomy. Please pray for healing.

Darlene Jeter: 1485 Jeter Lane, Chapel Hill, TX 77426 Darlene's husband, Gary, passed away.

Mary Murphy: 3727 Texas Ave., St. Louis, MO 63118 Mary is recovering from a knee injury.

Susana Pellecer: 10816 Loro Verde Ave., Loma Linda, CA 92354 Susana awaits a diagnosis for some concerning symptoms.

Karin Schaezter: 6023 Glen Kerry Dr., Anchorage, AK 99504 Five months into pregnancy, Karin learned her child will need heart surgery and may have Downs Syndrome.

David Stafford: 1003 Ashwood Dr., Auburn, IN 46706 David's stomach has two large holes in it. Please pray.

Jeff Bercaw: 4561 Carthage Circle N.,

Lake Worth, FL 33463 Jeff needs a catheter and is discouraged about other health issues.

Chris Borntreger: 49 High Country Rd., Plains, MT 59859 Chris needs open heart surgery.

Donna Chinn: 400 Blalock Dr., Walla Walla, WA 99362 Donna may have lung cancer.

Ava Keeler: 967 Charleston Rd., Wellsboro, PA 16901 Ava's husband of 40 years passed away.

Michael & Bibiana Rouhotas: 31901 Red Mountain Rd., Hemet, CA 92544 Michael is battling cancer. Bibiana cares for their disabled child full-time.

Christian Healthcare Ministries

December 2014

In this issue:

ObamaCare exemptions and Christian Healthcare Ministries members • Member finds CHM a relief in the midst of trial
A Merry Christmas and a "Merry Everyday" • Bring-a-Friend good for new joiners and longtime members • Member chooses Gold program to ease financial burden • Healthwatch • Meet your CHM staff: Joyce Ray • Member's book addresses obedience, hope • Prayer Page • Member takes leap of faith, finds confidence in CHM • A season of celebration, sanity and self-care when it's needed most • 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.