



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

June 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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## The CHM website: something for new (and not-so-new) members



Christian Healthcare Ministries is improving its website, [www.chministries.org](http://www.chministries.org), to make life more convenient for new—and not-so-new—members.

New members now have your own designated website page for access to videos, a glossary and frequently asked questions. You can submit online the Checklist of Understanding—a form that must be completed by all new CHM members. To get to the website's new member area just click the red "New member" button on the home page.

There's also something special for not-so-new members (though new members can use it, too!) The member portal now allows you to

make one-time financial gifts to the ministry with your credit/debit card or bank account (called electronic check or "ECHECK"). In time, the member portal will include many more options, such as recurring giving, medical bill submission and the ability to change your membership account information.

To make a one-time financial gift, follow these quick and easy steps:

- 1) Go to [www.chministries.org](http://www.chministries.org) and click the "My account" link at the top right side of the page.
- 2) You will be prompted to set up a secure online account by entering your name, CHM member number and an access code. The code is

unique to your membership and can be found on your monthly Member Gift Form billing statement next to your member number.

- 3) You will be asked to create a password that you'll need to use each time you log in.
- 4) After you finish setting up your account, you'll receive a confirmation e-mail from CHM containing a link that you must click to verify your online account.
- 5) You only need to set up your secure account once. You also can print contribution receipts and view your online giving history. To ensure your privacy, always remember to log out of your account when you're finished.

Some members have expressed their desire to help keep ministry administrative costs down. Here's a quick review of giving options:

- a. CHM doesn't pay any processing fees when members mail their monthly financial gift to the ministry.
- b. The least expensive electronic funds option

*See "CHM website," page 12*

## Terror, bombings, what Christianity isn't—and what it is



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

At the time of this writing, the tragedy and terror of the Boston bombings has just occurred.

We've all seen—and seen again—videos of the explosions. We've heard the words: horrific; shocking; terrifying; murderous; cowardly; and more.

Evil has spoken. No, it shouted. It shouted that Satan is alive and doing all he can to fulfill his goal as described in I Peter 5:8: "He is like a lion going to and fro about the earth seeking whom he may devour."

As we well know, evil didn't start with the Boston bombings. It didn't start on 9/11, in Oklahoma City, or in the crimes we hear of so much in the daily newscasts.

It started when man disobeyed God. And it has never stopped, never relaxed, never let up.

But after every storm, the sun eventually comes out. I heard of a mother who was talking with her daughter as they watched on television the videos and news surrounding the Boston bombings. The daughter was distraught. The mother gave her daughter this advice: "Watch

for all of the caring that will happen. Watch how people will come around and care for each other. Don't focus on the evil, focus on the good that results."

I was in Oklahoma City not long after the federal building there was bombed in 1995. As I walked the fence line and saw the destruction, I was moved by the expressions of love and caring left at the site.

In the aftermath of an attack such as the one in Boston that could have its grounding in the religious beliefs of the attacker,



there is an inevitable comparison of religions. I see or hear things on TV, in print or in social media said by people who clearly have no understanding of true Christianity and regard Bible-believing

Christians as a dangerous lot.

They're not making a theological statement. They're making a personal statement, as in, "Those Christians are threatening because they won't live their lives according to my standards."

In the early days of Christianity, opponents of the faith claimed that Christians drank blood to worship their God.

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*"True Christianity doesn't use violence to promote its cause. If someone purporting to be a Christian engages in violence...they do so in their own name and for their own reasons, not in the name of Christ or for His kingdom."*

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They were of course confusing communion with a despicable act. However, when you're looking for reasons to attack Christianity, any good story will do.

In other words, nothing today is different from the years immediately following the Lord's death and resurrection.

I can't—and won't—speak against other religious faiths. But I can speak *for* Christianity. True Christianity doesn't use violence to promote its cause. If someone purporting to be a Christian engages in violence because they dislike, distrust, fear or hate someone else, they do so in their own name and for their own reasons, not in the name of Christ or for His kingdom.

If not, what did our savior mean when He said, "You have heard that it was said, 'Eye for eye, and tooth for tooth.' But I tell you, do not resist an evil person. If anyone slaps you on the right cheek, turn to them the other cheek also. And if anyone wants



# 10 reasons to go for the Gold

What makes CHM's Gold level a step above the rest? That's a good question with even better answers:

**1. Gold includes incident-related doctor's office visits.** Medical incident-related bills from doctor's office visits are eligible for sharing. (In the Silver and Bronze programs only hospital bills are eligible.) An incident includes medical treatment or testing that lasts until one of the following occurs: 1) the medical condition is cured according to official medical records; 2) treatment is at a routine maintenance level; or 3) you experience 90 days without any kind of treatment for that particular condition.

**2. Gold includes incident-related prescriptions.** Similarly, non-maintenance prescriptions written as the result of a medical incident (as defined above) are eligible for sharing.

**3. Diagnostic testing bills are eligible for sharing.**

**4. Gold members pay fewer out-of-pocket expenses.** You're responsible for the first \$500 per membership unit, per year. In contrast, Silver (\$1,000) and Bronze (\$5,000) personal responsibility amounts are *per incident*. Regardless of your giving level, any discounts you help obtain on your medical bills apply toward your personal responsibility. Most CHM members obtain discounts and reduce or eliminate their out-of-pocket expenses.

**5. CHM offers a generous maternity program for Gold members.** All maternity expenses are eligible for sharing after your personal responsibility requirement is met. CHM shares bills for pre-natal care; delivery (including C-section and multiple births); home births; midwives; and post-natal care and complications (mother and baby). The mother must join CHM at least 300 days

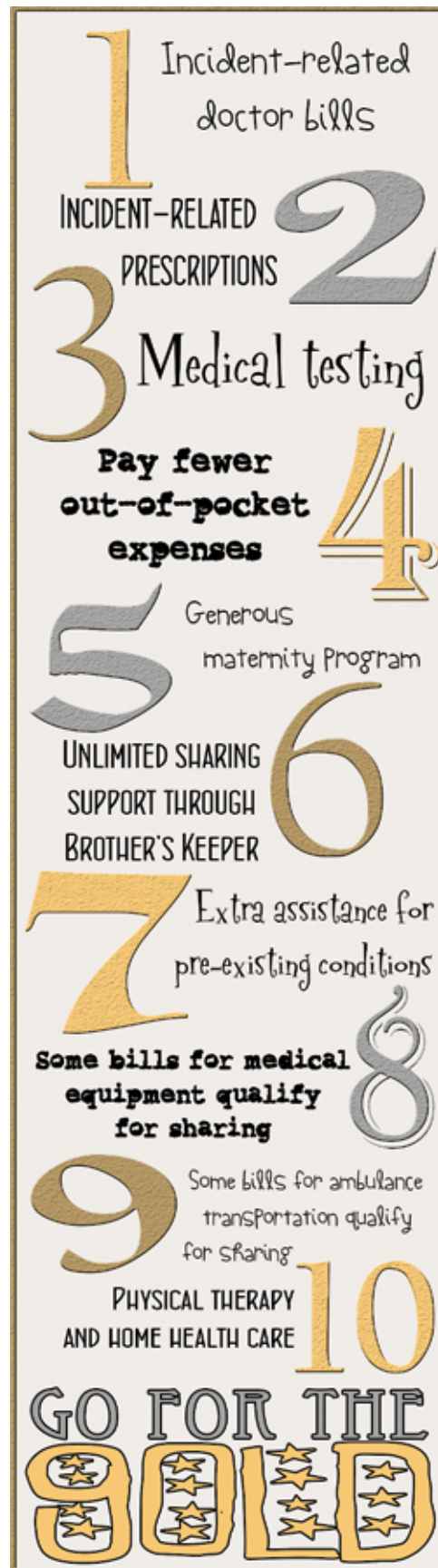
before the baby's estimated due date. For Silver and Bronze members, only maternity expenses incurred as a hospital patient are eligible for sharing.

**6. Unlimited sharing support is available through Brother's Keeper.** If your medical bills exceed CHM's \$125,000 per-illness sharing limit, Brother's Keeper offers *unlimited* financial assistance for Gold members. That means your eligible bills can be shared no matter how expensive they become! Silver and Bronze members have more limited provision through Brother's Keeper on an accruing annual basis.

**7. Gold members receive extra assistance for pre-existing conditions.** Though cost sharing support for pre-existing conditions is available for members at each participation level, Gold members receive expedited sharing through an annual schedule:

- In the first year of participation, bills are eligible for sharing up to \$15,000.
- In the first two years, bills are eligible for sharing up to \$25,000 (\$15,000 during the first year plus \$10,000 during the second year).
- In the first three years, bills are eligible for up to \$50,000 (\$15,000 during the first year plus \$10,000 during the second year plus \$25,000 during the third year).
- After your third year of membership, the condition is no longer considered pre-existing.

Medical bills exceeding these limits may be eligible for listing on the CHM newsletter's Prayer Page; all CHM members are encouraged to make donations towards Prayer Page needs. *Some additional rules apply; please see Guidelines Z and AA for the ministry's complete policy on pre-existing conditions.*



# 10 lesser-known tips for better health

## (part 4)

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This month, we finish our series discussing Bonnie Liebman's article, "Still Not Getting It?" We examined her first eight recommendations in previous newsletters:

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 doesn't mean you will lose a pound of fat.
6. Increase your potassium intake.
7. Don't rely on vitamins to protect you from cancer.
8. Cut calories as you age.

**9. Omega-6 fats are good for you; they don't cause inflammation.** Years ago, Udo Erasmus wrote a brilliant book called, *Fats That Heal, Fats That Kill*. The book was groundbreaking for most people, who receive little education about essential oils for ideal health. However, Erasmus emphasized the need to minimize or avoid omega-6 fatty acid intake, particularly in the presence of oils containing omega-3.

The author's concern was that omega-6 fatty acids may compete for absorption of the more desirable omega-3 variety. Because omega-6 fatty acids can be converted into



arachidonic acid—which can cause formation of inflammatory lipid compounds—omega-6 fatty acids got a bad name and nutrition experts discouraged people from eating foods containing them.

The concern, however, may be unwarranted.

High quantities of omega-6 fatty acids are present in many common vegetable oils, including canola, sunflower, safflower and soybean. According to some experts, the human body actually converts very little linoleic acid (a prime omega-6 fatty acid) into arachidonic acid. Therefore, experts now recommend that Americans *not* cut their intake of omega-6 oils. So, being afraid of your salad dressing is probably unfounded.

Nevertheless, a great deal of evidence indicates that omega-3 fatty acid-rich oils are a necessity to protect against heart disease, dysrhythmias, cancer and many other maladies. Perhaps we should worry less about avoiding

all omega-6 foods and focus instead on increasing our intake of omega-3 (along with chia or flax seeds) which is found in salmon, rainbow trout and other freshwater fish.

**10. Most of us need more magnesium.** Our health depends on an adequate supply of magnesium. This important mineral is critical for enzymes that regulate our blood sugar. It counteracts the effects of calcium and maintains our body's proper balance, including electrical conduction of the heart. Magnesium is an important ingredient for strong, healthy bones. The evidence is clear: people with diets rich in magnesium tend to have a significantly lower risk of diabetes, less insulin resistance and lower blood sugar levels.

Yet, statistics show that most Americans only get about 75 percent of the minimum recommended daily intake. Women should consume at least 320 milligrams per day, but often receive less than 250 mg. Men need 100 mg more than women. What is the best way to get magnesium? Studies aren't conclusive regarding whether supplements really help. The best magnesium sources are leafy greens, legumes (beans and peas), whole grains and nuts.

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



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[doc@chministries.org](mailto:doc@chministries.org)

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



## Meet your CHM staff: Marlene Brink

Marlene Brink has joined the CHM staff and works in the Gift Processing department.

The Gift Processing team processes and posts to members' accounts the monthly financial gifts CHM receives via mail or electronically.

Marlene may be a new kid on the block, but she knows her way around. From 1994 to 1997, she worked in the CHM Reductions department and also helped manage Escrow Account Payables. In her

career Marlene has worked—exclusively in Ohio—with the Amish Door Restaurant in Wilmot; New Destiny Treatment Center in Clinton; Dutchman Hospitality Group in Walnut Creek; and managed Carlisle Gifts in Walnut Creek.

She is excited to be back working for CHM. “I can truly feel a spirit of unity here. Everyone cares deeply for each other and the members we serve.”

Marlene is one of 11 children and grew up in Benton, Ohio. She began attending

Peniel Holiness Christian School in seventh

grade. During her sophomore year, she met Mark Brink, the man who would become her husband.

This month they celebrate 30 years of marriage.

Marlene would like members to know this: “There is a constant atmosphere of prayer at the CHM offices. When a prayer request comes in that has permission to be shared, it immediately goes to everyone in the building.

“I have very fond memories of accepting Christ as my Savior.

At 11 years old, my dad prayed with me to become a Christian. He passed away 10 years ago, but I will forever cherish that memory.”



*CHM staff member Marlene Brink*

Marlene's faith is evident in her life. She attends Living Water Community Church in Dalton, Ohio. She has been the leader of a small group of women for seven years and is involved with the church's Circle of Friends ministry.

She and her husband live in Massillon, Ohio. Mark was the police chief in Lawrence Township for eight years. He was recently hired by the larger Jackson Township Police Department as its second-in-command.

In her spare time, Marlene and Mark like to ride motorcycles and spend time with family. They have three children: Mark (29), Monica (28), and Marlesa (26); and four grandchildren.

“Isaiah 55:8-9 is one of my favorite Bible passages. It reminds me of how meaningless my human efforts are apart from God. I need to daily seek His will for my life and let Him take control. Only then will I live in complete peace and contentment.”

**Coming to Christian Healthcare Ministries**

# Messiah's Mansion


**A full-scale model of the Mosaic Sanctuary,  
the size you would have seen  
if you were alive in the days of Moses!**


**Location:**

Christian Healthcare Ministries  
127 Hazelwood Ave  
Barberton, Ohio 44203  
For more info:  
1-800-791-6225, ext. 5796


**On Display:**

August 3 - 11, 2013  
Daily showings:  
1:00 - 7:00 PM





Free Admission!



Schedule info at:  
[messiahsmansion.com](http://messiahsmansion.com)



# Items CHM needs to share your medical bills

Are you getting ready to submit medical bills to CHM? Or have you already done so but experienced a delay in the sharing of your health care costs? If so, you'll need to make sure to include certain items so that CHM staff can process your bills quickly and efficiently.

**You need to send all of the following items to CHM for your bills to be shared:**

## a. Itemized bills

A receipt is not an itemized bill. You may need to ask your health care provider(s) for itemized bills. CHM requires them for several reasons; the main reason is that itemization reduces the likelihood of billing errors, which speeds sharing time. Be sure to ask your providers for itemized bills.

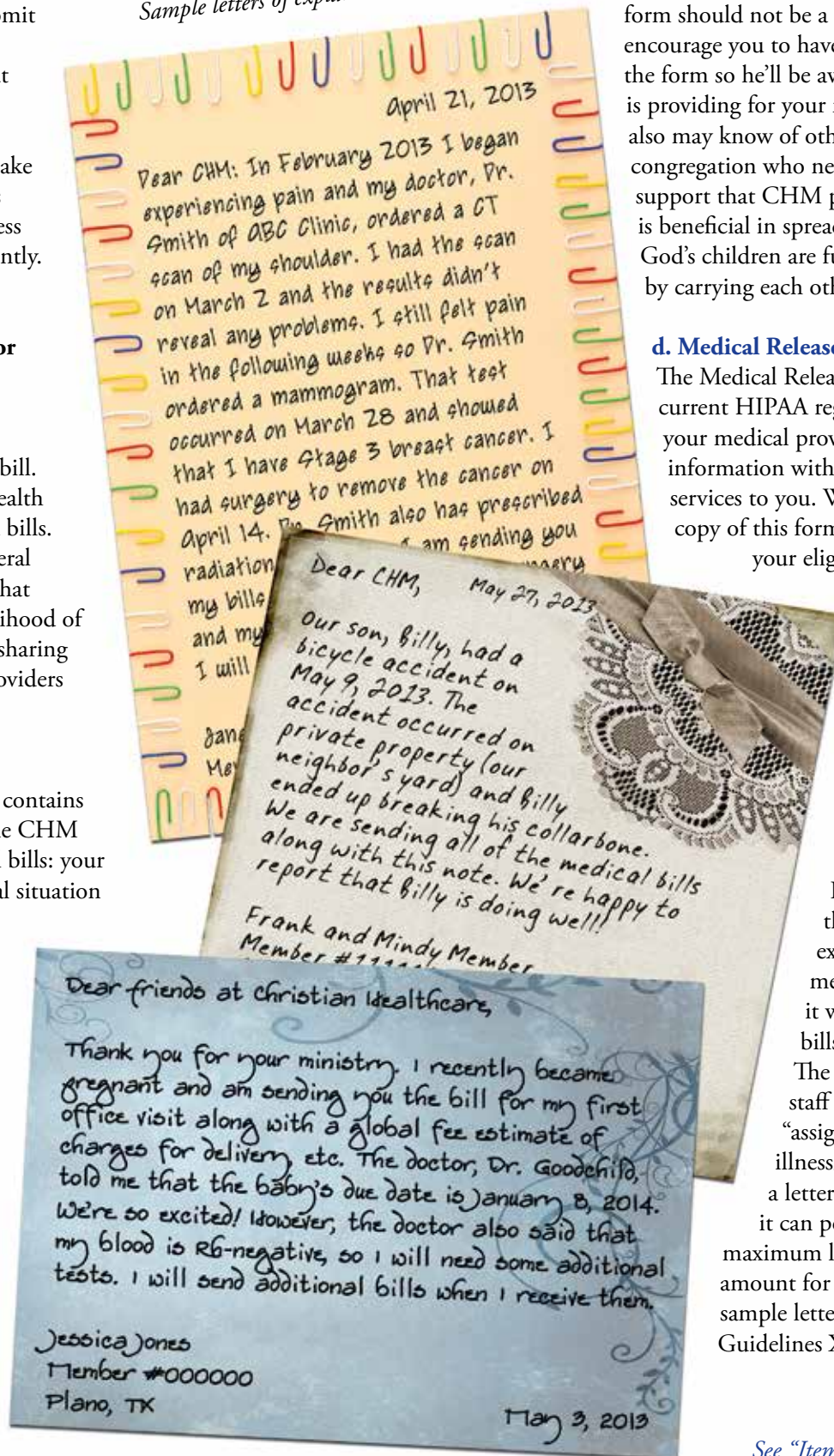
## b. Needs Processing Form

The Needs Processing Form contains information necessary for the CHM staff to process your medical bills: your contact information, medical situation information, discounts/ payments on your medical bills, etc. This is a two-sided form; please be sure to fill out both sides.

## c. Accountability Form

An Accountability Form must be filled out by another Christian who can attest to your testimony as a Christian living by biblical principles. The person can be your pastor, your small group leader or someone with whom you have a level of accountability. The person completing the

*Sample letters of explanation*



form should not be a family member. We encourage you to have your pastor fill out the form so he'll be aware of how God is providing for your medical needs. He also may know of other people in the congregation who need the health cost support that CHM provides. This tool is beneficial in spreading the word that God's children are fulfilling Galatians 6:2 by carrying each other's burdens.

## d. Medical Release Form

The Medical Release Form conforms to current HIPAA regulations. It allows your medical provider(s) to share information with us so we can provide services to you. We must have a signed copy of this form in order to share your eligible medical bills;

your medical provider(s) won't communicate with CHM about your bills unless we have a signed copy of this form.

## e. Letter of explanation

It's very important that you write a short explanation of your medical event and send it with your itemized bills and other forms. The letter helps CHM staff determine how to "assign" each bill to an illness/diagnosis. Sending a letter benefits you because it can positively affect your maximum lifetime sharing amount for each illness (see the sample letters to the left and also Guidelines X and Y).

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

June 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](http://www.chministries.org)  
E-mail: [prayerpage@chministries.org](mailto: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 \$3,831 in gifts, bringing the need to \$1,794.**

**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 \$6,920 in gifts, bringing the need to \$550.**

**3. 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 \$3,883 in gifts, bringing the need to \$331.**

**4. Diana Caringi: 167 Tamarack Ave., Carlsbad, CA 92008** Diana was diagnosed with breast cancer. She asks the CHM family for help with \$6,984 in medical bills.

**5. 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 \$59,056 in gifts, bringing the need to \$76,261.**

**6. 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 \$47,146 in gifts. He now needs \$1,509.**

**7. 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 \$13,829 in gifts. She now needs \$397.**

**8. 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 \$10,070 in gifts, bringing the need to \$302.**

**9. 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 \$4,710 in**

**gifts, bringing the need to \$365.**

**10. 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 \$8,147 in gifts, bringing the need to \$1,922.**

**11. 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. **UPDATE: Eddie received \$350 in gifts. He now needs \$1,949.**

**12. Kelly Frick: 22 W 3rd Ave N, Columbus, MT 59019** Kelly underwent surgery for thyroid cancer. After nearly \$19,000 in discounts, Kelly has \$3,110 in remaining bills.

**13. Sheri Friedman: 111 Heidi Dr., Swansea, IL 62226** Sheri incurred \$4,070 in bills for the

*Continued on page 8*

## Prayer Page Giving

**Prayer Page total needs remaining this month: \$131,088**

Each need would be met **in full** if each member family contributed **\$7.55** this month.

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



## Who can give?

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

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

## How much should I give?

Give however much you feel led to give.

See the "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*

treatment of breast cancer. She asks the CHM family for prayer and financial help. **UPDATE:** *Sheri added \$31,369 in bills. She received \$19,914 in gifts and \$15,140 in reductions, bringing the need to \$385.*

**14. Brooklyn Goad: 6604 Helston Lane, Windermere, FL 34786** Brooklyn became pregnant before joining CHM and incurred \$13,384 for the birth of her son, Pierce. **UPDATE:** *Brooklyn received \$13,185 in gifts and added \$400 in bills; she now needs \$599.*

**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 \$9,637 in gifts, bringing the need to \$416.*

**16. 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. **UPDATE:** *Jeremy received \$671 in gifts. He now needs \$3,081.*

**17. 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 \$2,624 in gifts, bringing the total need to \$2,514.*

**18. 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 \$21,853 in gifts and added \$1,717 in bills, bringing the need to \$1,835.*

**19. 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 \$5,369 in gifts, bringing the need to \$339.*

**20. 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 \$42,373 in gifts, bringing the need to \$1,540.*

**21. 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 \$2,371 in gifts, bringing the need to \$477.*

**22. 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 \$3,814 in gifts and added \$4,014 in bills, bringing the need to \$490.*

**23. Diana Roccograndi: 151 Newark Pompton Turnpike #B, Pequannock, NJ 07440** Diana suffers from reactive hypoglycemia and fatigue. She asks for help with medical bills totaling \$2,053.

**24. 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 \$11,046 in gifts, bringing the need to \$480.*

**25. 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 \$57,054 in gifts, bringing the need to \$2,408.*

**26. 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 \$10,884 in gifts, bringing the need to \$389.*

**27. 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 \$5,507 in gifts, bringing the need to \$401.*

**28. 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 \$39,087 in gifts and \$73,515 in reductions. He added \$4,389*



*in bills, bringing the need to \$1,358.*

**29. 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 \$4,022 in gifts, bringing the need to \$637.

**30. 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 \$5,438 in gifts, bringing the total need to \$456.

**31. 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 \$13,207 in gifts, bringing the need to \$1,271.

**32. 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 \$2,783 in gifts, bringing the need to \$309.

**33. 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 \$10,672 in bills. **UPDATE:** Naomi added \$5,715 in bills. She received \$10,909 in gifts and \$756 in discounts, bringing the need to \$4,722.

**Pella Rd., Martell, NE 68404**

Charlotte underwent laser surgery for varicose veins. After reductions, her medical bills total \$3,400.

**UPDATE:** Charlotte received \$3,084 in gifts and added \$650 in bills, bringing the need to \$966.

**36. 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 \$8,246 in gifts, bringing the need to \$254.

**37. 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 \$20,743 in gifts, bringing the need to \$2,357.

**38. 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 \$22,169 in gifts, bringing the need to \$3,121.

### Giving Guide

Membership #	Need #	Membership #	Need #
100025-100442	36	110420-111056	31
100445-101011	08	111059-111675	28
101052-101829	32	111677-112361	06
101870-102641	03	112363-113129	20
102650-103320	19	113130-113825	01
103361-104268	09	113829-114518	18
104287-104919	13	114519-115148	10
104941-105601	26	115156-116718	11
105607-106144	07	116740-118767	23
106177-106759	27	118772-121533	37
106787-107235	15	121535-124669	25
107237-107699	30	124673-127434	17
107706-108104	21	127438-130719	34
108108-108453	24	130731-134789	16
108455-108798	22	134793-138712	12
108804-109143	02	138721-143143	38
109145-109520	14	143144-144487	33
109522-109913	29	144491-146258	04
109914-110419	35	146259-160989	05

*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!*

**34. 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 \$34,210 in gifts; he now needs \$2,756.

**35. Charlotte Vieth: 1500**

### 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 #35.

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](mailto: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](http://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.

## Member sends \$25,000 check for Prayer Page needs

Christian Healthcare Ministries' employees were stunned when an unexpected \$25,000 check arrived at the ministry office.

The check was actually for \$25,014. The \$14 was for the member's Brother's Keeper quarterly financial gift. The additional \$25,000 is being used—as the member directed—to help share needs on CHM's Prayer Page.

The Prayer Page serves members who, after joining CHM, incurred bills for their

pre-existing conditions. The Prayer Page is one way that Christians help each other with medical bills that are ineligible for sharing through the regular CHM program.

"This is an exceptional and remarkable example of the Holy Spirit at work in the life a believer," said the Rev. Howard Russell, CHM president. "The spirit of the living God transforms people's thoughts, attitudes and priorities.

"We and the members on our Prayer Page are grateful for

every contribution, of any size, because each one is indicative of the transforming power of the Gospel," Russell added. "This particular check drew our attention because we don't see too many—actually, we've never seen one that size—directed toward the Prayer Page."

A year ago Prayer Page needs totaled \$560,969. Today, those have been reduced to \$131,088 due to the generosity of CHM members.

**10 reasons (continued from page 3)**

**8. Some bills for medical equipment qualify for sharing.** For Gold members, up to \$4,000 of the cost of medical equipment prescribed by a medical doctor is eligible for sharing. The equipment must be necessary to sustain life and includes items such as sleep apnea equipment; aerosol machines; pacemakers; defibrillators; insulin pumps; and oxygen supply/generators. This provision doesn't apply to Silver and Bronze members.

**9. Some bills for ambulance transportation qualify for sharing.** For Gold members, bills for medical transportation are eligible for sharing when: 1) you are transferred from one medical facility to another; 2) you are in a life-threatening situation; and 3) the attending facility cannot adequately care for you. (CHM cannot share bills incurred for transportation from the site of your emergency to a medical facility.)

**10. Physical therapy and home health care are included for Gold members, up to 45 visits.**



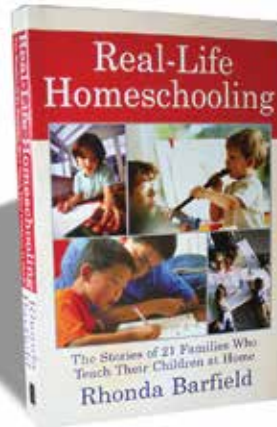


## *Real-life Homeschooling: The Stories of 21 Families Who Teach Their Children at Home*

“From the city to the country, apartments to split-levels, you’ll enter each household and see education in action. Discover the challenges and rewards of tailoring instruction to each child’s needs while catering to his or her inquisitiveness and curiosity.”

This excerpt, taken from the back cover of *Real-Life Homeschooling: The Stories of 21 Families Who Teach Their Children at Home* by CHM member Rhonda Barfield, depicts the author’s goal: to enhance every homeschooling experience.

In the book, Rhonda delves into the teaching styles, courses, and philosophies of 21 families scattered across the country. She brings



to life the struggles and solutions these families encounter and use in the context of day-to-day living.

“The variety and richness of their answers astounded me and changed my homeschooling for the better,” Rhonda said.

Topics range from accelerated learning, homeschooling children with ADHD and Down’s syndrome, homeschooling as a

single parent or as parents with specialty careers, and more. The book also discusses education geared toward a child’s dream career as well as life after homeschooling.

Rhonda Barfield is a homemaker, wife to Michael Barfield, mother of four children and homeschool teacher of 20 years. In addition to *Real-Life Homeschooling: The Stories of 21 Families Who Teach Their Children at Home*, she’s authored four books on saving money on groceries, including *Feed Your Family for \$12 a Day*, and more than 100 published articles. She currently resides in St. Charles, Mo.

*Real-Life Homeschooling: The Stories of 21 Families Who Teach Their Children at Home* can be purchased from bookstores for \$14. The book may also be purchased through [www.amazon.com](http://www.amazon.com) for \$12.60 as a paperback or for \$10.20 as the Kindle edition.



Member Rhonda Barfield

## Special guests at the CHM offices



Guy Penrod, a CHM member and popular gospel/country music singer, performed during the ministry’s chapel service along with his band on April 4.



CHM, located in Barberton, Ohio, hosted Barberton city officials on April 25. L-R: Scott Wagner, CHM President Rev. Howard Russell, Mayor William Judge and school board president Joseph Stefan



Member Ray Dombeck of Hattiesburg, Miss. shared his talents at the CHM chapel service on April 25. He is standing next to a chalk drawing he created while preaching his sermon.

**What Christianity isn't (continued from page 2)**

to sue you and take your shirt, hand over your coat as well. If anyone forces you to go one mile, go with them two miles. Give to the one who asks you, and do not turn away from the one who wants to borrow from you.

“You have heard that it was said, ‘Love your neighbor and hate your enemy.’ But

I tell you, love your enemies and pray for those who persecute you, that you may be children of your Father in heaven. He causes His sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous. If you love those who love you, what reward will you get?” (Matthew 5:38-46)

Christianity is different. When you hear people say things you know are not true, share Jesus’s words with them. When they say that people have done evil in Christ’s name, tell them that such things have nothing to do with Christianity. Then share with them what our Lord said.

With love.

**Items for sharing (continued from page 6)**

**Other helpful information**

1. **Tell your health care provider(s) to send all bills to you.**
2. **Medical bills must be submitted within six months of the date of service;** however, the sooner our staff receives your bills, the sooner we can get them in line for sharing. The older the medical bills, the more difficult it is to obtain discounts, which help keep monthly financial gifts low.
3. **Changing sharing levels:** You must be

current with all monthly financial gifts at the time a need is shared. If you drop to a lower sharing level, all existing illnesses permanently become pre-existing to any higher level, including any bills submitted but not yet shared. Likewise, if you discontinue your membership, your medical bills can’t be shared by CHM.

4. **Chronic conditions:** Please annually submit an updated version of each item “a” through “e” on page 6. You do not need to send additional forms or letters

for “add-on” bills for the same incident within the same calendar year.

*Editor’s note: This article is excerpted from CHM Guideline J. 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.*

*Items “b” through “d” on page 6 are available as a free download at [www.chministries.org/downloadforms.aspx](http://www.chministries.org/downloadforms.aspx).*

**CHM website (continued from page 1)**

is CheckEase recurring giving via your checking or savings

account, which you can set up by calling the Member Assistance department at 1-800-791-6225, ext. 5993. (This option is not yet available online.)

- c. Individual gifts from your bank account can be made using the online member portal (as described on page 1).
- d. Higher fees result from one-time and recurring gifts made by credit/debit card. CHM accepts Visa, Mastercard and Discover. One-time gifts can be made online; recurring giving can be set up by calling the Member Assistance department.



**Send us your baby stories and pictures!**

We’d love to hear news of your baby blessing. Send to: Christian Healthcare Ministries, Attn: Editor, 127 Hazelwood Ave., Barberton, OH 44203 Or e-mail to: [editor@chministries.org](mailto:editor@chministries.org)

**Some recent additions to the CHM family:**



*Gabe Miller  
Born June 26, 2012 to  
Samuel & Fiona Miller  
West Liberty, Ohio*



*Rebecca Olivia Grammer  
Born Feb. 3, 2013 to  
Mike & Kim Grammer  
Wichita Falls, Texas*



# Looking for a good medical provider? We may have suggestions for you

Did you know that CHM has a growing list of health care providers our members have recommended?

The list, available as a free download at

[www.chministries.org/downloadforms.aspx](http://www.chministries.org/downloadforms.aspx), is sorted by state so you can easily find recommended providers in your region. Also listed are several national companies that provide discounted medical

services to CHM members.

Help us make the list even better by filling out below information about providers *you* recommend!



## Attention CHM members!

*Please complete and return to: Christian Healthcare Ministries, Attn: Editor, 127 Hazelwood Ave., Barberton, OH 44203. (You do not need to fill this out if you have already done so.) Thank you!*

To assist our members in locating Christian health care providers, the CHM staff is compiling a nationwide list\* of medical and dental providers.

**If your doctor, dentist, or other medical professional is a Christian or someone you think might consider CHM a good option for his or her patients, please let us know by filling out as much information as possible below.**

We also welcome information about Christian nurses, physician assistants, medical office workers, hospital employees or other people you know in the medical field.

Christian Healthcare Ministries will not share, sell, or rent this information to third parties for their marketing purposes.



Your name: \_\_\_\_\_

Member number: \_\_\_\_\_

Medical professional's name: \_\_\_\_\_

Specialization/occupation: \_\_\_\_\_ Phone: \_\_\_\_\_

Address/city/state/zip: \_\_\_\_\_

Medical professional's name: \_\_\_\_\_

Specialization/occupation: \_\_\_\_\_ Phone: \_\_\_\_\_

Address/city/state/zip: \_\_\_\_\_

Medical professional's name: \_\_\_\_\_

Specialization/occupation: \_\_\_\_\_ Phone: \_\_\_\_\_

Address/city/state/zip: \_\_\_\_\_

*\*The list is updated continually and is available as a free download at [www.chministries.org/downloadforms.aspx](http://www.chministries.org/downloadforms.aspx)*

## 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](mailto: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 the prompt payment concerning my knee surgery. Christian Healthcare Ministries has been a tremendous blessing to me. I am spreading the word! God bless.

Sincerely,

John Weaver  
Woodleaf, NC

**Dear Lori:**

We are so very grateful to all of you at CHM. All of the medical bills incurred from Luan's care during the atrial fibrillation episode last year have been paid in full! In addition, our out-of-pocket expenses have been reimbursed. Thank you!

We were especially blessed when the hospital granted a discount of \$682.66. This was in addition to the initial discount of more than \$1,000 (granted without a request).

We thank the Lord Jesus Christ for your ministry to us. We have served the Lord as missionaries in Mexico for 23 years. He continues to provide for our needs in amazing ways and through special people like you.

Please convey our heartfelt thank you to all who had—and continue to have—a part in providing for our medical needs. God bless you!

In Christ and for His Kingdom,

Isaac and Luan Thiessen  
Chula Vista, CA

*Editor's note: Lori Perko is a CHM Member Advocate.*

**Dear CHM Family:**

I just wanted to thank you. CHM has been much better for us than any health insurance plan we have had in the past.

Thanks and God bless,

Reggie Wrinkle  
Abilene, TX

**Dear Christian Healthcare Ministries:**

Because you were able to send a check to us in such a timely fashion, I was able to get some more money off my bill. God was gracious and I was able to get the total bill of \$12,399.75 reduced to \$4,710.

Thank you,

Geneva Clement  
Mitchell, NE

**Dear CHM Family:**

I greet you as a family because we have a common goal. Together, we can meet the financial needs of others when ailments come and there is a need for medical cost assistance that individuals cannot handle. Yes, together, these

needs can be met and settled. May God continue to bless Christian Healthcare Ministries.

Sincerely yours,

Marion & Patricia Holdeman  
Stapleton, GA

**Dear CHM Family:**

When we joined CHM in January 1992, I never dreamed I would be experiencing the grief of my beloved spouse's death following an arduous illness. We wanted to continue as CHM members mainly as a ministry to others. But now, it has become a blessing to us as well during Chuck's illness.

The book you gave me is such a beautiful expression of the care and concern that makes CHM what it is. Thank you so much.

Sincerely,

Barbara Kroneberger  
Phoenix, MD

**Dear CHM Family:**

I would like to give a special thanks to all members who helped share the burden and provided the payment towards my hospital bill for a stroke.

For His glory,

Pat Wilson  
Philipsburg, MT



## 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.*

**David Winfrey: 8839 Highway 37 N, Newport, AR 72112** David was recently diagnosed with pancreatic cancer; please pray for comfort, peace and healing.

**George Zervas: 7309 S 2nd St., Broken Arrow, OK 74011** The Zervas family has been facing difficult health issues and asks the CHM family for prayer.

**Deborah Stevens: 9866 W Lone Cactus Dr., Peoria, AZ 85382** Deborah recently was diagnosed with breast cancer. Please pray for comfort and guidance.

**Juanita Zimmerman: 71481 State Highway W, Tipton, MO 65081** Juanita

requests prayer that the tear in her knee will heal soon.

**Emil Telschow: 2525 Massachusetts Ave., Metairie, LA 70003** Emil is undergoing cancer treatment and requests prayer for healing and strength.

**Timothy Roberts: 3068 Stralow Ln., Machesney Park, IL 61115** Timothy was diagnosed with a rare form of incurable brain cancer. Please pray for Timothy’s comfort and peace.

**Jean Worstell: 106 Hendricks, Crocker, MO 65452** Jean requests prayer for continued healing from a recent stroke.

**Natalie Villalobos: 1003 Bellaire, Amarillo, TX 79106** Natalie has a pregnancy complication that threatens her baby. Please pray for God’s protection of mother and child.

**Daniel Treat: 130 Twin Oaks, South Burlington, VT 05403** Daniel suffers from dryness and irritation in his eyes. Please pray for complete healing.

**Jerry & Judy Ferguson: 5449 Whiting Ave., Kannapolis, NC 28083** Jerry has for years suffered from cancer and Judy is his caregiver. Judy recently underwent back surgery and is recovering slowly. Please pray for healing and strength.



127 Hazelwood Ave. • Barberton, OH 44203  
www.chministries.org

# Christian Healthcare Ministries

## June 2013

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Terror, bombings, what Christianity isn't—and what it is  
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needs to share your medical bills • Prayer Page • Member book  
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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.*