



Christian Healthcare Ministries

The biblical solution to healthcare costs

May 2013

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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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Members battle scoliosis, receive more than \$250,000 in discounts

By Debbie Seigel, Huntertown, Ind.

Our family joined Christian Healthcare Ministries in 1993 when we had two sons, Roman and Alexander. Since then we've experienced various medical incidents, including hemorrhoids; appendicitis; broken bones; accidents; gallbladder issues; Angelman syndrome; kidney stones; and my pregnancies with our five daughters—Olivia, Julia, Arianna, Victoria and Sophia. We're grateful to CHM members for sharing nearly \$90,000 to help us with these many expenses.

Two of our daughters—Arianna and Victoria—at age six were each diagnosed with scoliosis. After researching our options, we decided to use an alternative treatment method

designed to stop the disease's progression. It was incredibly time-consuming (15 hours per week) and we continued the treatment for several years until other crises entered our lives.

Without treatment, the scoliosis progressed. We knew that our daughters would need surgery in order to live longer. (Severe scoliosis can shorten lifespan by up to



Top: Arianna Seigel. Left: Arianna wearing a halo traction device following spinal surgery.

20 percent because it affects internal organs and rib cage rotation.)

We found a remarkable surgeon who practices medicine about two hours

See "Scoliosis," page 12

CHM and Medicare

Many people ask if they can participate in both CHM and

Medicare.

Yes, you can.



Many Medicare-eligible CHM members use the ministry's program as a supplement to Medicare. A Medicare-eligible person must be enrolled in Medicare parts A and B to continue as or

become a CHM member.

Medicare-eligible CHM members participate at one of the ministry's regular sharing levels: Gold, Silver or Bronze.

Whichever level you choose, Christian Healthcare Ministries is always secondary

See "CHM and Medicare" page 10

The answer to why CHM works for you, our members



Rev. Howard Russell
President and CEO,
Christian Healthcare
Ministries

When I'm contacted by the secular news media, I'm usually asked how the ministry works. But the truly astute reporters follow up with this question: *why* does Christian Healthcare Ministries work?

Why do people who live all over the country, who have never met, who will never meet, who don't know each other, who will never know each other, care about each other in such an extraordinary, unconventional way?

It's because we're all members of the same family: God's family.

We're children of the same Father. We're brothers and sisters in Christ. The Spirit of God changes selfish people to selfless believers.

In terms of what CHM members do for each other, we're not talking about penny ante activities. These are health care costs, among the most personal, serious—and potentially large—expenses individuals and families will face.

The first reference for this behavior is found in the book of John, chapter 13, verses 34 and 35: "A new command I give you: Love one another. As I have loved you, so you must love one another. By this everyone will know that you are my disciples, if you love one another."

In his letters to the churches, the Apostle Paul writes several

times to thank churches for sending offerings to other cities to believers in need.

This is a 2,000-year-old story, and I love to tell it. It's because CHM is a visible expression of God's enduring love through his earthly instruments.

Us.

And it's revealed in one of our ministry's founding verses, Galatians 6:2: "Carry each other's burdens and so fulfill the law of Christ."

The first priority of God's children should be to glorify God. The second priority should be to love each other. The third priority is to win the lost.

It's difficult for us to get to No. 3 if we're weak on No. 1 and No. 2.

When non-Christians see Christians actually living the life, walking with God and demonstrating the fruits of the Spirit, they become hungry for that relationship. If they see the opposite of this behavior, or even think they see it, we all know what comes next: Christians are just a bunch of hypocrites.

We have all sinned. We're all subject to the same failings and temptations as anyone else. The difference is that as Christians we are motivated not to sin, to be guided by the Holy Spirit.

We want to honor, not dishonor, our Lord.

If we love Him, we will keep his commandments and the Spirit will guide our lives. We will bear His fruit. We will find ways not to gossip, not to lie, not to quarrel. We'll seek ways to serve others. We'll show compassion and care for one another.

We will love one another as Christ loved the church.

Christian Healthcare Ministries is an expression of Christians' love for one another.

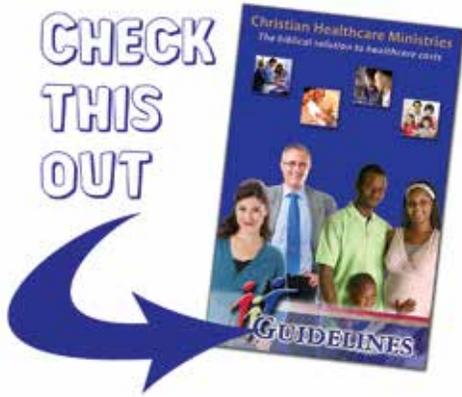
Of course it also takes care of individual and family needs. But as a member, you do this voluntarily. You enter into ministry membership knowing there are no contracts and no assignment of risk, as exist with an insurance company.

You're supporting your fellow Christians as they support you, and you've been doing it for 32 years.

It's an expression of faith, a testimony to the world that you are one of His disciples, because you love one another.

That's how Christian Healthcare Ministries works. And why.

What is eligible for sharing through CHM?



Editor's note: This article is excerpted from CHM Guideline N. The 2013 Guidelines were mailed to all members in March 2013. If you are a new member or would like an additional copy of the Guidelines, please call 1-800-791-6225, ext. 1002.

Christian Healthcare Ministries members share bills for procedures that are generally accepted by the medical community and that are researched, published in reputable

medical journals, widely understood and accepted as mainstream medical treatment and have properly listed common procedural treatment (CPT) codes.

For example, here is a *non-exhaustive* list of the types of conditions for which bills are regularly shared by CHM members:

- Abdominal pain
- Accidental ingestion of harmful substances
- Back problems (excluding chiropractic)
- Blood problems and disorders
- Broken bones/fractures/dislocations/sprains (excluding crutches, walkers, etc.)
- Cancer/removal of pre-cancerous tissue
- Carpal Tunnel
- Cataract removal
- Diabetes
- Diagnostic imaging tests (MRI, CAT scan, EKG, EEG, etc.)
- Diverticulitis
- Endoscopy, colonoscopy, etc.

- Female health issues
- Gallbladder
- Gastrointestinal
- Heart/cardiovascular
- Hernia repair
- Hip and knee replacement
- Hypertension
- Infections
- Injuries from accidents (for information on motorized vehicle accidents, see Guideline W)
- Internal hemorrhaging
- Kidney stones/gallstones
- Lung, liver, kidney and pancreas problems
- Maternity and complications (see Guideline R)
- Medically necessary reconstructive surgery
- Muscle problems
- Neurological disease
- Pneumonia/influenza

See "What is eligible?" page 11

Step it up! *By Judi Ulrey*

Are you ready to take your exercise sessions to the next level but aren't sure how? Are you in a bit of a rut, doing the same thing, and getting minimal results? Your body has a tendency to adapt to a routine that's repeated again and again, and eventually, improvements wane. If you want to maximize your efforts, mix it up a bit. Do something different. Step up your outings with some simple changes.



Try one of these techniques for jump-

starting your intensity. Note: Do these only if you have been exercising for multiple months consistently.

1. If you usually walk, try jogging for 15-30 seconds every five minutes. Your heart will notice the change in levels and increase its rate.

2. Are you riding an exercise bike or using other cardiovascular fitness

equipment? Raise the intensity for 30-60 seconds every 3-5 minutes. This will challenge your muscles and boost your

heart rate.

3. "One more block" is a great excuse to lengthen your movement time. When you're walking, often you're positive you can't go another mile—or even a half mile. But one more block? Sure! Before you know it, you've gone two or three more blocks before calling it quits.

4. Cross-step. This training technique improves agility and balance. While you're out walking, face sideways and do the cross step. Left foot crosses in front, right foot steps out to the side. Left foot crosses in back, right foot steps out to the side. Left foot, front; step; left foot, back; step.

See "Step it up!" page 13

10 lesser-known tips for better health

(part 3)

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

This month is the third installment of discussing Bonnie Liebman's article, "Still Not Getting It?" To review, here are her first five recommendations:

1. Extra weight increases your risk of cancer.
2. Use subtle cues to make you eat less.
3. Cut back on your grain intake.
4. Eat animal protein to help, not hurt, your bones.
5. Eating one less pound of calories does not mean you will lose a pound of fat.

Now let's discuss Liebman's next three recommendations.



6. Increase your potassium intake.

The average American ingests only half the Recommended Dietary Allowance (RDA) of potassium (4,700 milligrams per day). This is a concern because potassium is the most prominent, positively charged ion inside our cells. Therefore, it's critical to a number of bodily functions. For those who don't get enough

potassium, disease and health risk—including high blood pressure—increase.

Adequate potassium intake causes it to function as a smooth muscle relaxant (in contrast to calcium, which is involved in muscle contraction). In an experiment, potassium was found to reduce artery "stiffness" in people who took an extra 2,500 milligrams per day, doubling their average intake. Reducing arterial stiffness lowered the risk of heart attack, stroke and cognitive (thinking) problems. People who supplemented with potassium also had healthier hearts.

The best way to get more potassium in your diet is to eat plenty of fresh fruits and vegetables, which are naturally higher in potassium and lower in undesirable sodium (salt). This information leads us to another concept: to get the most from higher potassium intake, you must also cut your sodium intake. Reduced sodium intake is especially important if you have borderline or high blood pressure.

7. Don't rely on vitamins to protect you from cancer.

Vitamins are so named because they contain vital nutrients for optimal health. In fact, disease is often the consequence of chronic failure to get an adequate amount of certain vitamins in your diet.

For example, when the refining

of wheat grain was introduced into the United States in the 1800s, plagues of pellagra and beriberi ravaged our nation. Eventually, the diseases were traced to the deficiency of certain B-vitamins that are stripped during the grain refining process.

The government recommended going back to the "old" way of milling flour. However, the food industry was unwilling to sacrifice huge profits; it simply added back the known B-vitamins and called the flour "enriched." However, enriched white flour is anything but enriching when compared to the nutritional powerhouse of whole grain.

Many people read stories about the benefits of vital nutrients and spend billions of dollars per year on supplements in a last-ditch effort to secure good health. But there's one problem: vitamin supplements don't work (or a good deal of research indicates that vitamin supplements don't truly deliver the health benefits derived from those same nutrients within their natural food sources).

What's even more concerning is that a number of studies point to the possibility that taking certain vitamins may actually increase your risk of cancer. The bottom line is that, as much as possible, get your vitamins and minerals from wholesome foods. You just

See "Lesser-known tips," page 13

Meet your CHM staff: Katlyn Smith

Katlyn Smith recently joined the CHM communications department staff.

The communications team is responsible for creating the monthly CHM newsletter and e-newsletter, updating the ministry's website, Facebook page, and printed publications, and managing urgent messages to ministry members.

The specific tasks Katlyn performs include writing and editing newsletter articles, ordering printed materials, maintaining the CHM Facebook page (www.facebook.com/christianhealthcareministries) and designing ads (CHM does limited and selective advertising).

"We serve tens of thousands of members in all 50 states; keeping them informed of what this ministry is doing is fundamental to our service," said CHM President Rev. Howard Russell. "Our members

need to hear from us and our prospective members need to hear about us. This is the 21st century, and if you're failing to communicate, you're failing to serve."



Katlyn Smith enjoys spring break in Gatlinburg, Tenn.

Katlyn was a marketing intern for Westfield Insurance Country Club, Westfield Center, Ohio, prior to joining the CHM staff. She designed marketing materials for company events and prospective club members. She also worked part-time as a front desk representative at Hawthorn Suites in Seville, Ohio, and

helped update letters and marketing pieces.

Katlyn was born in Spartanburg, S.C., but spent most of her childhood in Ohio. She initially attended Medina Christian Academy in Medina, Ohio, but transferred to Christian Community School in

Grafton.

"For as long as I can remember, God has been a major part of my life," said Katlyn. "I always wanted to please Him and do His will, but it wasn't until I was 11 or 12 when I began to desire a relationship with Him. My understanding of faith deepened, and I choose to live with God rather than just live for God."

Interested in writing, Katlyn attended Taylor University in Fort Wayne (TUFW), Ind., because of the writing department's unique structure and reputation for helping students get their writing published.

Two years later the TUFW campus closed, so Katlyn began attending classes at Taylor University in Upland, Ind., where she graduated in 2011 with a bachelor's degree in professional writing. She also completed two editorial internships for *Colorado Homes & Lifestyles* magazine (Denver, Co.) and *Womeninc* magazine (Truman, Minn.)

See "Meet your staff," page 13



Spiritual: Prayer Page encouragement

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Debra Tracy

Farmington, Minn.

- Total need: \$14,478
- Prayer Page gifts received to date: \$12,274
- Need remaining: \$2,204

I accepted Jesus into my heart in 1972. At the age of 15, I had no idea what I was doing. Later in life, Christians told me I had been born again, but I can't remember a time when I didn't talk to Jesus. He was like my non-imaginary, imaginary friend. (Now I turn my imagination and creativity into novels for kids, writing strong characters who solve problems through ingenuity and integrity.)

My husband, Ron, and I work from home, recently becoming empty-nesters. We still have two "boys" though: Ticket and Scout, our devoted Shelties. (Ticket also is a character in one of my novels.)

At 16 years old, I developed irritable bowel syndrome. I missed many events and spent much of my time in the bathroom. At a church service three years later, I answered a summons for prayer for "someone with intestinal problems." I had two choices: race to the bathroom or run to the altar. God healed me that night. I rarely had that problem again.

A year later, however, I began experiencing heartburn, nausea and stomach aches. A visit to the doctor revealed I had a hiatal hernia. The

condition runs in my family. My brother died from esophageal cancer at age 43 because of his undiagnosed hiatal hernia. I spent the next 36 years on acid blockers like Tagamet and Prilosec.

In 2005, I started experiencing full body muscle aches, pains and weakness. It continued to worsen and eventually became debilitating.

I had to give up playing sports. I could walk on flat surfaces, but slight inclines hurt and left me sore for days.

I knew I had to get off acid blockers but I have a lot of food allergies and chemical sensitivities. The five tests I needed to qualify me for Gastroesophageal Reflux Disease

(GERD) surgery were going to be a big problem. No surgeon would perform the surgery without them.

In 2008 the acid blockers stopped working. I had some relief but a lot of heartburn and nausea as well.

Finally, in 2011, a compassionate surgeon said he'd do the surgery. I planned it as soon as possible because I was afraid I'd change my mind. My drug sensitivities made recuperation uncomfortable.

Two days before my GERD surgery, I experienced sharp pains in my

abdomen. I had emergency surgery for a burst appendix. I awoke in recovery with the doctor who was supposed to perform my GERD surgery walking toward me. He asked what I was doing there. He was supposed to operate on me the next day.

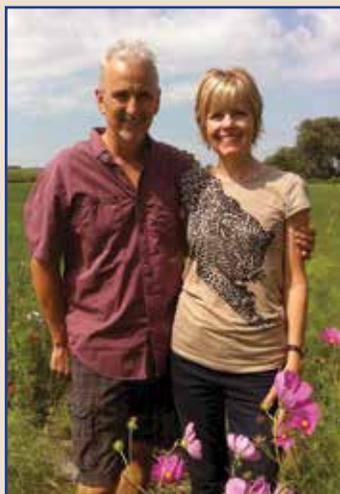
I had the GERD surgery six months later in June 2012. The recovery was awful. At home I strongly reacted to the medication and had to stop taking it. The pain made me sick.

I cried out to the Lord constantly. It was the prayers of my family and friends that carried me through.

Hallelujah! I have been acid blocker-free for five months. Though my muscles are still weak, they don't ache as much. I often have to take a homeopathic acid reducer. But that is so much better than being on acid blockers.

Every time I receive a heartfelt card, prayer, or donation from my CHM family, I'm touched and moved to tears. I keep every card and donation notice. I think and pray about all of you often. I feel that God is pleased with the way CHM works and will continue to bless us as we give to each other in tough times.

Thank you so much CHM staff and members for your sacrificial generosity. My family and I will never forget it!



Ron and Debra Tracy

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

May 2013

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 under Christian Healthcare Ministries Guidelines. (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 8-10 for more information on how to give.

Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave
Attn: Prayer Page
Barberton, OH 44203

Phone: 800-791-6225
(ask for the Prayer Page)

Fax: 330-798-6105

www.chministries.org
E-mail: prayerpage@chministries.org

Prayer Page needs do not qualify for sharing under Christian Healthcare Ministries Guidelines. (See left sidebar)

1. Nurys Aristy: 4215 SW 33 Dr., West Park, FL 33023 Nurys received treatment for kidney stones, which caused a major infection. She needs help with \$5,625 in medical bills. **UPDATE: Nurys received \$2,570 in gifts, bringing the need to \$3,055.**

2. Jennifer Ashlock: 4917 Dietzen Blvd., Anderson, IN 46013 Jennifer had two surgeries to treat endometriosis and incurred medical bills totaling \$7,470. **UPDATE: Jennifer received \$6,661 in gifts, bringing the need to \$809.**

3. Vickie Brock: 1470 Fitts Dr., Gaston, SC 29053 Vickie underwent a biopsy and surgery to remove a breast tumor. She asks the CHM family for help with bills totaling \$16,998. **UPDATE: Vickie received \$2,605 in reductions and \$13,584 in gifts, bringing the total to \$621.**

4. James Callista: 3104 Ventnor Ave., Longport, NJ 08403 After suffering from severe degenerative arthritis, James underwent major hip surgery. He asks the CHM family for help with \$4,214 in remaining bills. **UPDATE: James received \$3,687 in gifts, bringing the need to \$527.**

5. Jean Christopher: 235 Jumping Branch Rd., Tamasee, SC 29686 Jean suffered from a torn meniscus and underwent surgery. She asks the CHM family for help with \$2,889 in bills. **UPDATE: Jean received \$2,470 in gifts, bringing the need to \$419.**

6. Rosa Coffey: 622 Zola Rd., Lake City, SC 29560 Rosa underwent treatment for pancreatic cancer. She asks the CHM family for help with \$56,231 in bills. **UPDATE: Rosa added \$79,086 in bills and received \$41,440 in gifts, bringing the need to \$93,877.**

7. Michael Copeland: 8126 Cambridge Gables Ln., Knoxville, TN 37938 Mike underwent septuple bypass heart surgery and requests financial help and prayer. After reductions, his bills total \$48,655. **UPDATE: Michael received \$46,152 in gifts. He now needs \$2,503.**

8. Kim Cornett: 80 Grimes Rd., London, KY 40741 Kim had surgery to repair a hernia. After nearly \$11,300 in reductions, she requests prayer and help with \$14,226 in bills. **UPDATE: Kim received \$13,658 in gifts. She now needs \$568.**

9. John Paul Dodd: 711 Kimberly Ct., Caldwell, ID 83605 John Paul underwent a pacemaker replacement operation and incurred \$10,372 in medical bills. **UPDATE: John Paul has received \$9,749 in gifts, bringing the need to \$415.**

10. Lindsay Ferguson: 512 Apple Way Dr., Danville, IN 46122 Lindsay has an eye disease that began before she joined CHM. She needs

shots every three to six months and requests help from the CHM family to share her bills totaling \$1,550. **UPDATE: Lindsay added \$3,525 in bills and received \$4,493 in gifts, bringing the need to \$582.**

11. John Fernald: 22421 E Broad Ave., Otis Orchards, WA 99027 John underwent testing for his pre-existing heart condition and incurred \$10,069 in medical bills. **UPDATE: John received \$7,457 in gifts, bringing the need to \$2,612.**

12. Eddie French: 4023 Frio Way, Frisco, TX 75034 Eddie was diagnosed with psoriatic arthritis. He asks the CHM family for prayer and financial help totaling \$2,299.

13. Sheri Friedman: 111 Heidi Dr., Swansea, IL 62226 Sheri incurred \$4,070 in bills for the treatment of breast cancer. She asks the CHM family for prayer and financial help. **UPDATE: Sheri added \$31,369 in bills. She received \$18,628 in gifts and \$15,140 in reductions, bringing the need to \$1,671.**

Continued on page 8

Financial: Prayer Page Giving

Prayer Page total needs remaining this month: \$167,887

Each need would be met **in full** if each member family contributed:

- \$9.86 this month *-or-*
- \$3.29 for the next three months

Together, we can make eliminating these bills a reality! These amounts are suggestions; please consider giving today.

Who can give?

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

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

How much should I give?

Give however much you feel led to give.

See the "Financial: Prayer Page giving" box on page 7 for suggestions.

How do I send my gift?

You have two options for sending your gift to a fellow Christian listed on these pages:

Option 1: You can send financial gifts directly to people listed on these pages.

Please make your check out to the recipient you choose. You also can send a card or encouraging note.

The Giving Guide on page 9 can help you choose a recipient.

Continued on the page 9 sidebar

14. Brooklyn Goad: 1344 Gilford Point Lane, Champions Gate, FL 32896 Brooklyn became pregnant before joining CHM and incurred \$13,384 for the birth of her son, Pierce. **UPDATE: Brooklyn received \$12,727 in gifts and added \$400 in bills; she now needs \$1,057.**

15. Amanda Hanson: 5120 Sunset Ln., Everett, WA 98203 Amanda became pregnant before joining CHM and incurred bills totaling \$10,053 for the birth of her daughter, Katie. **UPDATE: Amanda received \$9,485 in gifts, bringing the need to \$568.**

16. Judy Hayes: 168 W Poplar St., Jesup, GA 31545 Judy underwent total knee replacement surgery. After reductions, her medical bills total \$5,692. **UPDATE: Judy received \$5,273 in gifts, bringing the need to \$419.**

17. Jeremy Hochstedler: 5217 Millersburg Rd., Gambier, OH 43022 Jeremy underwent surgery for the removal of a lump on his leg and incurred \$3,752 in bills. He asks the CHM family for prayer and financial help.

18. Marion Holdeman: 4043 Mennonite Church Rd., Stapleton, GA 30823 Marion had ankle replacement surgery, esophageal reflux, and an esophagitis stretch procedure. He asks for assistance with bills totaling \$5,138. **UPDATE: Marion received \$1,619 in gifts, bringing the total need to \$3,519.**

19. Cindy Jackson: 23216 Nameless Rd. Unit A, Leander, TX 78641 Cindy suffers from non-Hodgkins lymphoma and incurred bills totaling \$21,971. She trusts that God will help meet her need through CHM members. **UPDATE: Cindy received \$20,799 in gifts and added \$1,717 in bills, bringing the need to \$2,889.**

20. Linda Lavanchy: 1730 N State Hwy 7, Camdenton, MO 65020 Linda underwent back surgery for a pre-existing condition and incurred bills totaling \$16,093. She asks the CHM family for prayers and financial help. **UPDATE: Linda received \$15,679 in gifts, bringing the need to \$414.**

21. Michelle Miller: 219 Brookfield St. Unit C, Louisville, OH 44641 Michelle incurred \$5,708 in bills from the birth of her daughter, Delaney. The pregnancy was pre-existing and Michelle asks the CHM family for help meeting this need. **UPDATE: Michelle received \$5,074 in gifts, bringing the need to \$634.**

22. James Muncy: 1730 Village Circle, Mishawaka, IN 46545 James underwent surgery for a diabetic ulcer on his foot. After reductions, he has \$8,871 in bills. **UPDATE: James added \$35,042 in bills and received \$41,298 in gifts, bringing the need to \$2,615.**

23. Mark Palmer: 722 Jay Rogers Ct., Traverse City, MI 49696 Mark received treatment for atrial fibrillation and asks for help with \$2,848 in medical bills. **UPDATE: Mark received \$2,099 in gifts, bringing the need to \$749.**

24. Rebecca Reeves: PO Box 13460, Spokane Valley, WA 99213 Rebecca was diagnosed with a brain aneurysm and underwent surgery. So far, her bills total \$290; she asks the CHM family for prayer and financial gifts. **UPDATE: Rebecca has received \$3,600 in gifts and added \$4,014 in bills, bringing the need to \$704.**

25. Tally Schmidt: 202 Holly Place, Walters, OK 73572 After undergoing a tumor removal, doctors determined they needed to remove Tally's ovary. She praises God that she is now pain free but she still needs help with \$11,526 in medical

bills. **UPDATE: Tally received \$10,762 in gifts, bringing the need to \$764.**

26. James Schreiber: 12113 W 82nd Terrace, Lenexa, KS 66215 James underwent extensive sextuple bypass heart surgery. After more than \$200,000 in reductions, his remaining bills total \$59,462. **UPDATE: James received \$54,995 in gifts, bringing the need to \$4,467.**

27. Donald Schwarz: 3209 Nottingham St., Pearland, TX 77581 Donald underwent partial shoulder replacement surgery and is trusting God to meet his need through CHM members. After large reductions, Donald's remaining bills are \$11,273. **UPDATE: Donald received \$10,707 in gifts, bringing the need to \$566.**

28. Kathleen Settle: 4114 Bowman Ave., Indianapolis, IN 46227 Kathleen had surgery to remove a uterine polyp and her ovaries and fallopian tubes. After reductions, her bills total \$13,516. She asks the CHM family for prayer and financial help. **UPDATE: Kathleen received \$13,052 in gifts, bringing the need to \$463.**

29. Kent Shoop: PO Box 86, Easton, WA 98925 Kent had surgery and radiation treatment for prostate cancer. He trusts God to meet his \$17,884 need through the generosity of CHM members. **UPDATE: Kent received \$17,419 in gifts, bringing the total to \$465.**

30. Debra Simmons: 7386 Chagrin Rd., Chagrin Falls, OH 44023 Debra underwent treatment for carpal tunnel syndrome and for a tendon injury. Her bills total \$5,908; she asks the CHM family for financial help and prayer. **UPDATE: Debra received \$5,256 in gifts, bringing the need to \$652.**

31. Jerry Sizemore: 7720 Surrey

Dr., Indianapolis, IN 46227 Jerry suffered a swollen retina and loss of vision. He also underwent testing for stroke and aneurysm. He asks CHM members for help with \$1,806 in medical bills. **UPDATE: Jerry added \$2,194 in bills and received \$3,685 in gifts, bringing the need to \$315.**

32. James Snyder: 24848 Starlight Mtn. Rd., Ramona, CA 92065 James underwent emergency surgery for coronary heart disease. After discounts, his bills total \$109,571. The Snyders trust God to work through CHM to meet this need. **UPDATE: Praise God! James received \$37,657 in gifts and \$73,515 in reductions. He added \$3,046 in bills, bringing the need to \$2,789.**

33. James Sowards: 10684 Lynns Rd., Etna, OH 43062 James had a tonsillectomy after struggling with throat problems for several years. He asks the CHM family for help with \$4,659 in bills. **UPDATE: James received \$3,786 in gifts, bringing the need to \$873.**

34. Robert Thresher: 9681 Mosquito Rd., Placerville, CA 95667 Robert suffered a work-related hernia and underwent surgery to repair it. After significant reductions, his medical bills total \$5,894. **UPDATE: Robert has received \$5,192 in gifts, bringing the total need to \$702.**

35. Debra Tracy: 21977 Flagstaff Ave., Farmington, MN 55024 Debra underwent hiatal hernia repair surgery. She previously took

medication for the condition that caused muscular side effects and eating discomfort. She asks the CHM family for help with bills totaling \$14,478. **UPDATE: Debra received \$12,274 in gifts, bringing the need to \$2,204.**

36. Diana Trahan: 6339 Taft Rd., Maurice, LA 70555 Diana had bladder surgery and incurred bills totaling \$3,092. She asks for financial help and prayer from the CHM family. **UPDATE: Diana received \$2,466 in gifts, bringing the need to \$626.**

37. Naomi Troyer: 1001 E Main St., Lake Andes, SD 57356 Naomi had surgery to remove a large fibroid tumor and an ovarian cyst. She would appreciate your prayers and help with \$11,330 in bills.

UPDATE: Naomi received \$7,158 in gifts and added \$5,715 in bills, bringing the need to \$9,887.

38. David Urschel: 400 Washington St., Oldsmar, FL 34677 After years of pain and limited mobility, David underwent bilateral knee replacement surgery. He has incurred \$36,966 in bills. **UPDATE: David received \$31,970 in gifts; he now needs \$4,996.**

39. Charlotte Vieth: 1500 Pella Rd., Martell, NE 68404 Charlotte underwent laser surgery for varicose veins. After reductions, her medical bills total \$3,400. **UPDATE: Charlotte received \$2,894 in gifts, bringing the need to \$506.**

40. Phillip Vollman: 13924 Radcliffe Rd., Chardon, OH 44024 Phillip underwent surgery for hernia repair and asks the CHM family for help with \$8,500 in bills. **UPDATE: Phillip received \$8,122 in gifts, bringing the need to \$378.**

41. Sharon Warden: RR 1 Box 69-8F, Poca, WV 25159 Sharon underwent surgery for tumor removal and asks the CHM family for prayer and financial help with \$23,100 in medical bills. **UPDATE: Sharon received \$19,130 in gifts, bringing the need to \$3,970.**

42. Merrily Wright: 600 9th St., Elko, NV 89801 Merrily underwent removal of a thyroid nodule. After reductions totaling nearly \$19,000, her remaining bills are \$7,684. **UPDATE: Merrily received \$7,334**

Giving Guide

Membership #	Need #	Membership #	Need #
100025-100424	31	110632-110901	25
100437-100935	42	110907-111200	02
100937-101607	40	111202-111484	33
101608-102398	20	111489-111899	14
102418-103050	09	111904-112455	13
103051-103996	05	112457-113298	35
104001-104623	16	113303-113954	12
104624-105235	28	113958-114647	07
105241-105772	29	114648-115366	11
105773-106305	39	115383-117200	22
106319-106869	04	117204-119434	32
106880-107332	27	119436-122021	19
107345-107779	08	122031-125014	01
107784-108177	15	125021-127907	18
108189-108461	10	127974-131469	17
108470-108808	03	131491-135717	41
108814-109094	36	135729-139787	26
109096-109380	21	139788-143602	38
109381-109737	30	143604-144808	43
109744-110027	34	144811-146686	37
110028-110334	24	146690-160495	06
110340-110624	23		

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!

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 110000, you can send to need #34.

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)

Option 2: You can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. The advantage is that 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 10 sidebar

How do I send my gift?
(Continued from the page 9 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.

I am listed on the Prayer Page. What are my responsibilities?

Individuals listed on the Prayer Page must report what monies they receive each month by the 15th (or the first business day after the 15th) of the following month.

Mail in your Donor Information Form, e-mail prayerpage@chministries.org or call 800-791-6225 and ask for the Prayer Page.

The Donor Information Form also is available online at www.chministries.org/downloadforms.aspx

To act fairly to everyone listed, Prayer Page guidelines state that CHM staff may rotate needs and remove listings of unresponsive persons without notice.

To obtain a copy of Prayer Page guidelines, contact us at the e-mail address or phone number listed above.

in gifts, bringing the need to \$350.

43. Kimberlee Yount: 423 Lane 12, Powell, WY 82435 Kimberlee is grateful for the opportunity to

receive help with \$25,290 in bills she incurred due to a hysterectomy. **UPDATE: Kimberlee received \$19,653 in gifts, bringing the need to \$5,637.**

Prayer Page needs met: 1st quarter 2013

Kathy Barnes: Pope Valley, Calif.

Condition: Rheumatoid arthritis
Need met: \$6,697

Tiffany Collins: Wildomar, Calif.

Condition: Maternity
Need met: \$3,700

June Dalton: South Salem, Ohio

Condition: Basal cell cancer
Need met: \$6,474

Nova Ferguson: Sycamore, Ohio

Condition: Shoulder, arm and chest pain
Need met: \$7,482

Nancy Graham: Upper Chichester, Pa.

Condition: Bladder condition
Need met: \$8,422

Kathynne Leesley: Council Bluffs, Iowa

Condition: Uterine cancer & hysterectomy

Need met: \$31,073

Angelyn McMurray: Runnemedede, N.J.

Condition: Maternity
Need met: \$3,503



Lana Miller: Middlebury, Ind.

Condition: Hand pain, bilateral trigger finger
Need met: \$4,088

William Newton: Sugar Land, Texas

Condition: Knee replacement surgery
Need met: \$17,277

Calvin Ratzlaff: Avon, S.D.

Condition: Hyperparathyroidism
Need met: \$16,213

Barbara Smith: Rupert, W.Va.

Condition: Hysterectomy
Need met: \$9,372

Tricia Supan: Akron, Ohio

Condition: Lyme disease
Need met: \$18,200

Lessie Triplett: Charlotte, N.C.

Condition: Bladder surgery
Need met: \$29,605

Rachel Weaver: Mohnton, Pa.

Condition: Auto accident injuries
Need met: \$28,559

Barbara Yess: Sabetha, Kan.

Condition: Ulcerative colitis
Need met: \$1,180

Janette Zarkovacki: Colorado Springs, Colo.

Condition: Maternity
Need met: \$4,670

CHM and Medicare (continued from page 1)

to other payment sources. Therefore, financial provision through Medicare must be exhausted before CHM members share your medical bills.

Gold level

What Medicare pays for a

particular medical incident applies toward your CHM personal responsibility (PR) amount. At the Gold level, PR is \$500 per unit, per year. Therefore, your out-of-pocket cost is \$0 when Medicare pays \$500 or more for that incident.

For example, if you are on Medicare and undergo a procedure costing \$20,000:

- If Medicare pays \$18,500, you have \$1,500 in remaining bills.
- You send CHM your itemized

See "CHM and Medicare," page 12

Books tackle tough issues of divorce and sin nature

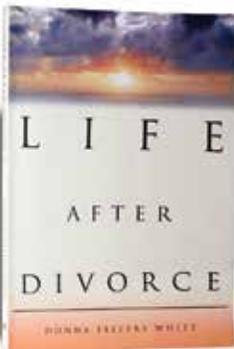
Life After Divorce

Donna Fellers White
Lexington, Neb.

“Until the soul receives the filling of the Holy Spirit, it will relentlessly keep searching,” writes Christian Healthcare Ministries member Donna Fellers White in her book, *Life After Divorce*. In the book, Donna expresses her struggles from the breakup of a 30-year marriage.

Donna brings to life the intimacy she found with Christ after divorce left her with a broken heart. Within one year of her divorce, Donna also suffered the loss of her mother, her best friend and her daughter-in-law. Each event had a profound effect on her life and drew her closer to the Lord.

Over time, she compiled the lessons she learned into a more complete collection. Donna walks readers through her journey of healing, asking difficult questions and shedding light on the goodness of God despite disappointment.



Life After Divorce can be purchased online through www.amazon.com. Paperback copies are available for \$14.95. The Kindle edition is \$3.99. Orders may also be made with iUniverse by calling 1-800-AUTHORS or by visiting <http://bookstore.iuniverse.com>. Paperbacks are \$14.95 and e-books are \$6.00.

Sally & George: In the Beginning

Dr. Keith & Laurie Nemec
Wheaton, Ill.

“The two things that have caused more debilitation, hardship, disability, suffering, and disease to all humanity since the beginning of time can be narrowed down to doubt and fear. The purpose of this book is to expose the power of doubt...”

That excerpt is from the introduction of *Sally & George: In the Beginning*, written by Dr. Keith and Laurie Nemec. In the book, the authors discuss the origin of doubt and fear and the freedom believers find in being a child of God.

Analyzing human nature before encountering Christ, Keith and Laurie

have taken a more personal angle, giving sin nature the name of “Sally & George.”

According to the Nemecs, this “enables us to be aware, awake and alert to the lies [sin nature] speaks in our mind...”

Keith and Laurie encourage readers to take their place as members in God’s family by discovering



the power of forgiveness and hope to overcome life’s struggles. Having suffered a major health challenge, Laurie’s healing is the inspiration behind this book.

Dr. Keith and Laurie Nemec are the directors of Total Health Institute in Wheaton, Ill. For 13 years they’ve hosted the Christian radio show “Your Total Health” on WYLL radio station in Chicago.

Sally & George: In the Beginning may be purchased online through www.totalhealthinstitute.com. Individual copies are \$17. A case of 64 books is discounted 50 percent (\$544 with no shipping fees).

What is eligible? (continued from page 3)

- Podiatry
- Stroke
- Ulcers
- Urology

Alternative treatment and non-eligible bills:

CHM cannot share bills for alternative treatment. We don’t pass judgment on the validity of these treatments; however, the reason members have chosen not to share bills for alternative treatment is that CHM

doesn’t have the capacity to research and test alternative treatments to determine their validity. To view a list of other non-eligible types of bills, please see the CHM Guidelines Appendix.

CHM secondary to other payment

sources: Christian Healthcare Ministries is secondary to other payment sources. Before submitting medical bills to CHM, a member must: (1) submit bills to any insurance, Medicare, Medicaid, Workers’

Compensation, fraternal benefits or any other resource available to pay all or part of the bills and (2) receive payment or notice of liability or rejection from such sources.

We hope you remain in good health! However, you can rest assured that thousands of fellow Christians are ready to help you if major medical costs become a reality.

CHM and Medicare (continued from page 10)

bills, Medicare “explanation of benefits” (EOB) form, and the CHM Needs Processing Forms (available at www.chministries.org/downloadforms.aspx)

- You have no PR (out-of-pocket cost) because Medicare paid more than \$500. As long as the remaining bills are eligible under CHM Guidelines, CHM members share the remaining \$1,500.

The CHM Gold level offers the most services. The only expenses that cannot be shared at the Gold level are bills from routine doctor visits, maintenance prescriptions or medical treatment below \$500 retail (before any discounts are applied).

Silver and Bronze levels

The way CHM works with Medicare at the Silver and Bronze levels is the same as with the Gold level, with a few important distinctions:

- At the Silver and Bronze levels, CHM can only share bills incurred when you are a hospital patient (inpatient/

outpatient incidents) and bills from surgery performed anywhere. Medicare resources must be exhausted and treatment must be eligible according to the ministry’s Guidelines before bills can be shared by CHM.

- Testing and treatment—including doctor’s office visits—other than in a hospital do not qualify for sharing.
- At the Silver level, PR is \$1,000 per incident. Therefore, your out-of-pocket cost is \$0 when Medicare pays \$1,000 or more for an incident. Bronze PR is \$5,000 per incident.

We hope you will continue as a part of the CHM family after becoming eligible for Medicare. CHM members will be standing by to help with your medical bills; at the same time, you will bless other Christians by helping them with their medical needs. Many people with Medicare remain CHM members in order to help fellow believers.

What members say



Our medical bills from Donnie’s cancer totaled approximately \$91,000. Medicare paid for everything except about \$7,000, which is still a large amount to someone on a fixed income. However, our brothers and sisters in Christ stepped in to help... We’re so grateful that we remained CHM members and used the ministry as a supplement to offset charges Medicare wouldn’t pay.” –Donnie & Nancy Scarlett, Lynchburg, Va.

Scoliosis (continued from page 1)

away from where we live. Arianna underwent spinal fusion surgery in June 2012 and spent three weeks in the hospital.

Due to the severity of her spinal curve, she spent the first two weeks wearing a halo traction brace to gradually stretch her vertebrae column. That was the most difficult time because her pain grew worse daily despite taking pain medication. In most cases, doctors have to check up on young patients to make sure they continue the treatment. Arianna, however, was tough and very brave.

Arianna’s medical bills totaled \$345,504; the hospital bill alone was more than

\$300,000. Thankfully, with a lot of help from CHM, the hospital bill was reduced by 77 percent. Overall we received \$251,948 in discounts and the remaining balance (\$93,556) was shared by CHM members!

Today Arianna is doing extremely well. She grew about five inches taller after the surgery and her back is nice and straight. She will return to the hospital this summer to have a few more vertebrae fused in the lower part of her spinal column. The doctor told us that this time she will only need to spend two or three days away from home. What a relief!

Likewise, Victoria underwent the same surgery in November 2012 and is now also doing well. Because of her other health problems, her bills were paid through Medicaid.

Both girls look great and will be able to live lives of normal length.

God’s grace and strength—with some instrumental help from CHM—carried us through this ordeal. God is good all the time!

We ask for your continued prayers for our family.

Step it up! (continued from page 3)

Got the hang of it? Try going faster. Left foot, front; step; left foot, back; step. Swing your arms for added movement. Head up, chin up, and abs tight. Twist those hips. Not only will you engage your core, but you'll spice up your walk as well.

5. Leaping is a great lower body workout that elevates your heart rate without dramatically increasing your pace. Ready? Take two steps, and then leap for the next. Right, left, leap. Left, right, leap. Right, left, leap. Left, right, leap.

6. Adding strength training to your walk doubles the benefit and doubles the fun. You're building muscle and increasing your heart rate. So stop along your course and:

- a. Do dips off a bench or wall.
- b. Drop for 10 push-ups.
- c. "Walk" down the street doing lunges.
- d. Savor the sweet smell of grass while doing abdominal crunches.
- e. Pick up trash along the way, using and coordinating your upper and lower body.
- f. Pause to stretch.

- g. Stairs are your friend. Approach with vigor, but step up slowly and intentionally versus moving with momentum.
- h. Move with motivating music.

With a little creativity, moving really can be fun.

Editor's note: Get more great fitness tips from Judi by following her on Facebook at www.facebook.com/LiveLifeWellWithJudiUlrey

Lesser-known tips (continued from page 4)

can't beat the Creator's design!

8. Cut calories as you age. As we age, some things happen inevitably. We reduce our activity level (usually dramatically, although we barely notice it) and our metabolism slows down. As a result, our body burns far less fuel, so we don't need nearly as much food as we did when we were young.

But there's one problem: the hunger and satiety centers in our brain don't seem to get that message. We still have an appetite for the same amount of caloric intake as we ever did. And so, our weight goes up as we add the extra pounds in the form of

fuel storage (fat!). There are only three real solutions to this problem:

a. Increase your activity! Figure out how to stay active throughout the day. Some exercise equipment companies are targeting the "desk job niche" and are making treadmill desks. Ranging from \$1,000-\$4,000, these workstations allow people to walk on a treadmill while standing upright at their computer and workstation.

b. Keep up your strength training. Yes, our metabolism slows as we age. However, the primary reason for that is because our muscle mass, which drives our metabolic rate, is replaced by fat. Lifting weights,

doing pull-ups and push-ups, etc., to maintain and build muscle tone slows the loss of muscle mass.

c. Eat less. Monitor your food intake with a simply diary. Using Weight Watchers, www.mydailyplate.com, or similar websites are a great place to start. I have found that if I don't keep track, I inevitably gain weight.

Next month: 10 lesser-known tips for better health (part 4)

Liebman, B. (2012). Still Not Getting It? 10 messages that don't seem to stick. Nutrition Action Healthletter 39(5): 1.

Meet your staff (continued from page 5)

Katlyn resides in Seville with her family. Her father, Bryan, works for a plant nursery and runs his own landscaping business. Lori, Katlyn's mother, is a regional manager for nine Salvation Army Thrift Stores. Katlyn's sister, Lindsay, attends college in Michigan.

Katlyn cited three reasons she enjoys working at CHM: people, growth and hope. "In every task or activity, there is a person to help, a lesson to be learned and the chance to bring color—literally or

figuratively—into a dark and burdened world," she said.

In her spare time, Katlyn is assistant director of the theater group at her church, First Baptist Church in Medina. She also enjoys biking, and she's in training for a Warrior Dash obstacle course event.

"My favorite Bible passage is Psalm 51—King David's psalm of repentance—and I especially take to heart verses 10-12 and 16-17," Katlyn said. "It reminds me of how

people try so hard to bargain with God by offering sacrifices. However, what we should give God is our hearts, broken and dirty though they may be."

Katlyn said she wants CHM members to know that "When you weep, so do we. When you rejoice, we do, too. Our love for our members doesn't end with the click of a phone call. Prayer and compassion are the foundation of CHM; they're a necessity rather than an option."

Letters to Christian Healthcare Ministries

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

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.

These letters represent what you who participate in CHM are accomplishing for each other and for the cause of Christ.

-Rev. Howard Russell

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.

Dear CHM Family:

Thank you so much for all your prayers and the financial help. It was heavy on our minds to have such a huge hospital bill. Now it's paid. Thank you so much and God bless you for your help. It was very much appreciated.

Sincerely,

LouElla and Owen Troyer
Holmesville, OH

Dear Donna:

I can never thank you and CHM enough for all the help you have given me. It's nice to know that, not only do you help pay all these bills, but you're praying for me as well. May God richly bless each and every one of you! You're the nicest people this side of heaven. I've been so blessed by all you do.

Thank you again,

Brenda Butcher
Brenton, WV

Editor's note: Donna Greer is a CHM Needs Processing representative.

Dear CHM Family:

Hallelujah, what a great God we serve! Thank you for being such a blessing and paying my wife's hospital bill. I thought my wife was going to beat her sickness. When she made a miraculous recovery,

I was certain God had healed her. And He *did*. Then, in His wisdom, He chose to take her away.

I was devastated. I couldn't understand why, but I chose to keep walking with God through the grief experience. Just before CHM shared the hospital bills, I got to share my anguish with the Quechuan people in Bolivia. They, too, could see what I faced.

When the Lord used CHM to share the bill, I was able to tell the tribal people how our Almighty God had shown His great love and power. The Lord received more glory by taking my wife when He did, though at first I didn't understand it. Hallelujah!

Thank you,

Bernard Murrin
Mt. Carmel, PA

Dear Christian Healthcare Ministries:

We feel so blessed to be part of this ministry. It is a joy to pray for brothers and sisters whose needs are listed on the Prayer Page. We enjoy praying for you, the staff, who connect us all and make this possible.

Thank you and God bless,

Joan Fumetti
Windsor Heights, IA

Dear Christian Healthcare Ministries:

Thank you so much for all the prayers. Keep praying—God is awesome! May the Lord meet your needs and bless each of you sweet people in every way.

Sincerely,

Joyce Chance
Wooster, OH

Dear CHM Family:

Thank you so much for the ministry's help with my medical bills. You will never know the blessing it is and the hope it brings. May God bless you richly!

In Christ,

Naomi Troyer
Lake Andes, SD

Dear Christian Healthcare Ministries:

I want to thank you and everyone else who has helped me with my medical expenses over these recent months. I want you to know how much you are appreciated. I have received monetary assistance and many words of encouragement. What a blessing you are!

In His name,

Debra Simmons
Chagrin Falls, OH

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.*

Freda Green: 760 Northview Dr., Kodak, TN 37764 Freda needs back surgery and is in a lot of pain. Please keep Freda in prayer.

Holly Taft: 62745 Powell Butte Highway, Bend, OR 97701 Holly, a missionary in Mexico, needs to have surgery.

Murlene Calhoun: PO Box 323, Harlowton, MT 59036 Murlene has medical problems and the cause is unknown. Please keep Murlene in prayer.

Lester Lambright: 11550 Dueling Oaks Ct., Pensacola, FL 32514 Lester suffers from internal bleeding and is undergoing testing. Please remember Lester in prayer.

Barbara Kroneberger: 13604 Royal Crest Rd., Phoenix, MD 21131 Barbara’s husband, Charles, went home to be with the Lord. Please pray for comfort.

Nancy LeAlcala: 3759 Brems St., San Diego, CA 92115 Nancy had a cancerous tumor removed and requests prayer.

Steven & Linda Gray: 4580 Talmadge Mayo Rd., Harrodsburg, KY 40330 Linda was diagnosed with breast cancer and they want to make wise treatment decisions.

Rodney Keister: 431 Chestnut St., Mifflinburg, PA 17844 Rodney’s windpipe has constricted and caused him pain. He

requests prayer for testing and finances.

Harold & Nancy Kennedy: 2018 Country Trail, Kinston, NC 28504 Harold has dementia and also recently broke his hip. Nancy requests prayer for strength.

Zlatko & Aranka Radosavcev: 147 LaAmistad Way, Hemet, CA 92545 Zlatko recently suffered a stroke. Please keep the Radosavcevs in prayer.

Cameron Wrinkle: 1329 S Danville, Abilene, TX 79605 Cameron has health problems with his optic nerves. He asks the CHM family to pray for healing.

Christian Healthcare Ministries

May 2013

In this issue:

Members battle scoliosis, receive more than \$250,000 in discounts
 CHM and Medicare • The answer to why CHM works for you,
 our members • What is eligible for sharing through CHM?
 Step it up! • Healthwatch • Meet your CHM staff: Katlyn
 Smith • Prayer Page testimony • Prayer Page • Books tackle
 tough issues of divorce and sin nature • Letters to CHM
 Monthly prayer requests

Christian Healthcare Ministries
The biblical solution to
the healthcare costs



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.