



Christian Healthcare Ministries

The biblical solution to healthcare costs

August 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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Prescriptions and you

New website and mobile site help members save money

High prescription costs are a concern for many Christian Healthcare Ministries members. What follows is a brief how-to about CHM membership, participation levels and prescriptions:

- **Gold level:** Incident-related prescription costs are eligible for sharing. An incident includes medical treatment or testing that lasts until one of the following events occurs: 1) a certain medical condition is cured according to official medical records; 2) treatment is at a routine maintenance level; or 3) you experience 90 days without

treatment for that particular condition.

- **Silver and Bronze members:** Silver and Bronze do not include provision for any prescription medication.
- **All sharing levels:** Prescriptions used for maintenance treatment cannot be shared by CHM members.

Every CHM member receives a free prescription card—formerly the Rx101 Saver's Card—in their new member

welcome packet shortly after joining the ministry. Now called CHMRx, this card can be used for prescription costs regardless of whether the medications are eligible for sharing by CHM members. In the last eight years, the card has saved members nearly 40 percent off prescription retail prices.

CHMRx recently launched a convenient pricing

See "Prescriptions," page 11



Maternity program blesses member families (part 2)

Peter and Marie "Liz" Keizer of Kailua, Hawaii, and Joseph and Laura Willis of Leroy, Ill., are couples who recently had children under CHM's maternity program. Our staff asked the families about their experiences and here's what they told us:

Christian Healthcare

Ministries: What did you name your children and when were they born?

Liz Keizer: Truitt Michael



Left: Isaiah Willis. Above: Truitt Keizer

Lukela Keizer was born February 25, 2013.

Laura Willis: Isaiah Willis was born January 24, 2013.

CHM: What motivated you to join CHM?

LK: We signed up when our family work situation

See "Maternity," page 10

The biblical answer is best. Now, what was your question?



Rev. Howard Russell
President and CEO,
Christian Healthcare
Ministries

Inevitably, undeniably, and universally, the biblical answer to any question is best.

What question? *Any* question.

One of them is: “How can Christians deal with their health care costs?”

I was telling a minister about CHM recently. He told me he wasn’t worried about health costs and had made no provision for them. He was healthy, he said. Plus, he added, he couldn’t afford anything. He isn’t a foolish man; he is a Christian counselor. However, he’s following unwise counsel. In this case, his own.

I asked him if he had medical bills and if I could get a group of Christians together who would agree to take an offering and pay those bills, would he think that was a good idea? Absolutely, he said. My response: that’s exactly what CHM does. But he would need to participate by giving as well. I saw a light come on in his eyes.

CHM casts a vision of helping Christians with health care costs. Our members embrace that vision and make a commitment to fulfill it financially. Each month our members faithfully and generously (in the form of extra giving) contribute to help fellow Christians as they help

themselves.

This biblical system works. And it has worked for more than 2,000 years.

That same day I visited another pastor. He’d been searching for an answer to his health care cost problem. His church was paying \$1,450 monthly for his family’s health insurance. It was a huge burden on the church, one its



members could no longer afford. He was desperate.

What do we do in times of desperation? Often it’s what we should have done first: consider the biblical answer. When I explained how CHM works this pastor was quite moved. He felt this may be the answer to his prayers. He’d applied to two other sharing “ministries” that turned him down because of pre-existing conditions.

We opened our arms and invited his family into CHM. This was possible because of you, our members; your faithfulness; and your belief in the biblical

principles that govern this ministry.

As he and his wife filled out the CHM application, the pastor told me what a blessing this was going to be to their church. He said that they had been so worried and were praying for an answer—and here it was. I and several other CHM staff members were deeply affected as he described their search and how the other “ministries” had denied them membership.

As they finished their application and were welcomed into CHM the pastor asked if we could pray. Heaven was opened as God was thanked. Literal tears flowed as he described hopelessness turned into hope. It was a blessed moment.

Fellow CHM members, you bring hope to the hopeless. You are uplifting the lives of church pastors, staff members and Christians everywhere. You are bringing peace to those torn by the fear of economic devastation.

You are an answer to prayer.

I left the event with a strengthened determination to do my part to make sure that CHM remains focused on doing what we are called to do: bringing glory to God as we share one

See “The biblical answer,” page 11

Wondering what CHM is all about? It's in the Guidelines

Christian Healthcare Ministries is based on the New Testament principles of carrying each other's burdens (Galatians 6:2) and Christians loving one another (John 13:35) by sharing with other believers (Acts 2 and 4).

However, knowing CHM's purpose is

not the same as understanding how it works. That's why ministry Guidelines are available to every member and prospective member.

Would you like to know who can be included in your membership? It's in the Guidelines.

Are you curious about how to submit medical bills? The Guidelines have the answer.

Have you wondered whether your medical or maternity bills are eligible for sharing through CHM? See the Guidelines.

Though our monthly newsletter, website and promotional materials are full of good topics and tips, the Guidelines are the ultimate source of information about CHM.

The Guidelines recently were updated and reorganized in a more reader-friendly question-and-answer format.

All CHM members were mailed a copy of the Guidelines booklet in early 2013. If you are a new member or wish to receive an additional printed or emailed copy, please contact the Member Assistance department at 1-800-791-6225, ext. 5993.

A non-exhaustive list of topics included in the Guidelines

- Accidents (including auto)
- Adoption
- Alternative treatment
- Assistance programs
- Catastrophic medical bills
- Chronic conditions
- Discounts
- Glossary
- Groups
- Eligible bills
- Health care laws
- Health care providers
- Incidental expenses
- Incidents vs. illnesses
- Ineligible bills
- Internal controls & standards
- Maternity
- Medical equipment
- Medicare
- Membership information
- Missionaries
- Newsletter
- Pre-existing conditions
- Personal responsibility
- Prescriptions
- Sharing limits
- Sharing time frame
- Tax-deductible giving
- Tax-favored health savings

The best years of your life can be right now, whatever your age

Perhaps you've heard the saying, "The view is better once you're over the hill."

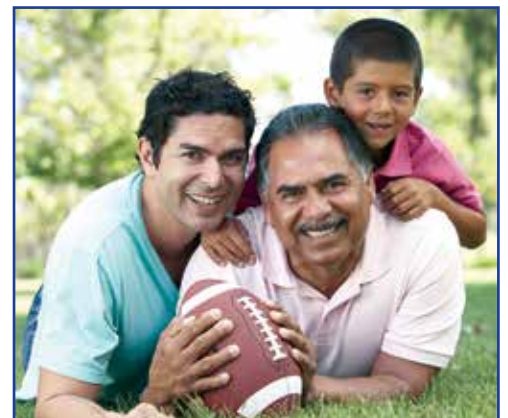
That can be true for us as we age. Growing older is what we do. How we deal with growing older can make all the difference in our attitude and outlook. Here are 10 things to consider about how growing older can actually be the best years of your life.

1. "Knock, knock." "Who's there?"

"Retirement." For people who are close to or are currently taking this step, the path may seem daunting at first. With so much spare time, what will you do? Here's the beauty of it: you can do (practically) anything you want that your health and finances will allow. The things you've thought about doing but never had the time? Now's the time.

2. Embrace your inner "social butterfly."

Wealth comes in many forms, including



See "Best years," page 13

Let's get serious about reducing heart disease risk

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

I recently had the privilege of listening to a series of lectures by Brian Reamy, M.D., on reducing the risk of cardiovascular disease, still the No. 1 killer in the United States. A retired Air Force colonel and physician, Dr. Reamy serves as a Professor of Family Medicine and Associate Dean for the Uniformed Services University School of Medicine in Bethesda, Md.

Dr. Reamy pointed out that one in every three deaths in our country is due to heart disease. In fact, your overall likelihood of dying from cardiovascular disease is nearly 50 percent.

Even more sobering is that 90 percent of heart disease deaths are *preventable*, but we don't take this risk seriously until it's too late. For nearly half the people who die of heart disease, their sudden death is the first sign of the problem. For those who survive, having waited too long suggests a grim outlook.

Individuals like me, who at age 56 have already entered the period of highest risk, are often lulled into complacency by the inappropriate use of "risk calculators."

I recently went to the National Institutes of Health website and used the site's risk assessment tool to estimate my 10-year risk of suffering a heart attack or sudden cardiac death. After plugging in my numbers, my risk calculated as six percent, so the likelihood of living heart disease-free for the next 10 years is 94 percent. Sounds good to me!

But wait a minute. I don't want to live only another ten years. What about my lifetime risk? I typed "lifetime heart disease risk calculator" into an Internet search website and found www.qrisk.org. When I plugged in the same numbers, I discovered that my risk of a cerebrovascular event by age 95 was over 30 percent.



Furthermore, if I improved my cholesterol and dropped my weight by 15 pounds, my risk would also drop several percentage points.

According to experts, the key to minimizing your risk

of stroke or heart disease is controlling and reducing your risk factors early in life. It's essential to maintain low risk factors through age 50. I am past that point. Even significant changes in my risk factors won't dramatically lower my risk compared to changes I could

have made years ago.

Unfortunately, I am not alone; barely five percent of Americans maintain an ideal risk profile through age 50.

Optimizing health and preventing the development of cardiovascular risk factors from early childhood into middle-age is called "primordial prevention." It involves minimizing your risk by embracing a healthy lifestyle from the beginning of life. Obviously, infants and small children don't know any better and therefore will depend on parents to make wise choices for them.

Examples of choices that minimize risk include:

1. exercising daily
2. maintaining your body mass index consistently below 25 kg/m² (for a six-foot adult male, this means keeping your weight under 184 pounds.)
3. consuming a diet that includes at least five servings a day of fresh fruit and vegetables
4. not smoking
5. minimizing exposure to toxins

I know, I know. We've all heard these things before. The problem is that, based upon the above statistic, there's a 95 percent likelihood that you and I aren't practicing what we know is an ideal lifestyle.

We crave things that are not

See "Let's get serious," page 13

Meet your CHM staff: Monica Rohr and Jennifer Brotherton

Both Monica Rohr and Jennifer Brotherton have joined CHM's Needs Processing department.

Monica Rohr

Prior to working at CHM Monica had eight years of health administration experience, with three years as a registrar at Barberton Citizens Hospital, Barberton, Ohio, and five years with Aultcare Insurance in Canton, Ohio. There, she

worked with PrimeTime Health Plan, the company's Medicare program.

At CHM she handles processing of all CHM maternity needs.

"I love the environment here. It feels like a family and everyone works together for the good of the ministry."

Monica asked Christ to come into her life at an early age, but eventually walked away from her faith. She blamed God for some painful situations she experienced and decided to live life her way. "Once I became a single mom, I realized that *my* life done *my* way didn't work. I rededicated my life to God at age 20 and began my journey toward healing."

Monica attends Living Water Community Church in Dalton and is married to Jason Rohr. The couple celebrates their second anniversary this month. They have two daughters: Emmalee (6) and Charlotte (1). "On May 20, 2013, we were able to complete a portion of God's



L-R: Monica, Charlotte, Jason and Emmalee Rohr after Jason adopted Emmalee in May 2013.

plan for our family," said Monica. "My husband adopted Emmalee as his legal daughter."

Monica's favorite verse is 2 Corinthians 5:17 that says, "Therefore if anyone is in Christ, the new creation has come: The old has gone, the new is here!"

"What great transformation through the power of the Holy Spirit," Monica said. "Like the caterpillar that turns into a butterfly, I'm so glad I no longer live in the ugliness of my old life, but can celebrate every day the beauty of my life lived God's way."

Jennifer Brotherton

Before joining the CHM staff, Jennifer spent 10 years working in the health care industry performing billing, data entry and human resource tasks. She is CHM's Needs Processing representative for "the great states of Texas, New Mexico and Louisiana," as she says.

"CHM helps people in so many ways. It's amazing. Members aren't just a number, and each unique situation gets the

See "Meet your staff," page 13

Coming to CHM this month!
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:
 330-798-5796 or 330-798-5790

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

Free Admission!

More info at:
www.chmsanctuary.com

Blessings from above: the Prayer Page, maternity program and a new little arrival *By Daniel & Rhonda Good, Columbiana, Ohio*

Daniel and I joined CHM in May 2011. We had never had medical insurance, but we believed in Christians helping and sharing with one another. We were thrilled when we learned about CHM and how it operates.

Our first son, Travis, was born seven weeks premature and had a bent tibia. He spent 15 days in the Neo-natal Intensive Care Unit (NICU) and came home with a removable cast that straightened his foot though it didn't correct the curve in his tibia bone.

Our second son, Laramy, made an even earlier appearance (born 12 weeks early) and spent nearly six weeks in the NICU. At birth, he had bleeding on his brain that caused delayed motor skill development.

When we joined CHM, I was pregnant for the third time and was obviously high risk. Emily, also premature, thankfully didn't need to spend time in the NICU. We praised God for answered prayer. Because I was pregnant before joining, the expenses

from her birth were listed on and met through the CHM Prayer Page.

It was so touching to receive money and cards of encouragement from people we didn't even know. They reached out to us in our time of need and prayed for us. We can't say thank you enough! CHM members were God's way of supplying our needs. Thank you for being that channel.

When Emily landed in the hospital with a bladder infection the following year, it was such a blessing to know that we were part of a ministry that would help meet the needs we incurred while there.

The CHM staff was very helpful and especially caring during that time. They committed to praying for Emily's healing. We praised God because we knew she was on her way to better health.

We believe we are here on this earth to bring honor and glory to God, our Creator and sustainer of life. To Him be all the glory and honor!



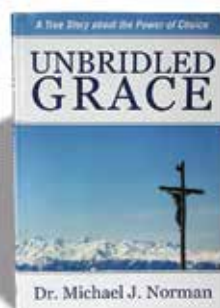
Top: Travis, Laramy and Emily Good. Right: Daniel and Rhonda Good

Members' books tackle topics of trials and tribulations

Unbridled Grace
Dr. Michael J. Norman
Carrollton, Texas

"It is no more cliché when it has been said that only in the toughest of times do we truly learn who our friends are. During our family's six-year nightmare, we were surrounded by many courageous and loving individuals who refused to let us walk alone."

Taken from the acknowledgments of *Unbridled*



Grace, this excerpt reflects author Dr. Michael J. Norman's belief about the good that comes from difficulty.

In his book, Norman recalls the stunning series of events that accidentally tied him to a fraudulent medical conspiracy of the Russian Mafia. This true story brings to life the power of God's redemption and the faith that comes from choosing God's will amidst life's storms.

Each chapter is coupled with a meditation, encouraging readers to embrace God's will for their lives.

"*Unbridled Grace* is about God's victory and all the incredible blessings that have resulted from our experience. I wrote this book to share what God can do in our lives despite anything we are facing."

In the book, Michael addresses the concept of freedom by submission. "We must trust God and courageously choose His will.

See "Members' books," page 12

All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had... There were no needy persons among them. Acts 4:32, 34a

August 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 \$5,286 in gifts, bringing the need to \$339.**

2. Bethany Maria Beiler: 99 NBC Lane, Meigs, GA 31765

Bethany incurred \$13,342 in bills as the result of falling off a ladder. She asks the CHM family for prayer and financial help.

3. Barbara Brackett: 224 Bridgewater Rd., Knoxville, TN 37923

Barbara suffers from diverticulitis and requests prayer and financial assistance from the CHM family. After receiving more than \$35,000 in discounts, she requests help with bills for \$27,709. **UPDATE: Barbara received \$5,819 in gifts. She now needs \$21,890.**

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. **UPDATE: Diana received \$3,156 in gifts, bringing the need to \$3,828.**

5. Roger Coffey: 622 Zola Rd., Lake City, SC 29560

Roger's wife, Rosa, suffered from pancreatic cancer and recently passed away. Her husband, Roger, asks for continued prayer and financial help with Rosa's \$56,231 in bills. **UPDATE: Rosa had \$79,086 in added bills and received \$113,903 in gifts, bringing the need to \$21,414.**

6. Deborah Crampton: PO Box 633, Guilford, CT 06437

Deborah incurred \$2,469 in medical bills due to an undiagnosed condition that is possibly Raynaud's syndrome, a blood vessel disorder. **UPDATE: Deborah received \$463 in gifts, bringing her need to \$2,006.**

7. Julie Ertl: 1860 N. Bluff Top Dr., Prescott Valley, AZ 86314

Julie received treatment for breast cancer. She needs help with \$6,647 in medical bills. **UPDATE: Julie received \$1,219 in gifts. She now needs \$5,428.**

8. 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 \$9,518 in gifts, bringing the need to \$551.**

9. 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 \$1,502 in gifts. He now needs \$797.**

10. 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. **UPDATE: Kelly received \$2,018 in gifts, bringing the need to \$1,092.**

11. Nancy Hanson: 1619 204th Ave. NE, Sammamish, WA 98074

Nancy became pregnant before joining CHM.

Continued on page 8

Prayer Page Giving

Prayer Page total needs remaining this month: \$335,960

Each need would be met **in full** if each member family contributed **\$18.56** 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

She requests help with \$350. **UPDATE:** *After discounts, Nancy's remaining need is \$215.*

12. Rachel Hawkins: 6006 State Route 269, Castalia, OH 44824 Rachel became pregnant before joining CHM. She requests help with \$7,653 in bills. **UPDATE:** *Rachel received \$1,403 in gifts. She now needs \$6,250.*

13. 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 \$3,017 in gifts. He now needs \$735.*

14. 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 \$4,525 in gifts, bringing the total need to \$613.*

15. Chadwick Hunting: 1600 State St., Washington, IN 47501 Chadwick had surgery for multiple pre-existing hernias. He asks the CHM family for help with his bills totaling \$2,528.

16. 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 \$22,975 in gifts and added \$1,717 in bills, bringing the need to \$713.*

17. Lawryl Jarrett: 12333 Triple Creek Circle, Dripping Springs, TX 78620 Lawryl was diagnosed with multiple gall stones and underwent surgery to remove her gall bladder. She asks the CHM family for prayer and help with \$3,724.

18. Peter Kint: 649 Naoma Dr., Crete, IL 60417 Peter underwent heart surgery. After \$86,600 in discounts, he asks the CHM family for help with \$48,750.

19. Nancy LeAlcala: 3759 Brems St., San Diego, CA 92115 Nancy had a pre-existing nerve sheath tumor removed from her leg. She asks the CHM family to help share \$9,670.

20. Kara Leff: 2521 Woodland Dr., Ogden, UT 84403 Kara became pregnant before joining CHM. She incurred \$8,524 in bills. **UPDATE:** *Kara received \$1,352 in gifts. She now needs \$7,172.*

21. 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 \$43,355 in gifts, bringing the need to \$558.*

22. Jeffrey Neustaedter: 2225 S. Singing Spur Trail,

Cornville, AZ 86325 Jeffrey asks the CHM family for help with medical bills from a pre-existing condition, totaling \$4,714.

23. Francis Ofoma: 3187 Avalon Cove Court NW, Rochester, MN 55901 Francis went through chemotherapy to stop the spread of prostate cancer. He also had surgery to remove kidney stones. He requests help with \$3,528.

24. Zlatko Radosavcev: 147 La Amistad Way, Hemet, CA 92545 Francis went through chemotherapy to stop the spread of prostate cancer. He also had surgery to remove kidney stones. He requests help with \$3,528.

25. John Rissler: 98 Brethren Church Rd., Leola, PA 17540 John incurred \$85,433 in medical bills; he asks the CHM family for financial help and prayer. **UPDATE:** *John received \$11,332 in gifts. He now needs \$74,101.*

26. 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 \$2,553. **UPDATE:** *Diana received \$1,194 in gifts. She now needs \$1,359.*

27. Neil & Kayla Schindler: 622 S. Duff St., Mitchell, SD 57301 Kayla became pregnant before joining CHM and incurred \$3,532 for the birth of their baby girl, Aurelie. She asks the CHM family for financial help. **UPDATE:** *The family*

received \$477 in gifts, bringing the total need to \$3,055.

28. 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 \$58,669 in gifts, bringing the need to \$793.**

29. Frank Stephens: PO Box 244 Paintsville, KY 41240 Frank suffered from a hernia. After over \$15,000 in discounts, he requests help with \$5,751 in remaining medical bills. **UPDATE: Frank received \$1,484 in gifts, bringing the need to \$4,267.**

30. Carol Thiesen: 14011 E. Herndon Ave., Clovis, CA 93619 Carol's husband, Gerald, passed away after intensive treatment for a virus and pneumonia. Carol asks the CHM family with help for \$18,802 in medical bills after receiving \$18,116 in discounts. **UPDATE: Carol received \$3,148 in gifts. She now needs \$15,654.**

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 \$13,970 in gifts, bringing the need to \$508.**

32. 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

Giving Guide			
Membership #	Need #	Membership #	Need #
100025-100178	11	109504-110350	23
100183-100378	01	110351-111091	17
100419-100669	24	111092-111825	04
100678-101137	31	111828-112608	29
101165-101608	08	112609-113518	22
101631-102217	21	113519-114338	07
102219-102753	14	114339-115296	12
102766-103361	35	115299-117768	20
103396-104137	16	117769-124548	02
104140-104659	13	124555-131040	34
104673-105254	28	131043-138855	25
105257-105772	09	138861-144126	30
105773-106367	10	144127-146410	05
106372-107038	33	146411-149000	03
107048-107529	26	149002-151728	36
107557-108108	32	151730-154170	19
108121-108700	06	154171-157885	18
108705-109495	27	157886-162305	25

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!

appreciate your prayers and help with \$10,672 in bills. **UPDATE: Naomi added \$5,715 in bills. She received \$14,202 in gifts and \$756 in discounts, bringing the need to \$1,429.**

33. 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 \$35,871 in gifts; he now needs \$1,095.**

34. Jason & Heather Vanosdol: 14925 County Rd. 15, Perryton, TX 79070 The Vanosdols' daughter,

Kayman, underwent surgery to remove a large choledochal cyst shortly after being adopted from China. The Vanosdols ask for help with \$14,154 in medical bills.

35. 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 \$22,458 in gifts, bringing the need to \$642.**

36. Linda Wellman: 1014 2nd St. NE Apt. A, Elbowlake, MN 56531 Linda received treatment for colon cancer and her medical bills total \$27,056.

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 #23.

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.

Maternity (continued from page 1)

changed. Liz was no longer covered under an affordable insurance plan. We looked at many options, including other Christian health cost sharing plans. We decided on CHM because it best fit our needs and because we were especially impressed with the maternity program. We knew we would be starting a family soon, and CHM's program was the best available (even compared to insurance plans).

LW: We had been thinking about joining CHM for several years, but were hesitant. With a husband in full-time ministry, purchasing private insurance became nearly impossible. We got to a point where we just couldn't afford it anymore. We liked that CHM included maternity. We had never had that before because traditional insurance costs for maternity riders were astronomical.

CHM: What did you do when you found out you were pregnant?

LK: I remember calling CHM a few days after we found out we were expecting. We talked with Ken Lefever in Member Assistance (a great guy who hooked us up with the right people). Not only was he helpful, he was excited for us. I felt like we were friends after the first phone call!

Eventually, we worked with Amanda Moore in the Needs Processing department. She was fantastic. She graciously responded to all our questions and was diligent in taking care of things for us.

I really appreciate when organizations employ servant-hearted, kind, relational people

to work with. Every person we've talked with at CHM has been extraordinarily helpful.

CHM: Were there any complications during your pregnancy?

LK: Though not a complication, our baby boy took an extra two weeks to make his way into the world. When he finally arrived, I was in labor for 14 hours. We chose to deliver without medication. Unfortunately, Truitt's grand entrance broke my tailbone!

It was a relief to know we were taken care of medically and financially. From day one, we knew who was taking care of us (Amanda), and we had built a solid relationship with her through emails and phone calls. We were confident in her ability.

LW: When I first found out I was pregnant, the doctors thought I had miscarried. In case I hadn't, they placed me on special medication to help prevent one. CHM staff members called and prayed for me throughout my pregnancy. It was such a blessing to know they were praying for me.

CHM: What was the cost of your pregnancy?

LK: Our total cost for prenatal care, labor, and delivery was more than \$14,000. Fortunately, we were able to obtain some discounts, and then CHM members shared nearly \$10,700.

LW: My pregnancy and delivery cost approximately \$17,500. After about

\$3,100 in discounts, CHM shared the remaining bills and we were able to pay our providers in full within two months of delivery.

CHM: What else would you like to say about your experience?

LK: Pregnancy and giving birth are lessons in surrendering control and being patient. It's an amazing experience, but it can be intimidating. So many new things are happening and you don't know what to expect.

One thing that eases the burden of unfamiliarity is financial preparation. I can't imagine the stress of financial uncertainty during the most exciting time of my life. My heart is so thankful for CHM because I didn't have to question if they would help me—they just did.

LW: Being in ministry is hard enough without the stress of costly health care. In fact, most churches don't offer benefits, and private health care is costly. We are so thankful for CHM and what it has done for our family. We look forward to being a part of this wonderful organization for many years to come.

“Our son, Simon Ross Phillips, was born June 5, 2012. We're grateful to CHM for helping with our maternity costs much more than an insurance



company would have... CHM provided peace of mind.”
-Bill & Alison Phillips, Canon City, CO

Prescriptions (continued from page 1)

platform on its website (www.chmr.org) and mobile website (<http://m.chmr.org>) that CHM members can use to easily compare prescription pricing between local pharmacies, sometimes causing significant savings.

1. Go to the “drug pricing” page to watch a video tutorial and learn what information you need to use the pricing platform.
2. Click on the “Points of Care” image to be directed to the pricing tool. Complete your medication and location information.
3. You will be prompted to answer some additional questions about your prescription (such as dosage).
4. A list will appear comparing discounted prescription prices at pharmacies in your area.

Members also can use the website or mobile device site to sign up for the CHMRx mail order program, which offers free shipping on orders of \$15 or more. You can order a 30, 60 or 90-day supply of many medications by clicking the “mail order” button.

Finally, members needing a replacement or additional prescription card can get one in the following ways:

1. **Mail:** Call Rx Member Services at 877-377-9101 for a card to be sent to you in the mail. (Editor’s note: This is not a CHM phone number.)
2. **Download:** Go to www.chmr.org to download and print a free card.
3. **Text:** For a digital card sent directly to your cell phone, text the message

“CHMRX” to the number 25827 (in place of a phone number). You’ll receive a text message in return with a link to the mobile site. You can save the site to your smartphone’s home screen.

Frequently asked questions about the Rx101 Saver’s Card

Q: I have a card but have never used it. Is it still good?

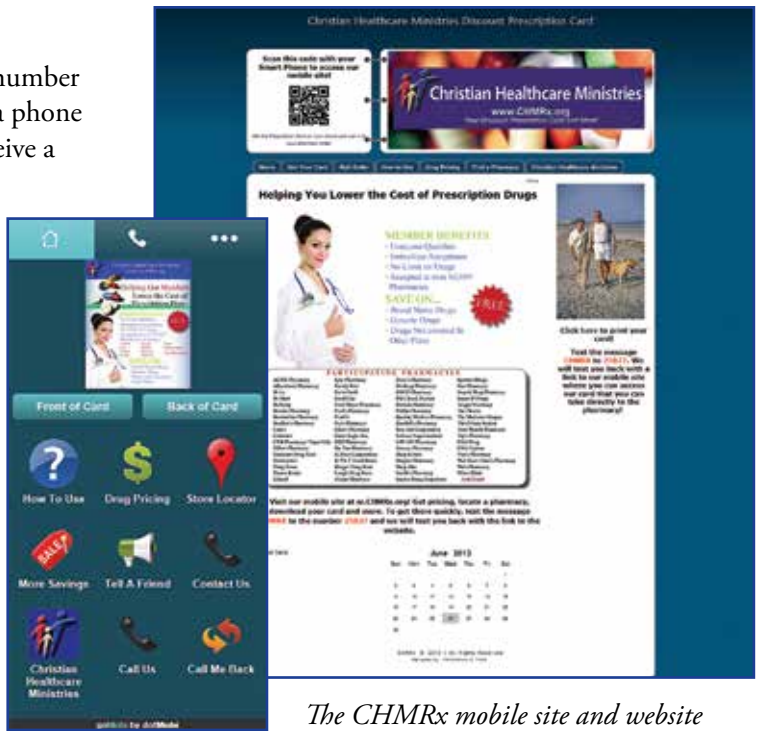
A: Yes, the cards never expire. If your card is worn and the numbers can no longer be read, please order a replacement card (see above).

Q: My children are away at college. Do they need their own cards?

A: The card works for the whole family, but it’s a good idea to give adult children their own card. Call Rx Member Services at 877-377-9101 or tell your child to text “CHMRX” to 25827 for a digital card.

Q: My card has a spot for a nine-digit number. What should I write there?

A: Your nine-digit number is your six-digit



The CHMRx mobile site and website

CHM member number followed by 123.

Q: My pharmacist couldn’t get the card to work. What should I do?

A: Ask your pharmacist to call the Rx pharmacy help desk at 800-329-0988. If you still experience problems, purchase your medication(s) and then call Rx Member Services at 877-377-9101. Staff members will work with the pharmacy to solve the problem. After one to two weeks, you will receive a refund for any discount due you.

Editor’s note: The CHMRx program is not administered by Christian Healthcare Ministries. If you have questions about your prescription card, please call Rx Member Services at 877-377-9101.

The biblical answer (continued from page 2)

another’s medical bills and by doing so demonstrating God’s love for the world.

CHM is biblical: New Testament scripture is the basis of our ministry.

CHM is credible: We have more than 32 years of experience serving Christ by bearing one another’s burdens.

CHM is focused: our purpose is to glorify

God and serve His people.

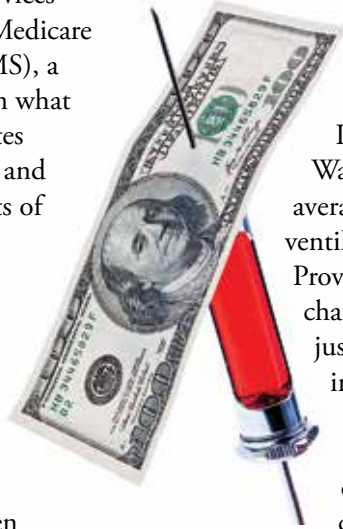
There’s no question. The biblical way is better. At CHM we stand on that rock. And we will not be moved.

Hospital pricing data reveals wide discrepancies

Courtesy Saurage Research “Key Findings” newsletter

According to newly released data from the Health and Human Services Department’s Centers for Medicare and Medicaid Services (CMS), a vast disparity exists between what hospitals in the United States charge for pills, procedures and operations and the real costs of those services, as calculated and paid by Medicare.

The data file compares the average list prices of what hospitals in this country charge for the 100 most common inpatient procedures, which have been mostly kept private until now. A case of



pneumonia, with no complications, cost \$124,051 in Philadelphia and \$5,093 in Water Valley, Miss., with an average charge of \$24,549.

In Washington, D.C., George Washington University Hospital’s average bill for a patient on a ventilator was \$115,000, while Providence Hospital’s average charge for the same treatment was just under \$53,000 despite being in the same city.

Hospitals contend pricing comes from a master list that can be confusing because it’s highly variable and generally

not what a consumer would pay because discounts are negotiated with insurance companies. Yet, critics say these prices do matter because consumers often pay a portion or percentage of their bills, and uninsured patients face the full bill, even though some hospitals assist the uninsured in paying their bills. Medicare officials say they want to increase transparency in the health system and provide more clarity on charge data.

<http://swampland.time.com/2013/05/08/an-end-to-medical-billing-secrecy/>

Members’ books (continued from page 6)

When we do, a highly contagious ripple-effect of God’s grace can be unleashed that will rapidly spread through our lives, our families, our churches, our cities, and our world.”

When hardship abounds and the enemy is closing in, Michael encourages readers with this truth: “All of God’s doorways for our lives can be bigger than the previous ones, if we use our power of choice for Him.”

Unbridled Grace can be ordered online at www.unbridledgrace.com or www.amazon.com for \$14.00. Amazon and Barnes & Noble sell the Kindle and NOOK editions for \$9.99.

The Lord’s Book
Sherry D. Koehn
Friendship, Wis.

“Over the years, the winds of life have blown at me. Sometimes they were hard winds that tossed me all over the place; sometimes they were softer winds that

I didn’t even realize were tearing and shredding my very soul.”

This excerpt, taken from the introduction of Sherry Koehn’s *The Lord’s Book*, depicts a poetic image of the effects of life’s trials and tribulations. In the book, Sherry offers an inspirational take on weathering the storms of life.

“Some of what I have learned over the years is jotted down in this book. I have used some of the experiences of my own life in an effort to help others find happiness amid their sorrow.” Sherry is both vulnerable and real as she gives personal examples of suffering, the results of struggles and practical tools for overcoming fear, loss and hopelessness.

“Because God has blessed me with His true joy, it is my heart’s desire to share how He has helped me to show others

how to experience joy, even in the middle of troubles.” Each chapter confronts a different aspect of life’s trials and the victory of God’s redeeming power.

“Choosing Him as your Savior doesn’t eliminate trouble or problems, but when you choose Him, you will have His wisdom, power and strength to get through the winds that blow in your life.”

Sherry lives in Wisconsin with her husband, Robert. She is currently enrolled in biblical counseling certification courses and speaks at women’s events.



The Lord’s Book is available at www.amazon.com at \$26.00 for a hardback version or \$5.99 for the Kindle edition. The book can also be found at Barnes & Noble for the same price.

Let's get serious (continued from page 4)

healthy for us, but I have a feeling that our perspective might change if we find ourselves lying on a gurney in an emergency room and being told we just had a heart attack or stroke.

At the end of the Sermon on the Mount, Jesus gave both a thought-provoking warning and an encouraging promise (Matthew 7:24-27). He said that those

who listened to what He said and put into practice what they learned would find their lives built upon a solid foundation. When the storms of life came, they would stand strong. But He also warned that those who heard what He had to say but failed to put it into practice would find their personal lives shattered when those same storms of life arrived. Notice the common denominators: *everyone* heard his voice

and *everyone* experienced the storms of life. The difference lies in what we choose to do with that information.

Next month: Let's get serious about reducing heart disease risk (part 2)

Meet your staff (continued from page 5)

attention it deserves," she said.

Heavily impacted by the faith of her Aunt Maggie and Grandma Harmon, Jennifer accepted Christ as her savior as a young adult. She now attends Grace Church in Norton, Ohio. "My favorite verse is Psalm 51:10 which says, 'Create in me a

pure heart, Oh God, and a steadfast spirit within me.'"

Jennifer resides in Wadsworth, Ohio, with her son Colton (12) and her daughter Kenzie (7). In her spare time she enjoys being outside, barbecue picnics, boating and spending time with family and friends.

"There are so many things I love about working for CHM, but if I had to choose one, I would say my favorite thing is working with such uplifting, positive people," said Jennifer. "Any situation becomes easier with the right attitude."

Best years (continued from page 3)

relationships. You might make a list of the number of friends you've made over the years. Now you have the chance to invest more time and effort into strengthening existing friendships—and making new ones. Joining clubs or local organizations is a great vehicle to accomplish both goals.

3. What's your IQ? Studies have shown that people between the ages of 40 and 68 are at their cognitive peak. By this age, brains recognize common connections and patterns, which aids in problem-solving. Also, your 40-plus years have enabled you to develop skills and experience. Congratulations, you've added a few more points to your IQ.

4. With age comes wisdom. By now you've tried, seen, felt and experienced a lot. What do you do now? Pass it on. Take what you've learned and share it with others. Discipleship is a large part of a Christian's calling, so embrace other believers with open arms, encourage them

in any way you can and bless others with your time and loving advice. It's a great way to put your experience to use!

5. Never felt better. Several common physical struggles actually dissipate with age. Migraines become less frequent with age while allergies tend to clear up. Fewer sniffles can mean more quality time with loved ones, especially outdoors.

6. Peace of mind. Most of your "what if" moments have disappeared or come to a resolution. In all probability you've passed those monumental stages of life that surround marriage, kids and finances. You feel comfortable saying what you need to say, having gained confidence from persevering through life's struggles.

You've earned your peace of mind.

5 Great Things About Growing Old. www.realsimple.com

10 Good Things About Getting Older. www.livewithjt.com

Friendly reminder about chronic conditions

If you suffer from a chronic condition, please annually submit to CHM updated versions of the following items:

- Any new itemized bills
 - Needs Processing Form*
 - Accountability Form*
 - Medical Release Form*
 - Letter of explanation
- *Indicates items available as free downloads at www.chministries.org/downloadforms.aspx*

You don't need to send additional forms/letters for "add-on" bills incurred for the same incident within the same calendar year.

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:

We never know what a day is going to hold, but when we know the One who holds the day, we can make it through.

I thank God that a friend introduced me to CHM. The added stress of medical bills was something I was able to do without because of God's goodness through this ministry.

I would like to thank all of you and especially the Needs Processing department for all their diligent work. I was so blessed to receive assistance when I asked for it. (I received funds for the whole hospital bill amount.) I still have a hard time comprehending it. I'm so grateful.

I thank God for the blessing you are to me and to so many people. I thank Him and praise Him for His goodness and the wonderful works He does for His children.

God bless,

Mary Hoopengardner
Berkeley Springs, WV

Dear CHM:

My wife Jean Ann has had back surgery, two kidney surgeries, and a stroke over the last 13 months. I want to thank you for your support through prayer and financial help.

In a recent month, you asked for

prayer for her in the newsletter, and we received many cards of support from people we don't even know. We thank you. You have lifted our spirits.

Please continue to pray for Jean Ann as we struggle with this. We know, however, that God loves us. He has demonstrated His love through His people.

Thank you,

Charles & Jean Ann Worstell
Crocker, MO

Dear CHM:

Your ministry has been such a blessing to us. We are a young family and your monthly sharing costs are very reasonably priced. This has helped lessen the financial struggles young couples often face.

We have a 19-month-old daughter and a baby born just this May. CHM has shared bills for both pregnancies and deliveries. We want to thank you. I couldn't imagine paying for those medical bills myself.

When I hear of other people who purchase traditional insurance and see the struggles they face with high deductibles and monthly fees, I am even more appreciative of the work you do.

In Christ,

Jonathan McVeda

Great Falls, MT

Dear Yvonne:

Thank you. When I joined CHM, I had no idea I was going to need it. I joined to have the extra protection in case of large medical bills. I'm so thankful to have the support and help of CHM with my completely unexpected eye condition. Though I thought I was in control, my condition reminded me I wasn't. I was tempted to panic, but God has been faithful. We are waiting and praying for healing. Please keep this in prayer. Again, thank you.

Sincerely,

Dorcas A. Wood
Macomb, IL

Editor's note: Yvonne Woolridge is a CHM Needs Processing representative.

Dear Amanda:

Many thanks to you and the rest of CHM for the financial help we recently received. It really is a huge blessing to have the help that CHM provides. Thank you for all you do.

Sincerely,

Jacob LaVallee
Nashville, TN

Editor's note: Amanda Moore is a CHM Needs Processing representative.

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.*

Kathy Pruett: 4104 43rd St., Northport, TN 35473 Kathy has two masses in her stomach and cares for her handicapped daughter. Please pray.

David Volpe: 15236 Evans Ranch Rd., Lakeland, FL 33809 David is suffering from shingles and requests prayer.

Dolly Turner: 118 Haynes St., Apt. 322, Marietta, GA 30060 The Turners ask for prayer for an unspoken request.

Clayton Dysart: 406 Heade St., Macon, MO 63552 Clayton was recently diagnosed with Crohn’s disease and an intestinal blockage. Please pray for healing.

Erma Hershberger: 16350 Huntley Rd., Huntsburg OH 44046 Erma has leukemia and requests prayer for God’s provision.

Mark Lindren: 200 W Main St., Alma Center, WI 54611 Mark recently lost his job and requests prayer for guidance.

John Riehl: 510 Georgetown Rd., Ronks, PA 17572 John recently had colon cancer surgery and is concerned about his finances because he’s self-employed. Please pray.

Barbara Smith: PO Box 1167, Rupert, WV 25984 Barbara has a heavy heart due to the many illnesses her family has recently experienced. She also has pain in her knees.

Todd Rhodes: HC 65 Box 191, Harman, WV 26270 Todd had surgery for colon cancer and requests prayer.

Gary Cover: PO Box 167, Earp, CA 92242 Gary is recovering from a heart attack and asks the CHM family to pray.

Kathryn Holman: 150 Montana Hwy 239, Hobson, MT 59452 Kathryn feels overwhelmed with moving and working two jobs. Please pray for strength.

Katie Mast: 237 Whispering Pines Rd., Crawford, MS 39743 The Mast family requests prayer for an unspoken need.

Christian Healthcare Ministries

August 2013

In this issue:

Prescriptions and you: New website and mobile site help members save money • Maternity program blesses member families (part 2) • The biblical answer is best. Now, what was your question? • Wondering what CHM is all about? It's in the Guidelines • The best years of your life can be right now Healthwatch • Meet your CHM staff • Messiah's Mansion Blessings from above: the Prayer Page, maternity program and a new little arrival • Members' book reviews • Prayer Page Letters to CHM • Monthly prayer requests

Christian Healthcare Ministries
The biblical solution to 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.