



Christian Healthcare Ministries

The biblical solution to healthcare costs

May 2008

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

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New software system to improve service to members

A dinosaur is about to become extinct and its passing is leading to improved service to Christian Healthcare Ministries members.

We're replacing our computer software with a system that gives Christian Healthcare Ministries' staff members faster, easier, and more efficient information access. This translates into a rapid response for CHM members.

"In the 21st century, speed and access to information is a key to service," said the Rev. Howard Russell, CHM executive director. "Our old computer program served us well, but compared to the technology available today it just wasn't doing the job for our members."

Russell said that upgrades in the new system, among others, are:

- Employees can access information from many bits of information, even down to the level of what a name sounds like. Any information that is part of our system is capable of becoming a search field.
- The new program speeds work on needs

submitted to the ministry for sharing. The computer program applies the logic of the ministry's Guidelines to each medical bill.

Employees will review each entry, but at a minimum the result will be faster consideration fairly and evenly applied with respect to our Guidelines.

- Members will receive notice that need requests have arrived at the ministry. If more bills are sent at a later date they will be acknowledged via a notice that will list all new bills as well as those previously received. This notice will explain in detail what

see "New software," page 7

All members to receive new membership numbers, cards

All Christian Healthcare Ministries members will be assigned new membership numbers in June 2008. These identification numbers are necessary because CHM is implementing software that requires six-digit member numbers (see article to the left to learn about the new CHM software).



For example, a membership identification such as "A1001" will change to "100000" or a similar number.

The membership number change will not affect your participation level, membership status, or any medical information or bills entered into our system.

You will receive new membership cards showing your new membership number in the mail within the next two months. Other information will remain the same unless you have instructed our staff to make a change to your membership status.

Please take the following actions:

1. **Continue to use your existing membership cards until you receive the new cards in the mail.** If you call the CHM office before your new cards arrive, our staff members will be able to serve you efficiently by searching our new software using your old membership number.
2. **When you receive your new cards, make sure that the information printed on the cards is correct.** If it is not, contact our Member Assistance department immediately at 1-800-791-6225 or nmull@chministries.org.
3. **Destroy your old membership cards once the new cards have arrived and you have verified that your information is correct.**

What happened to the newsletter?

The newsletter's size has changed and readers will no longer find the Prayer Page on pages six and seven. Instead, the enclosed four-page insert is the new space in which Prayer Page needs are listed. See the article on page 1 of the insert for details.



Turning a new page for the Prayer Page



Reverend Howard Russell

*Executive Director,
Christian Healthcare Ministries*

This month, a new page is turning for the Prayer Page.

In this newsletter you will find the improved Prayer Page. And it's on my heart.

Through the Prayer Page, people with pre-existing medical conditions that don't meet our ministry's Guidelines receive financial help and personal encouragement from fellow CHM members.

The Prayer Page is another in a long list of attributes that separates us from health insurance. This ministry is not health insurance. We do not want to be thought of in that way or in those terms.

CHM is a voluntary cost-sharing ministry of believers in Christ, banding together to meet each other's needs.

Pre-existing conditions are not included in normal sharing according to our Guidelines because the cost of trying to meet them through regular monthly financial gifts would, quite literally, swamp us.

However, these needs are real. They affect people.

Under normal health insurance, people with pre-existing conditions are simply out of luck. Out in the cold. Left in the lurch.

Not so for members of Christian Healthcare Ministries.

Our members, as they feel led, contribute financial gifts above their regular monthly gift to members whose names and medical issues appear on the Prayer Page.

These above-and-beyond gifts are helpful because they make lives better. These gifts are thoughtful because they are given freely and voluntarily. These gifts are spiritual because they reflect a true desire on the part of Christians to carry each other's burdens.

The generosity displayed through Prayer Page giving is moving and miraculous. Thousands of dollars are contributed monthly to Prayer Page needs. We take care to verify the validity of each Prayer Page request. We have the same verification procedures for Prayer Page needs as are required for regular sharing.

Even beyond the financial support, many of you send letters and cards of encouragement to individuals listed on the Prayer Page. We regularly receive notes from people listed on the Prayer Page telling us how much the encouragement of fellow Christians and CHM members means during times of medical or financial stress.

The revised Prayer Page will have a monthly cover story spotlighting a member who has

been helped by this valuable ministry.

A bonus of the new format is that more people can be listed on the Prayer Page. Space limitations in the monthly newsletter saw us routinely having to rotate a dozen or more people off the page every month. That pressure is alleviated through our new approach.

Reading through the Prayer Page is an experience in God's grace. You'll see represented in print names of people from many backgrounds and from many states in the nation. Sometimes the financial help needed is quite small; sometimes bills amount to tens of thousands or even hundreds of thousands of dollars.

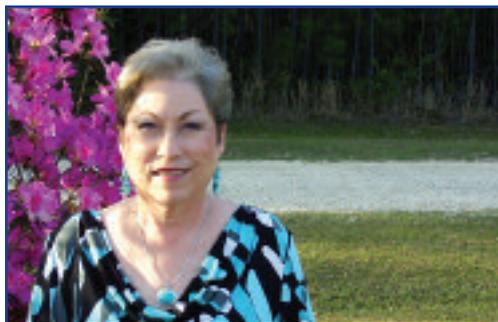
In each case, Christians are bringing their needs and their prayers before the Body of Christ. In each case, other Christians are given the opportunity to respond.

Please take a close look at our new Prayer Page. If you've never needed it, someday you might. If you've never contributed to a person on the page, maybe you'll want to do so.

CHM is grateful to God to be able to provide this service to our members, to help those in need of help, and to use the Prayer Page as a vehicle to glorify our Lord and serve His people.

Member overcomes life-threatening pancreatitis

CHM and Brother's Keeper help overcome resulting medical bills



CHM member Rev. Lynda Deniger in 2008

Member Rev. Lynda Deniger in 1999 had what she describes as a "brush with the death angel."

Spared by God's grace, her family was supported in meeting its huge financial bills by Christian Healthcare Ministries and the Brother's Keeper program.

Lynda, of Arbita Springs, La., and her husband, Ron, were returning from

vacation when they stopped at her parents' house for the weekend.

"In the early morning hours I began experiencing the worst pain of my life," she said. "Several hours later I was crying hysterically." Lynda's sister, a nurse who also was in town, insisted on taking her to the emergency room.

see "Deniger" page 3

Deniger (continued from page 2)

Blood tests revealed that Lynda's triglyceride count was 10,000, nearly 75 times higher than normal levels. Her cholesterol was 977, nearly five times higher than normal. Even so, medical staff initially expected a recovery time of several days.

Instead, by the next morning Lynda was admitted to the intensive care unit. Doctors told her family that the next 12 to 24 hours



Lynda enjoys a meal with her interpreter, Yukiko, during a trip to Japan in May 2006

were critical - and there was little chance Lynda would survive.

Her body swelled due to high toxicity levels as her pancreas shut down and digestive enzymes ate into the pancreatic tissue. Her heart raced so fast doctors feared she would

have a heart attack. She was in danger of kidney failure and her lungs filling with fluid. She received morphine, insulin shots, and a feeding tube that cost \$200 per day.

"I don't remember much of my ordeal in the ICU," Lynda said. "Hallucinations propelled me into a world that seemed real but often was bizarre and terrifying."

Doctors suggested that Lynda be transferred to a hospital in New Orleans to be examined by a pancreatic specialist. Because she was a self-pay patient, the hospital demanded a \$50,000 deposit to admit her. As Lynda's father tried to get the money together, later that same day the hospital increased the deposit to \$300,000.

"It didn't take much to figure out that was a closed door," Lynda said. "My family had no choice but to wait, watch and pray."

She later learned that believers around the world were praying for her, including the attending surgeon—a Christian—who visited her daily. Christian music played continuously in her room and her mother later told Lynda that she saw her daughter's arms raised up to God several times. "At one point I looked at my mother and said, 'Mom, I've never been this sick in my life, but I am going to make it!'"

Lynda spent nearly four of her six weeks in

the hospital in ICU.

Nine weeks after she and Ron had left for vacation, Lynda returned home in a drastically weakened state that caused constant pain. Following four months of recovery, she was again admitted to the hospital with a high fever. She underwent major surgery to clean out infected pancreatic cysts. After six more months of recovery, she was diagnosed with diabetes.

"It was an incredible ordeal, one that I should not have survived," she said. "Many miracles took place during that time, not the least of which was the help that CHM and Brother's Keeper provided."

Lynda's medical bills totaled \$231,070. She received \$58,098 in provider bill reductions. Fortunately, Lynda was a member of Brother's Keeper, the CHM program that assists with medical needs exceeding the \$125,000 limit per illness specified in the Guidelines. CHM and Brother's Keeper members shared her \$172,972 in remaining bills.

"Thanks to CHM and Brother's Keeper, my husband and I were not wiped out financially," she said.

"{My medical incident} was an incredible ordeal, one that I should not have survived. Many miracles took place during that time....Thanks to CHM and Brother's Keeper, my husband and I were not wiped out financially."

-Rev. Lynda Deniger, Brother's Keeper member

Lynda gives God all of the glory and hopes that her testimony encourages CHM members to believe that no matter the circumstance, He has a plan. "In Jeremiah 29:11, we are assured that God's plans for us are beneficial and that He has a future for us," she said.

"Each of us was created for a purpose and with a responsibility to make every day count. Our daily prayer should be, 'Teach us to number our days and recognize how few they are; help us to spend them as we should.'" (Psalm 90:12).

Angry angina

Compiled by **Dr. Michael D. Jacobson**

Anger and angina (which refers to chest pain) come from the same Latin root word. They're closely related scientifically as well.

Researchers at University College London evaluated 34 men who survived heart attacks more than a year earlier. Fourteen of the men acknowledged that their heart attacks occurred within two hours of becoming emotionally stressed (arguments with neighbors, sadness relating to a sick or deceased relative, etc.).

The other 20 men denied any emotional

distress proximate to their heart attacks. Each participant completed a battery of mentally challenging tests designed to be stressful. Afterwards, blood pressures and blood samples were taken. The scientists were looking to see if factors such as elevated blood pressure and clotting factors, which are known to be associated with risk of heart attack, were different between the two groups.

In the men whose heart attacks were immediately preceded by stress, systolic blood pressure and heart rate took longer to return to baseline (thus placing the

individuals at greater risk for heart problems). In addition, blood samples in these men demonstrated double the amount of clumped platelets bound to immune cells as compared with normal levels (which could foster heart-attack inducing clots). The control group men showed no such change in response to the stressful tests. The researchers concluded that

see "Angry angina," page 7



Healthy babies

Recently, I received the following request.

My wife and I found out that we are going to have a baby. I was wondering if you could give us some information and tips on steps we can take to help make the baby as healthy as possible.

Here is my response:

“Thank you for writing and for caring enough to give your unborn child the best shot at optimum health. As I pondered what I have learned over the years about how to improve the well-being of infants, 12 main keys came to mind:

1. Live a biblical lifestyle that keeps sexual activity within the protective bounds of marital fidelity. That should be obvious. Many diseases, including several that can be transmitted to the baby (such as HIV, HPV, gonorrhea and chlamydia), can be totally avoided by following this principle.

2. Abstain from drugs, alcohol and tobacco. Again, this is probably not a concern of yours. But alcohol, drugs and tobacco can stunt an unborn child's growth and can cause birth defects, withdrawal, and a life-long increased sensitivity to pain.

3. Eat healthy. Avoiding junk food devoid of key nutrients. Eat regular nutritious meals complete with whole grains, fresh fruits and vegetables. That will give the baby vital nutrients it needs and will reduce your risk of developing gestational diabetes and preeclampsia.

4. For the same reasons, take prenatal vitamins.

5. Stay physically fit. It's great for your heart and lungs, optimizes the oxygen and blood flow to the baby and helps you prepare for childbirth, perhaps the most athletically challenging event of your life.

6. Walk in the Spirit, which produces the benefit of a heart filled with love, joy and peace. This helps ensure lower stress hormone levels (cortisol and adrenaline), which place a woman at greater risk of

miscarriage and other detrimental effects.

7. Choose a normal delivery (versus caesarean) if prudent. While not always possible, normal delivery has a lower risk of a variety of complications, especially for the mother.

8. Avoid unnecessary antibiotics. They not only kill “bad” bacteria that might cause an infection, they also obliterate many of the “friendly” bacteria that reside in the gut. These bacterial allies digest food for us, manufacture certain vitamins (such as B12



and biotin), and serve as a first line of defense against harmful bacteria and yeast.

They also protect us from a number of other problems. Antibiotic use tends to generate a vicious cycle of infection, antibiotics, yeast overgrowth and repeat infections, for which antibiotics are given again.

I have personally seen and successfully treated many children who developed complications such as eczema, cradle cap, chronic diarrhea, chronic congestion, ear infections, and asthma, which cleared up when the intestinal flora (bacteria) were restored through probiotics (“friendly bacteria” supplements) and Nystatin®. Nystatin is an antifungal commonly given for oral thrush, a common infection in infants. Any child with a yeast diaper rash is likely a good candidate to for this treatment.

9. Breastfeed. This is the single most important physical preventive measure that you can take for your child's health. In developing countries breastfeeding is a top priority for the World Health Organization (WHO) toward the goal of preventing infant disease and death. Despite improvements in baby formula, there is nothing more perfectly designed by our Creator as your child's food than mother's breast milk. Compared to formula-fed babies, those that are breast-fed have considerably fewer infections as well as problems with diarrhea, asthma, allergies, eczema and other skin ailments.

10. Keep well-baby check-ups. These ensure the baby achieves certain developmental milestones and detects problems early, when they are most correctible.

11. Practice good hygiene to reduce the child's exposure to infections. I'm not a big fan of nurseries and day care centers. In fact, I've long referred to them as virus factories, as many particularly dangerous infections are contracted in such environments. We taught our children at a very young age to sit quietly in church. That's where they have been all their lives, and they have had very few infections to show for it.

12. Spiritually guard your child through prayer and protection. We live in a world infested with the sickness of sin, and children often are the target. I am convinced that our spiritual enemy specifically targets our children to harm them emotionally, morally or spiritually early in their lives. Diligence and accountability are essential until they are able to stand on their own and protect themselves outside your “nest.”

I hope that you find these suggestions helpful and encouraging. They are not a magic formula that ensures a healthy child. Keep your faith in Christ and may His grace and peace abide with you as you raise your child in the nurture and admonition of the Lord.”



Dr. Michael Jacobson, D.O.

Medical consultant

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Health education resources at:
[www.cbministries.org/
healthinformation.asp](http://www.cbministries.org/healthinformation.asp)

Moms (and dads)-to-be should know about CHM's maternity program

Do you know any young couples planning on starting a family? Tell them about Christian Healthcare Ministries' maternity program.

The CHM maternity services are offered to members at no additional cost; no enrollment is required. CHM members voluntarily share eligible maternity costs up to \$125,000 per pregnancy. The program includes pre-natal care, delivery, home births, midwives, postnatal care and birth complications for mother and child.

The maternity program is a major advantage for young families. The average cost of giving birth to a healthy baby in a hospital is between \$5,000 and \$10,000. C-section deliveries are usually twice as much.

"I believe in the concept of Christians caring for one another and I think CHM is a wonderful program," said member Rebecca Vogel of Helenville, Wis. Some bills for the birth of Rebecca's son, Joseph, were recently shared by CHM members; remaining bills are in process for sharing.

The Rev. Howard Russell, CHM executive director, said the maternity program is one of the best options available to young couples just starting out or for others who may already have children and want to increase their joy by adding to their family.

"Psalm 127 says that children are a heritage and reward from the Lord," Russell said. "However many children

God gives your family, we at CHM want you to know that other Christians are standing by to help shoulder the cost of bringing them safely into the world."

Here are some tips for using the CHM maternity program:

1. **Join CHM (or encourage someone you know to join) at least 300 days before the expected due date so bills will be eligible for sharing.**
2. **Obtain medical care as soon as you know you're pregnant.**
3. **Ask for an estimate of charges on letterhead of your clinic or hospital and doctor.** These charges are often bundled as a one or two-day stay (sometimes called a "Stork Package" or "global fee") and are significantly less expensive than being admitted to a facility when it's time to give birth.

4. **Submit the estimate of charges and bills to CHM immediately following your first doctor visit.** Early submission speeds bill sharing. Notify the CHM office immediately if your health care provider sets a time limit for reduced charges (seven months is common.)

5. **Any charge (lab, sonogram, etc.) incurred after the original estimate is submitted should be sent to the CHM office as an "add-on" to the initial amount.** Add-on and original bills will be simultaneously presented for sharing.

Russell encourages members to let family and friends know what CHM offers to families of different sizes, locations, and circumstances.

"If you are a couple planning to have children, CHM is a ministry that loves

see "Maternity," page 7



CHM staff member **Wanda Harrison** is available to answer questions and assist members with maternity needs or those who are considering becoming pregnant. Contact her at wbarrison@chministries.org or at 1-800-791-6225, ext. 8075.

Perceptions of marriage and children

Today, 36.8 percent of U.S. births are to unmarried women, up from 28 percent in 1990 and 5.3 percent in 1960, per the Pew Research Center. In 2007, the typical unmarried mother was more likely to be white than black, to be an adult instead of a teenager and almost as likely to be living with the child's father as not.

The decline in marriage rates (50 percent today versus 60 percent in 1970) is partly responsible for these types of births. Another reason is the changing opinion on the purpose of marriage. Some 65 percent of Americans say marriage is about the mutual happiness and fulfillment of two adults, while 23 percent believe it's about having kids and seven percent say it is both.

In 1960, 65 percent of Americans thought that having children was



important to a successful marriage. The percentage who agreed with that view dropped to 41 percent by 2007.

Courtesy Saurage Research "Key Findings" newsletter

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 or grammar.

Dear Christian Healthcare Ministries:

We wanted to send a special thank you for your assistance in sharing our recent medical bills.

After an emergency gallbladder surgery, Freddie was hospitalized for five days. The financial battle began when we tried to get reductions on the bills that began piling up. The surgeon graciously granted a reduction and agreed to reasonable monthly payments from us until it was our turn to have CHM members share our need.

The hospital required additional paperwork to be filed. We did as they asked and awaited their decision.

To our dismay, the hospital and imaging company did not give us a reduction. Even though we were making the monthly payments, the hospital turned our account over to the internal collection agency and threatened that our credit would be negatively affected if the bill was not paid in full immediately.

We and CHM made numerous attempts to negotiate reductions and reasonable monthly payments, all of which resulted in rejection.

However, the story has a happy ending. CHM members shared our bills at the most opportune time and our burden was relieved.

God bless all of you. Keep up the good work!

Sincerely,

Freddie & Brenda Howell
West Plains, MO

Dear Christian Healthcare Ministries:

We are so grateful for members' help in

sharing our medical bills. God has blessed us and we were able to pay more on our bills with our own money than we thought possible. Therefore, we want to donate the difference of \$7,504 to CHM so more people can receive help with their bills.

We really appreciate this ministry.

God bless,

Dennis & Irene Rahn
Three Forks, MT

Dear Christian Healthcare Ministries:

Greetings! I recently switched my participation level from Gold to Silver. I had some questions and concerns about doing that and shared my concern with Donna Greer in the CHM Needs Processing department.

It was a joy to talk with Donna. She encouraged me to follow God's wishes in making this change; I planned to give the difference in my monthly gift amount to a struggling family who recently lost their father.

I have been a CHM member since 1995 and never submitted a medical need because I was insured by my employer. I always tell people about Christian Healthcare Ministries and about the money I have saved (and CHM saves) by asking for bill reductions. Many people do not know about the ministry.

I want to thank Donna for her help. I keep the staff and members in my prayers each day.

God is so good to us

Sincerely,

Nancy Gordon
Avilla, IN

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

Dear Christian Healthcare Ministries:

I recently received checks for my medical bills and wanted to let you know that I appreciate it very much!

Sincerely,

James Boyer
East Berlin, PA

Dear Christian Healthcare Ministries:

I just wanted to thank you for your help in sharing some medical bills I acquired after accidentally cutting my finger with a saw.

Although I understood the concept behind CHM, it became much clearer when I experienced a medical situation and bills beyond my ability to handle. God used the Body of Christ working through this ministry to come through for me. A difficult situation became a livable one.

I am enclosing a check for \$467 that was given to me as a gift from a friend. It was above and beyond what I needed to pay my bills. I know that CHM will use it to help someone else who really needs it.

With thanksgiving to Christ,

Chris Bougie
Crown Point, IN

New software (continued from page 1)

bills are eligible for sharing.

- When members are sent a check for shared bills the statement will contain a detailed listing of each bill received, what was eligible for sharing, discounts received and members' personal responsibility for that incident.

- When members call about submitted needs CHM authorization employees will

have all the information at their fingertips, including a scanned image of each bill. Answers will be available immediately.

- If monthly gifts are paid with a credit card or through our CheckEase program, on the agreed upon day we will click on the proper button and the credit card or checking account will be debited. Member accounts will be instantly brought up to date. Previously this took four for five days per month.

(Note: If you are not enrolled in CheckEase this is a great time to call the CHM office and sign up. CheckEase costs you nothing and it helps the ministry to serve you and your fellow members faster).

- We will be able to do more for members quicker and better than ever before.

"There are many more internal operational advantages to our new system that members

will not see but will be helping them every day," Russell said. "The introduction of this computer program saves us time and money that will be put to use for our members, and that is always a good thing."

Angry angina (continued from page 3)

men at risk might reduce their heart attack rates by coping more effectively with problems like uncontrolled anger. A multitude of scriptures admonish us to maintain a heart at peace. Jesus said, "Let not your heart be troubled... (John 14:7)." Paul commanded, "Be anxious for nothing;

but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God. And the peace of God, which passes all understanding, shall keep your hearts and minds through Christ Jesus (Philippians 4:6-7)." Direct evidence that the Holy Spirit is governing a person is the

peace that He brings to their heart (Gal 5:22).

The problem is that many believers don't seem to take these warnings seriously. Perhaps some will be motivated to listen if they realize that there is a direct threat to one's physical health. "A merry heart doeth good [like] a medicine (Proverbs 17:22)." Therefore, "Keep thy heart with all

diligence, for out of it are the issues of life (Proverbs 4:23)."

Strike, P. C., K. Magid, et al. (2006). *Pathophysiological processes underlying emotional triggering of acute cardiac events*. Proceedings of the National Academy of Sciences 103(11): 4322-27.

CheckEase enrollment up, fees and hassles down

Every member should consider enrolling in CheckEase direct giving, which allows members to contribute their monthly financial gift by automatic withdrawal from their savings or checking account.

If you contribute your CHM monthly financial gift by check, credit or debit card, why not consider switching to CheckEase? The program is flexible, convenient and free for both members and the ministry.

Signing up for CheckEase is simple. Download the enrollment form at www.cbministries.org/downloadforms.asp or call the CHM office at 1-800-791-6225, ext. 6555.

Maternity (continued from page 5)

helping Christian families grow," Russell said. "If you're a parent, grandparent or friend of a couple planning to have a child, we hope you'll tell them about CHM's Bible-based cost-sharing support."

Editor's note:

Other helpful information about maternity needs:

- *Members at the Silver and Bronze participation levels cannot upgrade their level for the maternity need from the time of conception until all related bills have been shared by CHM. Please check your participation level before becoming pregnant and decide which level is right for you.*

- *See CHM Guideline J for complete maternity information, including premature births, infertility, circumcision and adoption.*

For maternity questions, visit www.cbministries.org/askaquestion.asp or call 1-800-791-6225 and ask for the Member Assistance department.

PRAYER REQUESTS THIS MONTH: *These are prayer requests only. Please send your monthly financial gifts to the CHM office (see instructions on your yellow Member Gift Form). You can send cards or words of encouragement to the people listed below.*

Peggy King: 120 Wiley Rd., Lucasville, OH 45648
Peggy was in a car accident that was not her fault and is in a lot of pain. She asks for prayer that her auto insurance company will cooperate in paying the medical bills.

Lloyd & Betty Capehart: PO Box 394, New Haven, WV 25265-0394 The Capeharts request prayer that God will work a miracle in the situation they are facing.

Cheryl Jackson: 7791 CR 510, Bayfield, CO 81122

Cheryl has suffered nervous breakdowns due to the death of her son, Donald, in a car accident. Her husband, Keith, is unable to work due to an injury. Please pray for the Jacksons.

James Colter: 140 Normandy, Rd., Casselberry, FL 32707 James' wife, Michelle, passed away in January. Please keep James and his family in your prayers.

Robert Garman: 464 CR 1650, Mooreville, MS 38857
Robert requests prayer for his health, especially for his

prostate gland problem.

John Hejny: 15985 Ladera Ln., Grass Valley, CA 95945 John suffered a massive heart attack while visiting his mother in Minnesota. Doctors helped restore him to health but he soon heard that his wife, Merry, died of lymphoma in his absence. John has eight children still living at home. Please remember the Hejnys during this difficult time.



CHRISTIAN HEALTHCARE MINISTRIES

May 2008

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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 SC-03543. 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.

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