



Christian Healthcare Ministries

The biblical solution to healthcare costs

June 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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Sharing the message with a wider audience benefits CHM members

Share the Christian Healthcare Ministries message with churches in your area and help fellow Christians find the biblical solution to health care costs – and earn free months of CHM participation at the same time.

Share the Message is CHM's program through which hundreds of ministry participants are presenting the CHM health care cost solution to their fellow church members.

However, the need for people to learn of this faith-inspired ministry extends to every church.

"We encourage our members to share the

message with other churches in their communities," said the Rev. Howard Russell, CHM executive director. "People need the services our ministry offers, and there are members of every church who lack health care support."

Hundreds of CHM members have requested Share the Message Sample Kits, which explain the program and how it works. Next they are sent an Event Kit, which includes brochures, DVDs, table setups and other information and equipment needed to present CHM in their churches.

Members request of their church pastors or church administrators the go-ahead to

present a program in the church and set up the display table. Share the Message can be completely customized to every church's needs, preferences and capabilities.

"We are grateful to God for the response to Share the Message," said Norma Mull, CHM Ministry Information director, who supervises Share the Message. "First, it helps fellow Christians. Second, the more members we have, the lighter the load for everyone."

Mull said that as she and others have seen how members are responding to Share the

see "Share the Message," page 4

Has Christian Healthcare Ministries found a biblical solution to health care costs?

Yes

That's why we hope you will

Share the Message

with your local church!

- Receive hundreds or even thousands of dollars worth of free CHM participation
- Incentives available for your church
- Customizable program tailored to your church
- Help fellow Christians in your congregation discover the biblical answer to health care costs!

Contact us for a free Sample Kit:
 Norma Mull
 1-800-791-6225, ext. 5233
 sharethemessage@chministries.org

The megachurch and Share the Message



Reverend Howard Russell

*Executive Director,
Christian Healthcare Ministries*

The church was enormous, 20,000 members. I sat in the service with thousands of other worshippers and was awed at the sheer size and organization around me.

The many ushers had all aspects of crowd containment under control. Nothing happened during prayer except prayer. Music was not interrupted by people finding their seats.

Television cameras were professionally placed, staffed and controlled. At least two portable cameras moved fluidly from shot to shot being borne by black-clothed operators.

The atmosphere was nearly electric as the orchestra played music praising the King.

As big as the meeting was it was still possible to sense the Spirit of God's presence. The message was compelling and convincing. The messenger was clearly in command of his subject and his audience.

All those people in one spot worshipping God. Eager to hear what God had for them to learn. Wanting to know more. Each Sunday the scene repeats itself in what only can truly be described as a megachurch.

The size of the gathering caused me to wonder if congregants knew the plan of salvation and their opportunity to receive this marvelous gift of God. That question was quickly answered by the clarity of the minister's message.

However, I also wondered if they had ever focused on the first recorded act of the early Church, the sharing of each other's burdens to ensure no one had a need.

I thought about Christian Healthcare Ministries, and how our members share and care for each other by dealing with the cost of health care.

Certainly sitting near me in this mammoth congregation were people who needed this kind of help. I could have provided them that information - but I could not tell them. I was simply a guest in their midst.

So close, yet so far.

How can I share the message with these people?

Through Share the Message.

There may have been a CHM member sitting within close proximity, but I would not have known. What I hope is that they will Share the Message with their fellow church members.

If every CHM member takes advantage of our Share the Message program it will mean a lighter burden for everyone and the personal benefit of receiving free months of membership for bringing new families into the ministry.



Though many members have responded with interest in Share the Message, there are many more who have yet to participate.

Clearly the people of the church I recently visited have a nature of helping. They are undertaking great ministries to reach out to people across the country and the world. I am confident when they know of CHM they will respond in the same way as other Christians. They will marvel in amazement at what God is doing through this ministry.

We're not selling a product, we're telling a story of compassion and service. We are not

"Certainly sitting near me in this mammoth congregation were people who needed {help with health care costs}...How can I share the message with these people? Through Share the Message."

-Rev. Howard Russell, CHM executive director

insurance. We are a ministry serving the Body of Christ. We want to tell them about the provision God has made for this very crucial area of life.

Would you help me, help all of us, to share the CHM message?

We make available to all members a professionally created kit so you can share the message with your church and with every Christian you know.

Every Sunday morning millions of Christians gather in their places of worship to hear about, and from, God. I am confident that our story glorifies God, uplifts His name and brings comfort and peace to the people we serve.

Join us in sharing the message. Contact our office to learn how easy it is to participate. Contact Norma Mull, our Ministry Information director, at 1-800-791-6225 or sharethemessage@chministries.org.

We are eager to help. It is possible I can personally come to your services and help you share the message. Norma can share how we might make that happen.

As I write this article, I also am composing a letter to send to the pastor of the church I visited. It will give him information about CHM. It will speak of the people in his services, and how many of them need the support and help we provide. It will offer to answer any questions he may have.

I will Share the Message.

The question is, will you?

Meet your CHM departments: Reductions

The Christian Healthcare Ministries Reductions department is a main point of contact for members with medical conditions. The Reductions department helps members save money on their medical bills, educates members about the health care industry and encourages them during times of illness.

“Many members are blessed by the advice and efforts of our Reductions department,” said the Rev. Howard Russell, executive director. “Others are unaware that such a valuable resource lies at their fingertips.

“Our staff, members of the Body of Christ, help ministry participants reduce their bills and qualify for financial assistance programs available to self-pay patients.”

Ministry chief financial officer Roger Kittelson emphasized the importance of reductions and financial assistance programs to members.

“Without our Reductions department, The Karis Group (a partner Christian patient advocacy program) and our members obtaining savings through reductions and

financial assistance, monthly gifts would have to be at least twice as much in order to keep up with the medical needs sent to the ministry,” he said.

The CHM Reductions department consists of supervisor Thom Benek and reductionists Lori Perko and Wanda Harrison. Wanda also serves as Maternity Needs Coordinator for young families planning to have a child. Together, the Reductions staff has more than 25 years of experience in assisting CHM members with their bills.

Benek said that the place to start when seeking reductions and assistance is the hospital. “Most, if not all, hospitals have financial assistance programs for which our members may be eligible,” he said. “They are available to self-pay patients like our members and are funded by tax dollars and donor gifts earmarked for that purpose.”

He said hospitals nationwide mark up their services an average of 275 percent. In certain states, the average percentage is significantly higher. “CHM members often do not realize that they can—and should—ask for reduced charges. It’s a process of

negotiation, just as insurance companies negotiate price breaks for services even though their monthly premiums are generally higher than CHM financial gifts.”

He explained that members help themselves and each other by applying for financial assistance programs. Money saved through reductions and programs can be used to help share other members’ medical bills.

“Even if a member does not qualify for a 100 percent write-off, the hospital may have a sliding scale that will still allow for a significant reduction,” he said. “Other medical providers—doctors, laboratory services, etc.—often will follow the hospital’s example and match the reduction percentage.”



The CHM Reductions department (L-R): Supervisor Thom Benek, Lori Perko and Wanda Harrison.

He recommended that CHM members visit www.hospitalvictims.org, a web site operated by The Fairness Foundation (www.fairnessfoundation.org). The site provides detailed information about specific hospitals’ markup percentages, cost-to-charge ratios and the average discount they offer to insurance companies.

“Many of our members do a great job on their own applying and qualifying for financial assistance or receiving bill reductions of 50 percent or more,” he said. “Obtaining reductions means they often have a zero Personal Responsibility amount to pay. We are grateful for members partnering with us to make every dollar go as far as it possibly can.”

Unfortunately, some members accept small reductions and pay the reduced bills instead of negotiating for a better offer. This practice harms other members because no further negotiation is possible

see “Reductions,” page 5

Remember to report your reductions!

We encourage our members to personally seek reductions on each medical bill, thus, it is possible for members to obtain reductions without the knowledge of CHM staff.

Please let us know about every reduction you receive, regardless of the amount.

Keeping record of each reduction helps you and your fellow members in the following ways:

- **It speeds bill sharing time for everyone.** Every dollar reported as a reduction is a dollar that can be used to meet another Christian’s medical need.

- **It gives an accurate picture of the tendencies of medical providers to negotiate.** It gives our staff the information we need to negotiate on members’ behalf.

When member reductions are *not* reported, the following problems occur:

- **It can jeopardize your CHM participation.** According to CHM Guideline H.5, to remain a member you must report and/or return to CHM all bill reductions, adjustments and excess funds.
- **It can affect your ability to have future needs shared.**

PROVIDER	AMOUNT of bill	REDUCTION if any
ABC Pharmacy, Inc.	\$1200	\$200
DEF Medical Supplies, Inc.	\$3500	\$500
GHI Hospital, Inc.	\$15000	\$2500

- **It hurts other members by lengthening the time it takes to share their medical needs.**
- **It can affect your credibility and, in some cases, your Christian witness.**

Bias in the “unbiased”

The cornerstone and claim of science is that objectivity rules; bias, prejudice and preconceived beliefs are supposedly anathema to the scientific community. However, a recent study seems to have caught the guardians of scientific integrity in their own hypocrisy.

Researchers at Yale University School of Medicine focused on 67,000 scientific abstracts submitted to the American Heart Association (AHA) between 2000 and 2004. Abstracts are concise summaries of research studies. These were reviewed by a committee responsible for selecting approximately one-third of them for presentation at the AHA's annual meeting.

Selection to present at the annual meeting is a tremendous honor. It is felt to reflect the 'best of the best' in research for that year. The research is published and shared with the greater scientific community, including physicians. Therefore, it has implications for how medicine is practiced: the quality and improvement of medical care is directly affected by what is presented in professional meetings and journals.

In 2002 (during the middle of the study period for this particular research), the AHA changed its policy regarding the review of submitted abstracts. The names of authors and the institutions with which they were affiliated were removed from the abstracts prior to their examination by the peer review committee. Thus, the review

committee did not know who had done the work or where it was performed.

Researchers at Yale wondered if the peer review committee was influenced by identification of authors and institutions. The 67,000 abstracts were fairly evenly divided between those submitted in 2000-2001, during which the review committee knew the authoring information, and 2002-2004, after the policy that “blinded” the committee took effect.

When the committee was not “blinded,” abstracts from United States authors were 80 percent more likely to be accepted than similar papers submitted from non-US authors. After the blinding (from 2002 and on), the likelihood of a U.S.-based paper being accepted over a non-US submission dropped by half, to only about 40 percent. In other words, there was a significant bias against foreign scientists that was removed or reduced by the new policy.

Significant bias also existed toward elite universities. After 2002, the likelihood of papers being selected from these institutions dropped 20 percent. In addition, acceptance of abstracts from U.S. government agencies dropped 30 percent (here the tendency may have been to give agencies preferable treatment because a great deal of funding for medical research comes from the federal government).

The scientific method has at its core a central objective of removing examiner bias from the study of natural phenomena. Determining whether the research is conducted by unbiased authors in an unbiased fashion is a sentinel criterion that any peer review committee looks for judging the merits of a scientific paper.

It is ironic that the very peer review committee charged with the responsibility of ensuring that the research was unbiased was prejudiced itself in determining which papers (and therefore information) would get presented.

It's encouraging to see that the American Heart Association has taken steps to eliminate that bias. However, to my understanding, the vast majority of other scientific bodies and peer-reviewed scientific journals still do it the “old” way, and therefore likely have major selection bias against legitimate, but lesser known researchers. All I can say to my scientific brethren is, “Practice what you preach!”

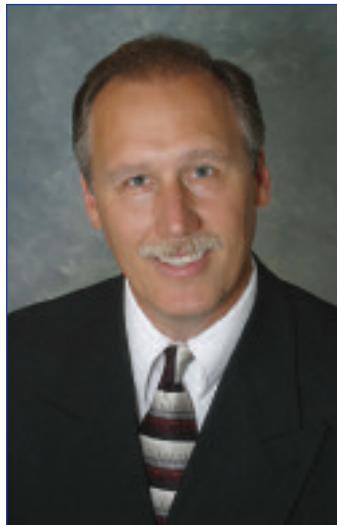
Ross, J. S., C. P. Gross, et al. (2006). *Effect of Blinded Peer Review on Abstract Acceptance*. Journal of the American Medical Association 295(14): 1675-1680.

When sending in your bills...

When submitting bills to the CHM office, please send them to:

Christian Healthcare Ministries
Attn: Needs Processing
127 Hazelwood Ave.
Barberton, OH 44203
Fax: 330-848-4322

All bills should be sent in this manner so they are not inadvertently overlooked or misplaced in the CHM office building. Each bill and the accompanying forms are stamped with a received date in order to be addressed in a timely manner.



Dr. Michael Jacobson, D.O.
Medical consultant

Christian Healthcare
Ministries
127 Hazelwood Ave.
Barberton, OH 44203

Phone: 800-791-6225
Fax: 330-848-4322

E-mail: doc@chministries.org

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

Share the Message (continued from page 1)

Message, it was decided to encourage participating members to expand the scope beyond their own churches.

“They have the information, willingness and knowledge,” Mull said. “There is every good reason for them to take the message to more people.

“Furthermore, Share the Message participants receive free months of ministry membership for every new family that joins

the ministry,” she said. “If a CHM member brings in new folks every month, they can be part of CHM for free.”

For information on becoming part of Share the Message and tips and tools to expand the program beyond your own church, contact Mull at sharethemessage@chministries.org or 1-800-791-6225, ext. 5233.

Reductions (continued from page 3)

once the bill has been paid. The opportunity for significant savings is lost.

Benek said that some hospitals pressure self-pay patients to pay the bill immediately for a minimal discount, when in fact a larger reduction could likely be obtained if the member seeks help from the CHM Reductions department and The Karis Group.

“If the hospital is in such a hurry to receive payment, it should offer members at least a 50 percent reduction,” he said. “Insurance companies hardly ever pay bills in such a short time frame and our members should not feel obligated to simply accept the hospital’s first offer.”

It is to members’ advantage to work hand-in-hand with the Reductions department. “If members can negotiate a significant reduction on their own, that’s fantastic,”

Benek said. “We’d love to hear about it. If they can’t, they should give us a call. They can still receive credit toward their Personal Responsibility amount if they work with us in obtaining a reduction.”

Said Russell: “Reductions staff members do an excellent job and are here to help our members. Our hope is that all members with medical needs will take advantage of the wonderful service they provide.”

In a nutshell: How to keep bills low

1. Make sure your health care providers understand that you are a “self-pay” patient.
2. Apply for any financial assistance available.
3. Know your hospital’s average percent markup and percent discount offered to insurance companies. Ask for bill reductions (discounts) based on that information.
4. Contact the CHM Reductions department before accepting a reduction and making payment.
5. Ask providers to bill you directly and set up a payment plan with your providers until CHM members share your need (their voluntary gifts reimburse your expenditures).
6. When in doubt, contact the Reductions department at 1-800-791-6225 or reductions@chministries.org.

**In memory of Lorinda Stewart** By Thomas Stewart

Editor’s note: Member Lorinda Stewart of Colorado Springs, Colo., recently passed away after a long battle with liver cancer. Her testimony appeared in the CHM December 2007 newsletter.

We want to honor Lorinda’s memory by printing the following memorial written by her husband, Thomas.

Lorinda Stewart caught an early flight home to be



Thomas, Lorinda, and Thomas Stewart IV.

with the Lord on April 6, 2008 at the young age of 37. We—her family—are thrilled that she is in God’s presence, grateful for the short time we had with her and devastated that Christ called her home so soon.

Lorinda’s beauty wasn’t confined to her appearance; she was blessed with a rare combination of qualities that made her very special and her loss all the more difficult. But we also recognize that Lorinda’s unique qualities were a gift that drew people to her – a vehicle God used to touch the lives of many people who crossed her path.

Although she’s absent physically, her spirit is alive and well and always will be. Her work for Christ—and Christ’s work through her—will continue to touch lives in ways we could never have imagined. Because of her life we are very graciously humbled and so blessed. We can’t wait to see where this journey takes us next.

We give sincere thanks to Christian Healthcare Ministries and its members for their support

during these past two and half years. The prayers, cards, and gifts were always so timely and humbling. We were blessed to receive each and every one of them, just as those who gave them were blessed.

We ask for continued prayers for our family. Our son, Thomas Stewart IV, was not expected to enter this world due to his mother’s illness, but he is here. He’s completely healthy and has many of his mother’s qualities. He’s already breaking hearts at every turn! With God’s help, he’ll continue his mother’s legacy: the absolute pursuit of the heart of God. As his father and Lorinda’s husband, it’s my rewarding job to keep his feet on that narrow path. With continued prayers and God’s help the two of us will successfully accomplish this task together.

Editor’s note: To read Lorinda’s compelling story, visit www.chministries.org/newsletter.asp and download the December 2007 issue, or contact the editor at editor@chministries.org or 1-800-791-6225, ext. 5796.

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 Friends:

Thank you so much for helping with Russell's medical bills after his hand injury last year. It was a great comfort to know you were there for us.

God bless you!

Russell & Myrna Neiswander
Sugar creek, OH

Dear Christian Healthcare Ministries:

What a blessing! I just received checks from CHM for bills from a recent emergency room visit. I paid all of my medical bills immediately.

May God richly bless all of you and the work you are doing for His kingdom.

Sincerely,

Peggy Slawson
Rutherfordton, NC

Dear Christian Healthcare Ministries:

We want to express our deep thanks and appreciation for the help we received in meeting the expenses of James' hernia repair. James is doing well and we thank the Lord.

May God richly bless you.

In Christian love,

James & Louella Burkholder
Myerstown, PA

Dear Donna:

I would like to thank CHM and you for all your hard work in administering my account. This program has been such a blessing to many Christians across the nation. I sincerely thank my fellow members for sharing the burden of bills for my knee surgery this year. I recently received the first round of checks from CHM and was able to pay my hospital bill. The timing was just right.

Sincerely,

Kathy Abranovich
New Castle, PA

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

Dear Christian Healthcare Ministries:

Thank you so much for the checks I received for my medical bills. I give God the glory for the bill reduction I received. He is so good.

Sincerely,

Julie Waid
Albany, NY

Dear Christian Healthcare Ministries:

Thank you so much; the CHM staff and members are wonderful and it was a blessing to know that you were there to help us during this past year if we needed it. Thankfully, we did not have

to submit any medical needs so the money could go to other dear brothers and sisters in Christ who are in need.

In Christ's love,

Muriel Moore
Frazier Park, CA

Dear Christian Healthcare Ministries:

Greetings in Jesus' precious name.

Thank you for helping me with my husband's recent hospital bill. It has now been a year since he went to heaven and was followed by our son only six weeks later. But God's grace has been sufficient. We do not grieve like the rest of men, who have no hope (I Thessalonians 4:13).

Sincerely,

Nadine Baber
Elsberry, MO

Dear Christian Healthcare Ministries:

Greetings in the name of Jesus. We thank the Lord for CHM and continue to pray for it and encourage others to join. God bless you all.

Love in Christ,

Rev. Gary Dean
Cameron, MO

Your questions answered...

The following are among the most frequently asked questions the Member Assistance department receives.

Q: *Does Christian Healthcare Ministries offer a program for groups wishing to join?*

A: Christian Healthcare Ministries can accommodate groups up to hundreds in size. The monthly giving amounts are the same as the regular CHM program; however, different participation levels can exist within the group and even within the same family. The monthly Member Gift Form is sent to the church board or other entity administering the group membership.

To join as a group, each family should fill out a Member Application. All applications should be submitted to the CHM office together along with a letter of explanation.

Q: *I will be serving as a missionary outside the United*

States. Can I remain a CHM member?

A: Missionaries and others residing outside the United States can be CHM members as long as they have access to a U.S. mailing address. If treatment is received outside the United States, each itemized bill must be translated into English and converted to U.S. dollars. See Guideline F.1.b.

Q: *How do I use my CHM membership card?*

A: Christian Healthcare Ministries is not an insurance company; therefore, your membership card is not to be presented as an insurance card.

The proper use of the card is to present it while explaining the CHM program to your health care providers. Providers will better understand the CHM program and may offer bill reductions or other forms of assistance.

The inside section of your card includes an

explanation of the CHM program. If you need assistance in explaining it to your providers, please contact our Reductions department at reductions@chministries.org or 1-800-791-6225.

Editor's note: A complete list of frequently asked questions is available online at www.cbministries.org/faq.asp

Do you have questions about CHM?

You can ask a question directly online at www.cbministries.org/askaquestion.asp

You also can send, e-mail or fax questions to:

Christian Healthcare Ministries
Attn: Editor Q & A
127 Hazelwood Ave
Barberton, OH 44203
editor@cbministries.org
330-798-6105 (fax)



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.*

Janice Smith: 3 Plamondon Dr., Simpsonville, SC 29680 Janice recently had surgery and was in the hospital nine days. She asks for prayer for a speedy recovery.

Linda Siewing: 6565 County Rd. 836 NW, Havre, MT 59501 Linda lost her husband, Roger, to a sudden heart aneurysm in August 2007. She asks for prayers for comfort and the ability to deal with the medical bills he incurred.

Ty & Amy Roberts: 780 N Illinois, Wichita, KS 67203 The Roberts' infant daughter, Emily, passed away in February. Please remember their family in your prayers.

Delores McElveen: 2591 Fire Tower Rd., New Zion, SC 29111-9737 Delores suffers from breast cancer and asks the CHM family for prayer. Also, she and her husband recently experienced a house fire.

Dorothy Didier: 618 N Vista Ave., Lombard, IL 60148-1951 Dorothy suffers from peripheral neuropathy, atrial fibrillation and memory loss. The neuropathy causes her extreme pain and loss of feeling in her feet, legs, abdomen and chest. Please remember Dorothy in your prayers.

David & Louise Jacob: 22297 Cty Hwy A, Richland Center, WI 53581 Louise has bone cancer and doctors have told her it is terminal. Please remember the Jacobs' in prayer during this difficult time.

Rosemary Forsyth: PO Box 995, Zephyrhills, FL 33539-0995 Rosemary is experiencing female problems and asks for prayer from the CHM family.

Lisa York: (no address provided) Lisa has been diagnosed with Stage 4 lung cancer and was recently

released from the hospital for surgery to remove a brain tumor. She lives with her mother, who also has Stage 4 cancer. Please keep Lisa and her family in your prayers.

Richard Fowler: PO Box 154, Flat Rock, OH 44828 Richard's wife, Anna, passed away in March. He asks the CHM family for prayer.

Frank Pezzulo: 739 Plainfield Rd., Knoxville, TN 37923 Frank recently suffered a heart attack and had to have a stent inserted. He asks for your prayers.

Bridget Williams: 7943 Hwy 24 E, Centreville, MS 39631 Bridget recently gave birth to her son, Benjamin, by emergency C-section. The baby lost oxygen and suffered brain damage and lung problems. Please keep the Williams family in your prayers.



CHRISTIAN HEALTHCARE MINISTRIES

June 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.

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.

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