



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

August 2007

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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.*

### CHRISTIAN HEALTHCARE MINISTRIES®

*A voluntary medical cost-sharing organization giving members an opportunity to practice the New Testament principle of carrying each other's burdens.*

Executive Director: Rev. Howard Russell  
 Chief Financial Officer: Roger Kittelson  
 Editor: Lauren Selleck  
 Assistant Editor: Michelle Rboads  
 Contributing writers: Rev. Howard Russell, Dr. Michael Jacobson, George Korda, Lauren Selleck, Michelle Rboads

127 Hazelwood Ave  
 Barberton, OH 44203

Phone: 800-791-6225  
 330-848-1511  
 Fax: 330-848-4322

Hours: Mon-Fri 9AM-Noon,  
 12:30-5PM

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

## Meet the Prayer Page participants (part 2)

*Your giving helps them meet their medical bills*

*Editor's note: The following individual is listed on the monthly newsletter Prayer Page, another vehicle by which Christians help Christians meet medical needs.*

*The Prayer Page is primarily for bills for pre-existing conditions, which do not qualify for sharing under CHM Guidelines. All newsletter readers are invited to give to Prayer Page needs (over and above regular monthly gifts) as they feel led. See page 7 for more details.*

**Kathy Potts**  
 Belgrade, MT  
 Amount of original need: \$83,204 for back surgery  
 Bill reductions: \$10,334  
 Prayer Page gifts received to date: \$9,699  
 Need remaining: \$63,171

I became a Christian when I was 13 years old. Since then, Christ has been my constant friend and guide and I love Him so much.

My husband, Alan, and I have three

children and five grandchildren (soon to be six!). Alan and I own a small trailer court and farm-leased ground. I enjoy helping him when he needs a tractor or combine driver. I also like quilting, painting, shopping garage sales and playing the piano.

I was a very healthy person until 13 years ago when I experienced lower back pain while moving hurdles at a track meet. The second time I hurt my back was in August 1998. I was vacuuming and twisted the wrong way. A month of working with a chiropractor did not relieve the pain.

An MRI revealed that I had a degenerative bulging disc. I received a cortisone shot—which actually increased the pain—and then worked with a physical therapist for six weeks undergoing a pelvic stabilization program.

Although my back became strong, treatment did not reduce the pain. I sought out another therapist who used a method



*Kathy Potts (second row, middle) and family during a recent family gathering.*

called the McKenzie protocol. After four months of treatment I was able to function normally with minimal pain.

In 2000, I once again experienced pain. More physical therapy did not help. In May 2001, I visited a neurosurgeon and had another MRI. I discovered that I had a

*see "Prayer Page participants," page 5*

## The Karis Group: A history of bringing faith to our work

Compiled by Dr. Tony Dale, Chairman and founder of The Karis Group

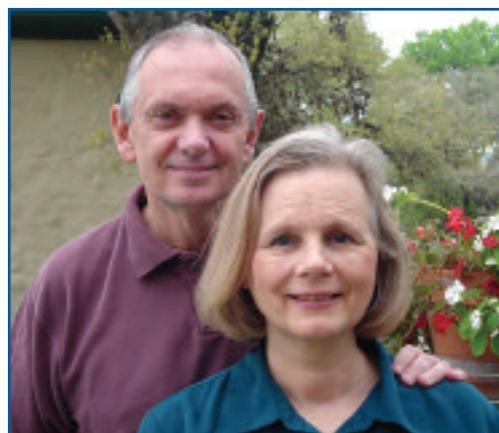
*Editor's note: The Karis Group is a national Christian patient advocacy organization that assists CHM members in obtaining millions of dollars in bill reductions and financial assistance each year.*

*For questions about The Karis Group, e-mail reductions@chministries.org or call 1-800-791-6225 and ask for the Reductions department.*

Our company, which helps Christians achieve reductions and financial assistance on their medical bills, had a painful start. Literally.

In 1996, I injured my knee and found myself facing knee surgery. It did not cross my mind that God was using this incident to shape what He wanted me to do in the future. How true it is that "we

know that in all things God works for the good of those who love Him, who have been called according to His purpose" (Romans 8:28 NIV).



*Drs. Tony and Felicity Dale*

Experience shows that the Lord never wastes anything He allows in our lives. As the child of medical missionary parents who gave their lives to serve the poor in Taiwan, Hong Kong, and China, I grew up in an environment that put high value on using our God-given skills to help others.

Through my own training in medicine and experience working many years in a deprived section of East London in the United Kingdom, I came to appreciate the value of medicine as a tool to serve the Lord. Out of this background my wife and I found ourselves working with other doctors and nurses all over the U.K. to explore what it means to actively bring

*see "Bringing faith to our work," page 5*

## Testifying about testimonials



**Reverend Howard Russell**  
Executive Director,  
Christian Healthcare Ministries

What is on my heart this month is joy. Joy at being part of this ministry. Joy at being in a position of service. Joy at how this ministry makes a difference in people's lives.

What brings this joy?

You do.

More specifically, what we hear from you makes us joyful.

Every day our staff receives calls, letters and e-mails from members throughout the country. These represent a combination of questions, problems, concerns or needs. Seeing to these is our privilege, our responsibility and yes, our joy.

Included among the communications that arrive here at our offices are what can best be described as testimonials. These are messages from members who share their feelings about what Christian Healthcare Ministries has done for them and how they feel about being part of it. They give glory to God.

I could tell you about them; however, I would rather share some of these messages with you that we have also shared with others interested in finding out more about our ministry:

"Thank God for Christian Healthcare Ministries. I simply don't know what we would have done if CHM had not been there for us." — *Rev. Albert Barr, Tunkhannock, PA*

"We recently had a medical need that totaled more than \$43,000. After a \$35,000 bill reduction, the remaining amount was shared by Christian Healthcare Ministries members! We praise God for this organization." — *John & Kathleen Chastain, Parsons, KS*

"Several years ago I lost my job and wonderful medical benefits due to downsizing. I started my own real estate business but couldn't afford the high health insurance premiums. What a relief it was when my neighbor told me about Christian Healthcare Ministries!" — *Kathy Burkett, Winter Haven, FL*

"My medical circumstances made it impossible to find an affordable health insurance policy. My husband and I praise God that we discovered Christian Healthcare Ministries and can participate in the great blessing of giving to others." — *Calla Tucker, Raytown, MO*

"We are missionaries and Christian Healthcare Ministries has been a wonderful, affordable plan to help us meet our medical bills. What a blessing!" — *James & Peggy Eby, Houston, TX*

"Ten years ago, my church provided me with health insurance but was unable to keep it when premiums rose dramatically in a short period of time. My father told me about CHM and I have been a member ever since. CHM has been completely faithful in helping meet my medical needs!" — *Pastor Joe Peters, Carthage, NC*

"We are self-employed and Christian Healthcare Ministries has been such a blessing in helping us meet our medical bills." — *Gerald & Linda Van Kampen, West Columbia, SC*

"I had medical bills totaling more than \$28,000. After a \$5,000 provider bill reduction, Christian Healthcare Ministries shared the remaining portion of the bills. I am so grateful to CHM members for their sacrificial giving. What a relief!" — *Sharon Farney, Frankfort, IN*

"I appreciate what CHM does every day for those in need. I'm so thankful that I haven't had to submit a medical need and that I can be a blessing to others." — *Fairy Rogers, Barron, WI*

"I've had fears about our lack of medical insurance, but Christian Healthcare Ministries continues to calm those fears when I read the monthly newsletter and see how God is working in members' lives." — *Bonnie Rhine, Greenwich, OH*

"We've been CHM members since 1999, but we never needed help before. We had no idea what to expect, but our uncertainty was put to rest when checks for payment began to arrive." — *Cliff & Esther Boerger, Milbank, SD*

"I have been a member of Christian Healthcare Ministries for more than ten years. Though neither I nor any of my family members have ever needed to apply for financial assistance, it has been a blessing to know that our donations have been used to help many people who have applied. Thank you for your faithful service to thousands of Christians!" — *Brian W. Hutt, Guangzhou, China*

"I received the gifts of checks in the mail for all my hospital and doctor bills. I just



want to thank you from the bottom of my heart. It felt good to sign over the checks for the hospital, doctor, and other bills related to my surgery. May God richly bless this type of giving... I want to thank Christian Healthcare Ministries for being a small part of it... praise God for your help! I'm telling everyone I can to get them to enjoy giving their gifts of love, money, and prayers." — *Brenda Gray, Dawes, WV*

"Christian Healthcare Ministries is blessed by [a] level of integrity and commitment. I believe in the Spirit that guides CHM, so I thank you for standing in the gap for me in my recent need... May God bless your efforts in helping this organization in its capacity." — *Glenn Myers, Swansea, IL*

There are more. Many more. You can't imagine the boost this gives us personally and spiritually. Not because it strokes our egos or makes us feel important. Rather, it's because of what it means in terms of giving glory to God. It is a demonstration to the world that Christians love, care for and support each other.

Please help to spread the word of CHM through our Bring-a-Friend and Share the Message programs. The reason is found in the testimonials you have already seen.

Thank you for everything you do to support this ministry.

*Editor's note: If you would like to share your thoughts and feelings about CHM, please send your testimonial to:*

Christian Healthcare Ministries  
Attn: Editor  
127 Hazelwood Ave.  
Barberton, OH 44203  
[editor@chministries.org](mailto:editor@chministries.org)

# Members receive tens of thousands of dollars in bill reductions (part 2)

## Harold & Winnie Collins, Bruce, Wis.

- 100 percent write-off and 50 percent reduction on hospital bills
- 100 percent on radiology bills
- 100 percent on pathology bills
- **Total amount reduced: Approximately \$107,000**

Harold discovered that he had bladder cancer in March 2006. He received treatment from several hospitals and other health care providers.

“Initially, I wasn’t aware that providers sometimes give bill reductions,” said Winnie, Harold’s wife. “Both Christian Healthcare Ministries staff and the hospital financial advisors encouraged us to apply for financial assistance.”

She added that CHM staff members explained how the reductions process works. “I learned that health insurance companies—which are for-profit organizations—receive large reductions from providers. Therefore, it seems logical that members of non-profit ministries should receive reductions too!”

Harold and Winnie recommend that members with medical needs stay in communication with their providers and “don’t accept ‘no’ for an answer before exploring all of your options.”

They also discovered that some providers assess a patient’s eligibility for financial aid based on patient assets, and others base their decisions on cash flow. They encourage members to be aware of how providers view them.

“Our experience has been a valuable one,” Winnie said. “We turned what appeared to be an impossible situation over to the Lord and followed His leadership.” She cites Proverbs 3:5-6 as a Scripture passage that encouraged them during their time of need.

## Ralph & Drewese Lindsey, Baldwin, Miss.

- 60 and 40 percent reduction on hospital bills
- 50 percent on urology bills
- 28 percent on radiology bills

Drewese experienced severe pain in December 2005 and was taken to the emergency room. Doctors discovered that she had a golf ball size kidney stone. Drewese went to see a urologist, who recommended a procedure that would crush the stone and alleviate her pain. Drewese underwent surgery and was discharged from the hospital the next day.

Drewese and her husband, Ralph, had submitted bills to Christian Healthcare Ministries in the past and were familiar with the concept of seeking reductions.

“Christian Healthcare Ministries and The Karis Group were very helpful in obtaining the reductions,” Drewese said. She said that in various cases they contacted the providers and negotiated on the Lindseys’ behalf. “In our opinion, all of these matters were handled in an excellent and professional manner,” she added.

The Lindseys believe that it is important for

members to ask for reductions because Christ commands His followers to be good stewards of their resources. They recommend always exhibiting a kind and appreciative manner when communicating with health care providers. “Sometimes interacting with providers can be a little difficult,” Drewese said. “We have found that maintaining a Christ-like attitude goes a long way.” “We are so thankful to belong to this ministry,” Drewese added. “I have had three surgeries in the past four years and so far CHM has helped with two of them. We have truly been blessed by this ministry. Praise the Lord!”

## Cecil & Nancy Brown, Woodsfield, Ohio

- 95 and 81 percent reduction on hospital bills
- 100 percent on lab bills
- 96 and 50 percent on pathology bills
- 96 percent on internal medicine bills
- 89 percent on radiology bills
- 70 percent on surgeons’ bills
- **Total amount reduced: Approximately \$90,000**

In June 2005, Cecil experienced bleeding in his intestines and was admitted to the hospital. He underwent a colonoscopy and

the removal of a benign polyp from his colon. Readmitted to the hospital in September, he received blood transfusions due to a large loss of blood.

He was admitted for the same problem in February 2006. Cecil underwent exploratory surgery so doctors could find the source of his blood loss. They discovered that Cecil had a tumor the size of an orange wrapped around two main blood vessels in his small intestine.

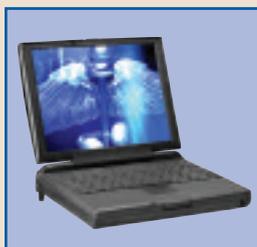
Unfortunately, a procedure to remove the tumor would prove fatal because it would cause him to lose too much blood.

Cecil’s wife, Nancy, began to seek financial assistance the first time Cecil was admitted to the hospital. Since Cecil’s condition did not allow him to work, the couple lived on

*see “Reductions,” page 4*

## Internet as a source for medical advice

Consumers often turn to websites to get health information faster than they would by waiting to speak with a doctor (63 percent) and to confirm they are getting the best possible care for their condition (53 percent). Consumers say they wish health websites gave a clear indication of authorship (53 percent) and names of other useful sites (43 percent).



Of those who use the Internet to locate health information, only 16 percent find what they are seeking. These searches typically focus on medical conditions (68 percent) rather than drug names (42 percent). One-fifth of adults (19 percent) have bought a prescription online, and 26 percent of adults over 55 have done so.

### Top 10 sources of health information used by online adults, 2006

	Have used	Spoke to doctor after using
Internet	81%	62%
Doctor	70%	n/a
Family or friends	52%	76%
Pharmacy/pharmacist	47%	60%
Magazines	38%	44%
Books	36%	57%
Television	30%	61%
Other health professionals	29%	81%
Health insurance plan	27%	63%
Newspaper	20%	61%

Source: Employee Benefit Research Institute  
Courtesy Saurage Research “Key Findings” newsletter

## Does aspartame cause cancer?



**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@cbministries.org](mailto:doc@cbministries.org)

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

The largest study on the relationship between aspartame and cancer concluded that the risks are real and are directly related to how much of this popular sweetener (Equal®, NutraSweet®) a person ingests.

A non-profit research institute in Balogna, Italy divided 1,800 laboratory rats into seven groups. Each group was given drinking water with aspartame varying from zero to 500 milligrams per kilogram of body weight. The study continued after about two years, when all the rats had died. Each of the rats was dissected and examined for the presence of cancer. Researchers found that the number of cancers detected in the rats increased in direct proportion to how much aspartame the animal received. This was especially true of lymphoma and leukemia.

Eight previous studies failed to show any increased risk of cancer with aspartame, which lead many scientists to question this study's validity. However, the authors point out that all previous studies were much smaller and were either funded by the manufacturer of aspartame or never fully published.

The U.S. Food and Drug Administration requested the raw data to evaluate the study.

Does aspartame cause cancer? I do not know. It may not. However, I have a couple of concerns that led me to seriously restrict my intake of this artificial, synthetic sweetener.

First of all, as previously mentioned, its manufacturer sponsored much of the research that found no association between

aspartame and cancer. While it is admirable when companies research the effects of their own products, it may be very difficult to remove bias. Is there also a great deal of pressure to find no association between the company's product and disease?

It reminds me of the research conducted by tobacco scientists. They repeatedly published studies that smoking was not



harmful to your health. Yet, the overwhelming evidence and weight of opinion in the scientific community is that smoking is devastating to health.

Another factor is the principle of design. Aspartame is a man-made substance rather than a naturally occurring sweetener designed by God, our Creator. As such, I suspect its safety. So many different man-made alternatives for naturally occurring substances, despite the early claims of their manufacturers, have proven to be inferior to those found in nature.

For example, all of us have heard that

margarine is superior to butter in protecting us from heart disease. Why? Because butter has cholesterol and margarine does not. However, I have yet to find a study that proves this claim is true. Instead, at least a couple of research papers have demonstrated that people who use butter rather than standard margarine have lower rates of heart attacks.

Similarly, in an attempt to strip eggs of their cholesterol, supposedly healthier cholesterol-free egg substitutes were developed. But again, did you know that eggs are considered the "gold standard" for protein and nutritional quality and that they tend to modulate and improve blood glucose control in diabetics?

Furthermore, to my knowledge, no research study has ever shown that eating eggs raises cholesterol. One of the lowest cholesterol levels I have ever seen (133) was on a stout middle-aged man who hated vegetables and ate 40 eggs a week!

In the mid-1900s, infant formula manufacturers advertised their products as superior to breast milk. Mothers of newborns became convinced that the best way to feed their babies was to provide them with this man-made product. After several decades of research it finally became clear that no infant formula could come close to human breast milk in its nutritional value and protection from disease.

Human breast milk-fed babies have significantly lower rates of diarrhea, asthma, allergies and eczema, to name a few. The last time I checked, it was a top priority of the World Health Organization to promote the use of human breast milk in

### Reductions (continued from page 3)

Nancy's meager disability check for six months.

Nancy was able to obtain nearly all of Cecil's reductions on her own. "Christian Healthcare Ministries and The Karis Group were very helpful in answering my questions," she said. "I wish our need could have been met sooner, but it took a while to negotiate with one of the hospitals."

"If we hadn't obtained reductions, Cecil's need would have totaled more than the \$125,000 limit stated in the CHM guidelines," Nancy added. "Getting the

reductions allowed the remaining amount of the bills to be eligible for sharing among CHM members."

Nancy recommends working to get financial assistance as soon as bills are incurred. "Each hospital we went to had an assistance form on the back of their bills," she said. "However, I had to ask about charity programs since there was no mention of those on the bills."

"There is no way we'd be able to pay Cecil's medical expenses if not for CHM, The Karis Group, and help from the hospitals," Nancy

said. "For the most part, our health care providers treated us very well. We are also grateful to our church family, who were true prayer warriors during Cecil's ordeal."

*Editor's note: Part 1 of this article appeared in the July 2007 issue. A previous article in the June issue described how in 2006 reductions and financial assistance topped \$20 million and accounted for 55 percent of total medical bills submitted to CHM. Copies of both articles are available online at [www.cbministries.org/newsletter.asp](http://www.cbministries.org/newsletter.asp) or by contacting the editor at 1-800-791-6225 or [lselleck@cbministries.org](mailto:lselleck@cbministries.org)*

**Prayer Page participants (continued from page 1)**

double tear in one of the discs in my back and would need surgery.

A new procedure called IDET (Intradiscal Electrothermal Therapy) resulted in four months of immobility. Fortunately, I recovered well and the pain diminished. After a year, I was back to normal. Future flare-ups were minor and pain was kept under control by physical therapy.

In the meantime, Alan and I had discussed dropping our insurance plan. Premiums had skyrocketed—we were paying \$700 per month with a \$10,000 deductible. Discontinuing our plan made me nervous, but the cost of staying was overwhelming. We decided to join Christian Healthcare Ministries in 2003 after much prayer, trusting in God and encouragement from some of our friends who were members,

Fall 2004 brought more medical problems requiring five hospitalizations and two surgeries. The treatments made my back weak and the pain returned in October 2005. Another round of physical therapy

provided only temporary relief. I made an appointment with my neurosurgeon, but he was tragically killed in an airplane crash in April 2006.

My new surgeon ordered another MRI and determined that my troublesome disc should be removed. Surgery in June 2006 was successful and I was told that the timing for the removal was perfect.

Alan and I prayed many times about asking the hospital for a bill reduction. We approached the hospital with an offer, which was refused. However, the staff presented a counter offer of 15 percent if we paid in full. We took out a bank loan to satisfy the bill.

Throughout my ordeal, Christian Healthcare Ministries has done more for us than any insurance company could ever do. Although my surgery was pre-existing, I have received help through the CHM newsletter's Prayer Page.

I can't begin to explain what a wonderful

experience it has been. I have received an outpouring of love through cards, prayers, and nearly \$10,000 in financial gifts from people I have never met! God has moved in their hearts and I look forward to meeting them all in heaven someday.

This organization is a perfect example of how the Body of Christ should function. We are bearing each other's burdens and God is supplying all of our needs according to His glorious riches in Christ Jesus (Philippians 4:19). What a privilege it is to be part of God's family!

I have learned so many things from my experiences. I have learned that God is sovereign and to trust Him. I have learned to be more concerned about God's glory than about relief of my suffering. I have recognized my enemy but have been taught to keep my eyes on the Lord. God does not always choose to heal, but He delivers what we need in His own way and in His time. I have especially learned to praise Him.

Thanks to each one of you who has supported me. Your faithfulness demonstrated through your cards, prayers, and gifts has blessed me tremendously.

**Next month: More stories from Prayer Page participants**

*Editor's note: If you are listed on the Prayer Page and would like to see your testimony featured in the newsletter, please contact the editor at [editor@cbministries.org](mailto:editor@cbministries.org) or 1-800-791-6225, ext. 5796. For other questions about the Prayer Page, e-mail [prayerpage@cbministries.org](mailto:prayerpage@cbministries.org) or call 1-800-791-6225 and ask for the Prayer Page.*

**Bringing faith to our work (continued from page 1)**

our faith into our work.

It was through this work that we found ourselves immigrating to the United States in 1987. We were following what we understood to be God's call to work with American doctors and nurses to teach them similar principles. Little did we know that the Lord would lead us into completely different areas of service once we were established in this country.

I was not licensed to practice medicine in the United States, so I moved into sales, and also worked with hospitals and other large companies on account receivables. I had no idea that I would need this experience in the years to come.

This brings me back to my knee surgery. I was shocked by the amount of the bills and felt very uncomfortable paying what

to me seemed to be unfair prices.

I challenged the bills and to my amazement found that every provider, from the MRI unit to the hospital, was willing to reduce bills when given a sensible reason.

This led to my investigation of how hospitals charge for services and the realization that there is often a disparity between charges paid by insured versus self-pay patients. From this realization grew an understanding that the Lord wanted my wife (also a physician) and I to help Christian sharing organizations such as Christian Healthcare Ministries find more effective ways of dealing with the ever-growing cost of health care. These were the humble beginnings of The Karis Group.

Every believer is called to "seek first the

Kingdom of God and His righteousness." In medicine and more recently in business, I have tried to live this principle by exploring how we can actively cooperate with our Lord's prayer when He said, "Thy Kingdom come, Thy will be done on earth."

What does it mean for the kingdoms of this world to become the kingdom of our Lord and of His Son, Jesus Christ? Isn't this a challenge for us to see the lordship of Jesus impacting our everyday decisions at work and in our personal lives? This is underneath all of our thinking at The Karis Group. When we negotiate your needs with medical providers, our goal is to go about our work in a manner that honors God.

We do not try to brow-beat medical providers into accepting prices that they

cannot sustain. We also do not assume that the care they give should be free of charge since we believe they are owed fair wages for their valuable work. We do, however, believe that the prices they charge should be fair and reasonable for everyone.

We enjoy working with Christian Healthcare Ministries and its members to negotiate fair and reasonable prices. Most importantly, however, we enjoy partnering with you to do this in a manner that "seeks first the Kingdom of God and His righteousness."

**Aspartame (continued from page 4)**

developing communities where infant malnutrition is rampant.

With all of that in mind, when it comes to choosing sweeteners, I tend to ignore the calories and go with those that are found in nature, such as honey or cane sugar.

Currently, the FDA recommends that adult human beings restrict their intake of aspartame to a maximum of 50 milligrams per kilogram per day. That is equivalent to about 20 cans of diet soda daily (this study said there was an increased risk at 20 mg/kg/d). Apparently, the FDA's

perspective on aspartame is that there is virtually no reason for concern. Time will tell.

*Soffritti, M., Belpoggi, F., Degli Esposti, D., Lambertini, L., Tibaldi, E., Rigano, A. (2006). First experimental demonstration of*

the multipotential carcinogenic effects of aspartame administered in the feed to Sprague-Dawley rats. *Environmental Health Perspectives* 114(3): 379-85.

# Letters to Christian Healthcare Ministries

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

*You, through your collective and faith-based sharing and support, make this ministry possible. We are privileged to serve you. We are privileged to serve Him.*

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

— Rev. Howard Russell

**We'd love to hear from you!**

**Send us your letters:**

**Christian Healthcare Ministries**

Attn: Editor

127 Hazelwood Ave.

Barberton, OH 44203

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

*Editor's note: Letters sent to CHM and printed on this page may be edited for length or grammar.*

**Dear CHM Members and Staff:**

We have been CHM members since April 1987. We wish to extend our thanks to you and to God for the blessing you are and have been to us for 20 years.

Prior to 1987, it was one mix up after another with our health insurance company whenever we submitted a claim. It required hours and even days of work in order to prove that, according to our policy, it was the company's responsibility to pay our medical providers.

When we joined CHM, it was like a weight had been lifted from our shoulders. Although CHM has faced difficult circumstances at times, we are so grateful for the services that members and staff have provided.

We believe that God ordained and set this ministry in motion. Thank you for continuing on in the good work you are doing.

We encourage members to be sure to ask for reductions, understanding that they are self-pay patients participating in a faith-based ministry and that they deserve the same price consideration that is given to insurance companies. Most doctors and hospitals we have encountered have given us fair consideration and have done so with a good attitude.

In autumn 2006, we had bills for cataract surgery and were amazed at how much the doctor reduced the amount (about 33

percent) with no questions asked and no paperwork to fill out. We simply explained what CHM is and how it works. After we answered questions and filled out a few forms, the hospital reduced the bill to zero!

Asking for reductions allows more dollars to help others and keep costs down for members. We praise God for His help and thank all of you. We especially thank Donna, our CHM Needs Processing representative, who was so sweet and encouraging whenever we had a question or concern.

God bless you all,

Dan & Pat Allen  
Deford, MI

**Dear Christian Healthcare Ministries:**

We are so blessed to be a part of CHM. The staff members are so pleasant and willing to help. We thank the members for their prayers and financial support for our baby girl, Kelsey (she is listed on the Prayer Page). God has bestowed His grace upon her many times and she is doing very well.

In Christ,

Dan & Melody Clendenen  
Bluffton, SC

*Editor's note: To read Dan and Melody's testimony, see the CHM July newsletter. It is available online at*

[www.chministries.org/newsletter.asp](http://www.chministries.org/newsletter.asp) or by contacting the editor at [editor@chministries.org](mailto:editor@chministries.org).

**Dear Rev. Russell:**

I received your recent letter to legislators that was enclosed with the April 2007 Member Gift Form and have passed that letter along to several officials in my state, Missouri.

So far I have only heard back from one of them, Will Kraus, but his response is very encouraging. He is a Christian and has written several other officials about health care in the state of Missouri.

Along with the letter I sent my personal testimony of how much I love participating in the CHM program and how it is a much better plan for me than any insurance company could ever be. I have been helped on several occasions over the years and my needs were graciously met in full each time.

I especially appreciate that my financial gifts go directly toward helping carry other Christians' burdens, just as others have helped me carry my burdens. I also enjoy sending a small gift each month to the Prayer Page person assigned to my state.

May God continue to shower you with His blessings!

Sincerely,

Calla Tucker  
Raytown, MO

## PRAYER PAGE NON-ASSIGNED NEEDS:

**36. Patty Loper: 130 Jimmy Love Lane, Columbia, SC 29212-3160** After reductions, Patty has bills from a dental need totaling \$2,000. *UPDATE: Patty has received \$1,707 towards her bills, bringing the total amount needed to \$293.*

**37. Glenn Boyd: 557 S Ragsdale, Apt. 110, Jacksonville, TX 75766** Glenn suffered from a heart attack while teaching in the Dominican Republic and had to be life flighted to the U.S. to receive the medical care he needed. The cost of his flight is \$16,700. He would appreciate your gifts and prayers. *UPDATE: Glenn has received a total of \$3,018 in gifts, bringing the amount needed to \$13,682.*

## PRAYER ONLY:

**38. Rev. Myron & Julie Stump: 342 Walnut St., Union City, OH 45390** The Stumps are full time children's evangelists and are feeling discouraged due to their financial situation. Please keep them in prayer.

**39. Rev. Joe Pritchard: PO Box 155, Big Creek, WV 25505** Rev. Pritchard's wife, Anna, recently passed away. He asks the CHM family for prayer.

**40. Cecil & Nancy Brown: PO Box 178, Woodsfield, OH 43793** Cecil has colon and intestinal problems. Nancy is a cancer patient

who recently underwent surgery. Please remember the Browns in your prayers. (You can read their story on page 3.)

**41. Bruce & Judy Mansfield: 4498 Revere Lane, Vidor, TX 77662** Bruce has prostate cancer and recently underwent surgery. The Mansfields ask for your prayers.

**42. Sandra Smith: 1162 So SR 101, Dillsboro, IN 47018** Sandra has been ill and also is responsible for the care of her adult son. Please remember her in prayer.

# Prayer Page

Prayer Page needs do not qualify for sharing under Christian Healthcare Ministries Guidelines.

**1. Thomas Miller: 69 Warsaw Camp Loop, Laurel, MS 39443 (surgery) UPDATE:** Thomas has received a total of \$25,413, reducing the amount needed to \$17,937.

**2. Tanya Robinson: 102 Congress St., Apt. 3, Belfast, ME 04915 (acute cysts and endometriosis) UPDATE:** Praise God! Tanya reports that she has received a total of \$9,799 in gifts, bringing the total needed to \$1,369.

**3. Stuart Smith: 145 Cottage Grove Dr., Collierville, TN 38017 (heart condition) UPDATE:** Stuart wishes to express his heartfelt thanks for letters of encouragement and gifts totaling \$41,237 from CHM members since August 2002. His total need is now \$23,510.

**4. Daniel Wagenmann: P.O. Box 914, Darby, MT 59829-0914 (cancer) UPDATE:** Daniel's wife, Connie, went to be with the Lord in January 2005. He still needs your assistance to meet Connie's bills. He has received a total of \$18,476 in gifts, bringing the total needed to \$9,539.

**5. Marc & Katharine Sinnock: 600 N. Eustis Dr., Indianapolis, IN 46229 (pre-existing condition) UPDATE:** The Sinnocks have received another \$120 in gifts, bringing the total amount needed to \$1,018.

**6. Linda Fox: 3411 Deerwood Ct., Lebanon, OH 45036 (heart condition) UPDATE:** Linda reports another \$45 in gifts and \$1,753 in added bills, bringing the total needed to \$2,021.

**7. Gwynneth Preston: 1943 Forest Ave., St. Louis, MO 63139 (tachycardia) UPDATE:** Gwynneth reports \$3,951 in gifts, reducing the amount needed to \$6,049.

**8. Shelley B. Ford: RR1 Box 275, Rome, PA 18837 (fibroids & pre-cancerous cells) UPDATE:** Praise God! Shelley reports \$5,375 in bill reductions and a total of \$5,239 in gifts, reducing the amount needed to \$7,127.

**9. Darrell Johnson: 60 Country Oaks, Woodward, OK 73801 (prostate cancer) UPDATE:** Darrell reports a total of \$3,547 in gifts and \$8,861 in added bills, bringing the total needed to \$12,767.

**10. Carrie Hipley: 2852 N 500 E, Kendallville, IN 46755 (maternity) UPDATE:** Carrie has received a total of \$415 in gifts, reducing the amount needed to \$1,680.

**11. Beth Kabellar: 3010 Wadsworth Rd., Norton, OH 44203 (arthritis) UPDATE:** Beth reports a total of \$390 in gifts, bringing her need to \$450.

**12. Christine Hewett: 118 Forest Dr., Shallotte, NC 28470-4454 (Carpal Tunnel Syndrome) UPDATE:** Christine reports \$305

in gifts, bringing the total needed to \$3,591.

**13. Michael Lutz: 312 Oradell Ave., Paramus, NJ 07652 (hernia surgeries) UPDATE:** Michael has received another \$40 toward his bills, bringing the total needed to \$1,489.

**14. Genie Plumlee: 1105 Independence Springs, Sherman, TX 75090 (knee injury) UPDATE:** Genie reports a total of \$1,033 in gifts, bringing the total needed to \$1,255.

**15. Leon Baertschi: 3793 N State Hwy AB, Springfield, MO 65803 (quintuple bypass heart surgery) UPDATE:** Leon reports a total of \$5,564 in gifts and \$6,543 in added bills, bringing the total need to \$24,547.

**16. Rev. Tommy Smith: PO Box 403, Gibson, TN 38338 (heart catheterization) UPDATE:** Rev. Smith reports \$1,853 in gifts, bringing his bills to \$7,687.

## Prayer Page need rotations

Some Prayer Page needs are not listed this month due to the large number of eligible needs and limited listing space.

Needs that have been listed consecutively for the longest period of time have been removed for the month of August and will be re-listed in September. If necessary, other need explanations will be rotated in future issues.

Prayer Page needs will *only* be rotated when it is necessary to conserve space.

**17. Janice Eakins: 28158 Hwy 2, Bloomfield, IA 52537 (kidney stone condition) UPDATE:** Janice has received \$1,452 in gifts, bringing the total needed to \$13,046.

**18. Patricia A. Casteel: 5382 W 116th Circle, Westminster, CO 80020 (chest pain) UPDATE:** Pat has received another \$327 in gifts, reducing the amount needed to \$16,042.

**19. John Puskar: 331 East Pike Street, Houston, PA 15342 (sleep apnea) UPDATE:** John reports a total of \$3,956 in gifts. His charges are now \$3,957.

**20. Janet Bean: 1206 Minnesota Ave., St. Cloud, FL 34769 (cataract surgery) UPDATE:** Janet reports a total of \$795 in gifts, bringing the amount needed to \$3,055.

**21. Pastor Craig Bostian: PO Box 92, Warner, SD 57401 (hernia surgery) UPDATE:** Pastor Bostian has received \$175 in gifts, bringing the total needed to \$3,707.

**22. Sandra Thrash: 190 Gilmers Chapel Rd., Conehatta, MS 39057 (gallbladder removal) UPDATE:** Sandra reports \$330 in gifts, bringing the total needed to \$9,670.

**23. Khristi L. Shores: 7329 Luella Anne Dr. NE, Albuquerque, NM 87109 (gallbladder surgery) UPDATE:** Khristi reports \$8,488 in gifts, reducing the amount needed to \$8,172.

**24. Joy Hirth: 1704 Pauline Blvd., Ann Arbor, MI 48103 (breast cancer) UPDATE:** Joy has received a total of \$720 in gifts and has added \$959 in bills, bringing her need to \$3,166.

**25. Lea Glennon: 538 N 325 W, Valparaiso, IN 46385 (anemia) UPDATE:** Lea has received a total of \$1,012 in gifts and has added \$1,175 in bills, bringing the total need to \$2,802.

**26. Robert Roam: c/o Sharla Hunt, 2532 Deerford St., Lakewood, CA 90712 (heart condition) UPDATE:** Robert reports \$150 in gifts, bringing the total needed to \$1,978.

**27. Kathy Potts: 6380 Jackrabbit Lane #18, Belgrade, MT 59714 (back surgery) UPDATE:** Praise God! Kathy reports \$10,334 in bill reductions and \$9,699 in gifts, bringing the total needed to \$63,171.

**28. Sondra Brakenhoff: 306 Grant, Alta Vista, KS 66834 (over maternity limit) UPDATE:** Sondra has received a total of \$2,921 in gifts, bringing the total needed to \$4,189.

**29. Linda Whiteside: 3745 St. Rt. 15, Freeburg, IL 62243 (uterine fibroid embolization) UPDATE:** Linda reports \$6,976 in gifts and \$11,391 in added bills, bringing the total needed to \$14,267.

**30. Kenneth Roy Tufly: 10827 Hwy 200, Dixon, MT 59831 (partial knee replacement) UPDATE:** Roy reports a total of \$6,652 in gifts, reducing his need to \$12,900.

**31. Jacqueline Green: 1601 Rebecca Dr., Lima, OH 45805** Jacqueline has \$638 in bills for an echocardiogram and asks the CHM family for help.

**32. Frank Neumeister: 28 Frank Lane, Ashland, PA 17921** Frank has incurred bills from a pre-existing heart condition for \$1,122. He asks for your prayers and support.

**33. Billy Cox: 4390 Liberty Lane, Conway, SC 29527** Billy incurred bills for \$70,663 for a pre-existing artery blockage. He trusts God to meet his need and asks the CHM family for help.

**34. James Blades: 1733 Hillcrest Dr., Carthage, MO 64836** James recently underwent total knee replacement surgery. After receiving reductions and help from his church, he has \$29,000 in remaining bills.

**35. Kathleen "Angie" Lyons: 37053 Birchwood St., Soldotna, AK 99669** Angie recently gave birth to her son, Levi Paul, and has pre-existing maternity bills for \$13,917. She would appreciate your prayers and gifts.

## IMPORTANT!

Giving to needs listed on this Prayer Page is not your 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.

We suggest the following:

If you are a single unit member (1 unit): Send \$5 (or more)

If you are a multiple unit member (2-3 units): Send \$10 (or more)

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.

## GIVING GUIDE

AL	#04	MT	#22
AK	#29	NC	#34
AR	#15	ND	#02
AZ	#17	NE	#09
CA	#29	NH	#10
CO	#16	NJ	#24
CT	#31	NM	#06
DE	#13	NV	#14
FL	#33	NY	#04
GA	#18	OH	#33
HI	#10	OK	#30
IA	#12	OR	#30,9
ID	#26	PA	#27
IL	#35	RI	#10
IN	#03	SC	#15
KS	#08	SD	#21
KY	#27	TN	#33
LA	#17	TX	#27
MA	#05	UT	#32
MD	#20	VA	#07
ME	#20	VT	#11
MI	#34	WA	#09
MN	#17	WI	#19
MO	#01	WV	#23
MS	#03	WY	#28

In the Giving Guide above, find the abbreviation of your state. You are encouraged to send to the need number which corresponds to your state.

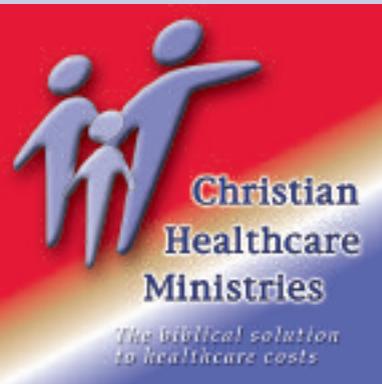
For example, if you live in Louisiana, you would send to need #17.

These directions are only suggestions; you are in no way obligated to send to these needs.

If you feel led by the Lord to give to a need other than the one suggested, please do so!

Prayer Page contact:  
[prayerpage@chministries.org](mailto:prayerpage@chministries.org)  
800-791-6225  
(ask for the Prayer Page)

**Notice something is missing?** The non-assigned and prayer only needs have been moved to page 6.



# CHRISTIAN HEALTHCARE MINISTRIES

August 2007

## IN THIS ISSUE

*Meet the Prayer Page participants (part 2) • The Karis Group: A history of bringing faith to our work  
Testifying about testimonials • Members receive tens of thousands of dollars in bill reductions (part 2)  
Internet medical advice • Healthwatch • Letters to CHM • Prayer Page*



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