Healthcare and your finances:

Seeing 20/20 in 2020

Life coach faces emergency surgery, "stunned" at how well CHM works

CHM for newbies: How do I know CHM will take care of me

Christian Healthcare Ministries
The biblical solution to healthcare costs

chministries.org
This past August CHM’s Board of Directors established an executive search committee as part of the plan to search for the ministry’s next president and CEO. The nine-member committee is comprised of five board members, two of CHM’s vice presidents, a representative from CHM’s staff, and one member representing our nationwide CHM family.

To support the ministry’s search efforts, CHM has also engaged the services of The Dingman Company (dingman.com)—a California-based company that specializes in equipping Christian nonprofit organizations with executive leaders. The Dingman Company has over 30 years of experience and has worked with many organizations.

Bruce Hugill is an expert at selling. However, there came a point in his life at which he couldn’t “sell” to himself that he was living the way he needed to live, and the way that God wanted him to live.

Bruce is a nine-year Christian Healthcare Ministries board member. During his younger days, when God was not in any way his focus, Bruce was looking through a glass, darkly.

“I had almost two years, from 1959 to 1961, when I lived just outside of Paris, France. I was drinking heavily and doing things that were not what the Lord wanted out of me. I know that had I continued down that path I would either be dead or wishing I were dead.”

Instead, he became a Christian businessman working in the Lord’s service, an award-winning salesman, husband, father and grandfather.

Bruce’s spiritual history is similar to that of many other people: He learned about Christ at a young age, but then drifted (or sprinted) away from God.

“My older sister took me to church services when I was around four or five years old,” he says. “After several years our pastor thought I really understood what being a Christian meant, and I was baptized. But, as it turned out, I didn’t understand.

“Since fully accepting the Lord as my Savior, I have felt that Jesus is walking alongside me. I know that He has laid out my path for years. I always felt His presence in good times and bad, which include several near-death experiences in Africa, a car wreck and almost drowning.”

From 1959 to 1963, Bruce served in the U.S. Air Force, then returned to his parents’ home in St. Petersburg, Fla., a long and warmer way from Buffalo, N.Y., where he was born.

“If something happened to me, I wanted to make sure it would not be a drain on my parents’ finances, so I purchased a fairly large insurance policy,” Bruce says.

“The salesman was impressed with me, so he introduced me to the regional vice president for John Hancock, the insurance company. They hired me.”

Twelve years later he was National Marketing Director for American Investors.
Life coach faces emergency colon surgery, “stunned” at how well CHM works  
By Dr. Jeffrey Burns, Carolina Beach, N.C.

Certified Leadership Coach with the John Maxwell Team and numerous leadership organizations

I believe CHM is the best solution to healthcare costs, and I wish I had discovered this option before 2016 when my wife, Oceana, and I underwent major surgeries using our previous healthcare plan. Sadly, the out-of-pocket costs from those events wiped us out financially.

When I became a CHM member, I was skeptical and also excited about CHM’s model of Christians taking care of one another based on the sharing principles depicted in Acts 2.

Fast forward to April 2018: While I traveled to Virginia to settle my mother’s estate, my family packed and moved our things to our new home in Carolina Beach, N.C. We had a lot going on, so when I experienced pain in my large intestine, I knew I couldn’t afford being sick. I sought guidance from our family physician right away. He prescribed antibiotics and the pain subsided.

Not long after, I returned home and mentally prepared for the following day of unpacking. In the morning, I grabbed a cup of coffee, only to be taken aback by the sharp pain in my stomach. The pain intensified. The doctor ordered another round of antibiotics. I remained on the couch in agonizing pain for three more days.

After hearing this, my doctor suggested I undergo a CT scan. The technician and I connected over our shared love of surfing, so when he told me he was going to have the doctor review my test results that day, I thought he was being nice. Little did I know, he was saving my life.

Just moments after arriving home from the visit, I received a call from the doctor’s office. “I’m glad you answered the phone,” said the nurse. “You need immediate surgery.”

“I was scared and overwhelmed. Things happened quickly. Additional tests revealed infection in my colon. I was diagnosed with diverticulitis and a grapefruit-sized infection. My appendix was close to bursting, and they needed to remove part of my colon.

“We have to reduce the infection before we can operate,” the surgeon said. “You’ll need to fast for the next few days and take antibiotics to reduce inflammation.” Four days passed, but the antibiotics made no difference. The doctors didn’t want to wait any longer and brought me back in to remove 12 inches of my large intestine. They also took out my appendix and the tumor-like infection.

My six-month treatment plan included wearing a colostomy bag and refraining from strenuous activity. Much to my surprise, I’m recovering so well that doctors think I can undergo a second surgery to reconnect my colon sooner than expected. They’ll also remove four inches of my large intestine that contains more diverticulitis.

Throughout this time, CHM has been amazing. The medical bill processing forms help me keep track of my bills. Additionally, I’m astounded at the CHM staff’s ability to coach, guide and support members like me as we obtain discounts. For me, negotiating discounts was fun. Asking for a self-pay discount gave me an automatic 35 to 40 percent off. In some cases, I received even more.

“[..]When the technician told me he was going to have the doctor review my test results that day, I thought he was being nice. Little did I know, he was saving my life.
Editor’s note: Genetic testing is ineligible for sharing unless testing is required to determine a current medical condition’s treatment plan. In all such cases, CHM must receive medical records to confirm eligibility. For more information, see CHM Guideline R.7 and the appendix (chministries.org/guidelines).

Recently, a CHM member wrote:

My father, who is 86 and has prostate cancer, was asked if he wanted to undergo genetic testing for his cancer. He was first diagnosed and treated in his 60s. The cancer has now returned. I went with him for his consultation and was told the testing will not help him, but it might be useful to me and my three siblings.

From what I understand, if he should test positive for this gene mutation, I would have a 50 percent chance of having that same mutation. Apparently, the mutation in females would put me at a much higher risk for breast, ovarian and pancreatic cancer.

Here is some family history that might shed light on why we should or shouldn’t pursue this.

- My paternal grandfather died at 81 from prostate cancer that spread into his bones. He didn’t go to doctors, so we don’t know how long he had the cancer before he passed away.
- My grandfather had five siblings and one of his sisters had breast cancer in her 40s but was treated and survived into her 80s.
- My father has three siblings. His two brothers developed prostate cancer in their 60s.
- My father’s only sister has no history of cancer.

I'd appreciate your thoughts on this. I am 57 with no history of cancer but have had breast surgery three times to remove benign cysts.

Dr. Jacobson’s response: “Cascade testing” is the idea of genetically testing family members of a cancer patient who has a higher genetic cancer risk. The scope of concern is typically limited to first-degree relatives (blood-related parents, children and siblings). As genetic testing is a relatively new science, the research and data available are constantly changing.

After reviewing several resources (which will be referenced at the end of this article series), a few concepts emerge that might be helpful in your decision:

- Because of its newness, genetic testing (generally using a blood or saliva sample) costs vary considerably and depend on what’s being tested. The National Institutes of Health (NIH) states that the cost of genetic testing can vary anywhere from around $100 to over $2,000. I have heard about genetic testing costs that are upwards of $10,000!
- Genetic counselors can be a valuable resource for determining whether the latest research supports the benefit or need for genetic testing. Given their other responsibilities and busy lives, I personally think it’s difficult for most physicians to stay up on the latest information. In answering this question, I spent a considerable amount of time researching and I only scratched the surface of the available material.

After considering the continually growing research and potential benefits, it’s also important to understand the association between males who have had cancer and their female relatives. Does prostate cancer have a possible link to an inherited, increased risk of female cancer? Stay tuned for next month’s issue to find out.

Dr. Michael Jacobson, D.O.
Medical Director, Christian Healthcare Ministries
127 Hazelwood Ave., Barberton, OH 44203
Phone: 800-791-6225 | Fax: 330-848-4322
doc@chministries.org
(My office requires one week for responses. This service isn’t intended for acute problems or to replace the advice of your physician.)
Healthcare and your finances: seeing 20/20 in 2020

7 hints for hassle-free healthcare

This new year, put yourself in the driver’s seat of your healthcare—and contain your costs. Here are tips to lower your hassle-factor and help get the most from your CHM membership:

1) **Make sure you have the right CHM program for you.** CHM has three budget-friendly participation levels, but the most inexpensive one may end up costing you more in the long run if you don’t understand the differences between programs.

The CHM staff always recommends participating at the Gold level. Unlike the Silver and Bronze programs, Gold assists with expenses from testing, incident-related office visits, incident-related prescriptions and some therapy and home healthcare. More information is available at chministries.org/programs-costs and by viewing Guideline G at chministries.org/guidelines. Call CHM’s Member Services department at 1-800-791-6225, ext. 5993, to make a change. (Editor’s note: The CHM Guidelines state that medical expenses incurred from signs, symptoms, testing or treatment prior to switching to a higher level will be shared at the lower level. Reference CHM Guidelines G.4, R.5, Z.1 and AA.4 for complete information.)

2) **Consider joining Brother’s Keeper, CHM’s program for catastrophic medical bills.** The Gold, Silver and Bronze programs all have a $125,000 per-illness sharing limit. Bills for cancer, heart disease and transplants may exceed this limit. Brother’s Keeper is a low-cost program through which members share catastrophic medical bills. With the Gold program and Brother’s Keeper, there’s no limit to how much of your eligible medical bills can be shared. To learn more, go to chministries.org/programs-costs/brothers-keeper.

I recently had the privilege of interviewing Dr. Chris Lupold, the founder of Alere Family Health, a direct primary care practice in Pennsylvania. Direct Primary Care (DPC) is a physician practice and payment model that enables patients to pay their physician practice directly. This occurs through a form of periodic payments, for a defined set of primary care services. The DPC model is quickly spreading across the U.S. for many reasons:

- From a physician’s perspective, this model enables providers to spend more time with their patients, address specific needs and educate them on preventative measures. It also allows them to have a monthly enrollment-based income.
- From a patient’s perspective, this model means that provider access isn’t confined to office hours. It gives patients direct access to their physician through unlimited office visits and telemedicine. The patient has more time with their physician and can receive care in a more personal and consistent way. Patients also have access to services that would otherwise generate additional costs, such as strep tests, urinalysis, stitches, splinting and EKGs. Additionally, as the cost for DPC is fixed, patients don’t need
Baby contracts virus, CHM shares more than $123,000

By Celisa and Erik Smith, Elko, Nev.

More than three years ago we came to a point where our health program wasn't a reasonable option. We live in a rural mining town, so the local doctors would take mining insurance but not our private healthcare. As a result, we paid a hefty monthly fee for assistance that wouldn't kick in until we hit our $10,000 deductible.

A friend of ours told us about CHM. We did as much research as we could before we cautiously dropped our previous program and put our trust in fellow Christians. This decision came with a little anxiety because CHM is health cost sharing—something different than what I'd previously experienced.

A little over a year after joining CHM, we welcomed our sixth child, a girl we named Katya. Everything went well with the pregnancy and delivery. Having done this five times before, it appeared to be another non-eventful experience for us.

However, 12 days later, Katya contracted Respiratory Syncytial Virus (RSV), which causes infection in the lungs and respiratory tract. We took her to our local ER, which identified her condition as critical. The local hospital was unable to provide adequate care, so they transferred our 13-day-old baby to a larger hospital in Salt Lake City. She was admitted to the Pediatric Intensive Care Unit (PICU).

Once there, her condition worsened. She had a partially collapsed lung and was intubated for 48 hours. When they took out the breathing tube, she still needed help breathing from a bi-pap machine. After two days in the hospital and 10 more...
Prayer Page

Please do not send financial gifts directly to the people listed below. Giving should be sent via the CHM office (see page 8 sidebar). Addresses are provided below if you wish to send cards, letters or emails of encouragement.


What is the Prayer Page?
The Prayer Page is an additional means by which CHM members help other Christians. The medical needs listed on these pages are ongoing bills from pre-existing conditions, which do not qualify for sharing through the regular CHM program. We urge you to send cards of encouragement even if you are unable to contribute financially. Guidelines Z and AA contain complete information.

Contributions to the Prayer Page are tax deductible, unlike your regular monthly financial gifts. Giving to needs listed on these pages is not your CHM monthly gift. It is an opportunity to give over and above your gift amount.

See the sidebars on pages 8-9 for more information on how to give.

Christian Healthcare Ministries
Prayer Page
Attn: Prayer Page
127 Hazelwood Ave
Barberton, OH 44203
Phone: 800-791-6225
(fax for the Prayer Page)
Fax: 330-798-6105
chministries.org
Email: prayerpage@chministries.org

Prayer Page

GIVING

Total needs remaining this month: $2,170,056
Each need would be met in full if each member family contributed $11.50 this month.
This amount is a suggestion; please consider giving today.


41. Michelle Francis: 505 Glenmeadow Dr., Ballwin, MO 63011 (shellyfrancis20@gmail.com) Condition: hysterectomy. Total bills: $42,325.


47. Donald Gary, Jr.: PO Box 311, Post Falls, ID 83877 Condition: shoulder surgery. Total bills: $12,764. Remaining: $11,244.
53. Margaret Greene: c/o Marilyn McNealy: 1907 Beverly Blvd., Seymour, IN 47274 Condition: Margaret passed away suddenly from cancer. Her daughter still needs help paying Margaret's medical bills. Total bills: $11,587.
54. Johnny Haer: PO Box 190, Craig, MO 64437 (Johnnyhaer182@gmail.com) Condition: heart condition. Total bills: $53,295.
70. Frank Irwin: 352 Bright Ln., Bedford, IN 47421 (frank.irwin9209@gmail.com)

How to use the Giving Guide?
In the Giving Guide (chministries.org/givingguide), find the range of membership numbers in which your number falls. You can send a gift to the need number that corresponds to your member number. For example, if your number is 140000, you can send to need #25. These directions are only suggestions; if you are not a CHM member or feel led by the Lord to give to a need other than the one suggested, please do so!
81. Cynthia Kwast: 20825 Bulhand

Donations: $1,248. Remaining: $8,011.


Donations: $5,622. Remaining: $15,004.

Donations: $1,248. Remaining: $8,011.


114. Anna Patten: PO Box 992973, Redding, CA 96099 (djpconinc@sbcglobal.net) Condition: heart procedure. Total bills: $42,559. 

115. Emily Paul: 16726 SE 251st St., Covington, WA 98042 Condition: surgery to repair torn hip cartilage. Total bills: $11,519. 

Donations: $1,745. Remaining: $11,205.


Donations: $5,144. Add-on bills: $2,190. Remaining: $5,863.


121. Andrew Reynolds: 320 South Fairview Dr., Harlem, GA 30814 (andrewreynolds1984@gmail.com) Condition: spinal fusion surgery. Total bills: $31,751. 

122. Berton Rinebold: 1515 19th St., Lewiston, ID 83501 (skrinebold78@gmail.com) Condition: hip replacement. Total bills: $12,772. 
Donations: $5,033. Remaining: $7,739.

123. Grady Robertson: 3410 98th St. Ste. 4, #347, Lubbock, TX 79423 (grady@woodgraphix.com) Condition: anemia. Total bills: $4,675. 

124. Scott & Sandra Rush: 90 Robinson Dr., Palm Coast, FL 32164 Condition: The Rushs’ young daughter, Hannah, underwent foot surgery to regain the ability to walk. Total bills: $7,831. 

125. Peter Ryman: 12336 Halverson Dr., Bigfork, MT 59911 (psryman@gmail.com) Condition: cartilage repair/joint condition. Total bills: $17,091. 


129. Angela Savelle: 104 Blue Springs Dr., Leesburg, GA 31719 (savelleangela@gmail.com) Condition: gallbladder surgery. Total bills: $15,369.

The Prayer Page needs shared last month
$659,200.85
Thank you for your faithful giving!
Meet your staff: Rochelle Mathys, Tina Ferrell, Tammy Mallory, Rhonda Silva and Sandy Davis

Rochelle Mathys  
*Member Advocate*

How does working at CHM affect your faith? I get a front row seat to watch members’ unwavering faith in God despite facing the hardest seasons in their lives. Their faith has strengthened mine. Seeing God’s provision daily in their lives reminds me of how He provides the same way for me.

Tammy Mallory  
*Member Records*

What hobby or volunteer work would you pursue if you had unlimited time and resources? It breaks my heart to see how those without a home suffer. I would love to spend my time serving the homeless and helping them find a way to get back on their feet.

Sandy Davis  
*Member Bill Processing*

What would your perfect day look like? Warmth and sunshine. I envision myself sitting on a sunny beach with a gorgeous view. Throw in a good book and a large Slurpee—there’s nothing better!

Rhonda Silva  
*Member Bill Processing*

What Bible verse is most meaningful to your life? Psalm 46:10a “Be still, and know that I am God.” I am reminded that I can weather life’s most challenging storms with peace and perseverance because I know God is with me. What a comfort to know that He is all-powerful and mighty!

To date, my bills total over $88,000. I received over $50,000 in discounts and CHM members paid the remaining $33,000. Had we stayed with our previous healthcare, our family would have paid $7,500, so I’m overjoyed that we had no out-of-pocket costs with CHM.

I’m stunned at how well this biblical model works. If everyone honored biblical principles such as loving God, loving their neighbors, and sharing what they have to meet community needs, imagine how much we could accomplish! My experience has strengthened my faith, and I’m confident that my fellow Christians have my back. I want to take care of them, too.

One of my favorite moments throughout the process took place at the hospital billing office. A woman in front of me was clearly frustrated; her healthcare program denied payment of her medical bills. She looked frantic as it set in that she was responsible for paying large medical expenses.

The Holy Spirit led me to tell this fellow Christian about CHM. “I found a wonderful Christian ministry that has blown my former health program out of the water. You’ll know ahead of time which expenses they assist with, and you can choose your own provider.” Tears filled her eyes as I gave her CHM’s contact information. She left rejoicing.

I stepped up to the counter to pay my hospital bill. The billing representative said, “That’s amazing. What a great option.” I smiled and said, “It all comes from the Bible.”
CHM is benefiting Christians around the world. It’s a privilege and joy to work with my fellow board members and this wonderful staff.

CEO search underway, continued from page 2
nonprofits nationwide and takes a biblical approach: The Dingman Company sets aside a time of prayer and fasting before reviewing and interviewing potentially hundreds of applicants. They will narrow the selection to a handful of candidates and present their recommendations to the executive search committee. The search committee will spend additional time praying and fasting before reviewing and interviewing the selected candidates. Following this extensive and prayerful process, the search committee will present their candidates to the full board of directors who will make the final decision.

Two representatives from the Dingman Company also serve on the executive search committee.

Thank you for praying for the search committee and the board of directors during this process as they diligently work to ensure the future President & CEO is a dedicated person of God, experienced in administrative matters and has a deep, Christ-motivated love for people.

Seeing 20/20 in 2020, continued from page 5
3) Consider opening a savings account for incidental medical expenses not shared by CHM. CHM’s low monthly financial gifts enable many members to take care of incidental costs by setting up a regular savings account for health expenses that aren’t eligible for sharing. Some examples are dental care, vision expenses, doctor well visits, etc. CHM is so affordable that most families come out ahead financially by funding a savings account. One example is the Trudeau family, who recently saved over $8,000 in one year by switching to CHM (see their testimony in the October 2019 issue at chministries.org/magazine).

4) Whenever possible, comparison shop for health services. Medical prices vary widely among healthcare providers. Comparison shopping can save you and fellow CHM members hundreds—or even thousands—of dollars. A great place to start is healthcarebluebook.com. Another site, hospitalcostcompare.com, enables you to compare pricing among local hospitals and see how their procedure and surgery costs compare with other institutions nearby and across the country.

5) Ask your primary care doctor or other providers if they offer discounts for self-pay or private-pay patients. The principle of taking control of your healthcare costs isn’t limited to expenses CHM shares. Ask your dentist, ophthalmologist, and other healthcare providers if they offer a discount for self- or private-pay patients—you may well be surprised (in a good way) at their response.

6) Evaluate your ability to give to Prayer Page needs. Heartfelt Magazine’s monthly Prayer Page is a tangible means of expressing care and concern for fellow members. A small donation each month goes a long way toward sharing these bills from members’ pre-existing conditions. You can give online via the Member Portal (portal.chministries.org), by phone at 1-800-791-6225, ext. 5993, or by including a check with your regular monthly financial gift.

Continued on page 15
“Dollars & Sense”, continued from page 5

to worry about incurring costs above their monthly membership amount.

Dr. Lupold shared with me his reasons for leaving a traditional physician’s group and starting a DPC. He was discouraged from working long hours and only having minutes with each patient. He was tired of being told what kind of care he could give. Eventually he questioned why he wanted to practice medicine. Since his transition to a DPC model, he has experienced a renewed vitality and passion for providing patient care.

I share with you the DPC model because it’s an excellent form of care that allows us to be good stewards of our health and our finances. Regular preventative and maintenance care reduces the likelihood of future costly hospital incidents.

In 1 Corinthians 6:19-20 it says, “Do you not know that your bodies are temples of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore, honor God with your bodies.”

I encourage you to research DPC options near you and consider the value this approach might bring to you and your family’s health.

“CHM for newbies”, continued from page 6

of 2002, which directly addresses fraud prevention. As a non-profit organization, CHM is not required to take this action, but it does so to give members even greater confidence in CHM’s safeguards.

- **Publishing the CHM Guidelines**: The CHM Guidelines are available at [chministries.org/guidelines](http://chministries.org/guidelines), so there should be few questions about what is, or isn’t, eligible for sharing. Our staff is available through multiple methods of communication, including direct social media messages, to give members answers to any Guidelines-related questions.

CHM has been a Better Business Bureau Accredited Charity since 2013. This designation is not achieved by every charitable organization—in fact, only two percent of BBB-reviewed charities are accredited. The standards CHM meets go beyond the accountability requirements of local, state and federal laws and regulations. To view the CHM page, go to [bbb.org](http://bbb.org), narrow your search results by selecting “Charities” and type “Christian Healthcare Ministries” into the search box.

**Our vision for the future**

At the time of this writing, CHM staff saw two record-breaking bill sharing months as ministry members shared all-time highs of more than $47 and $52 million in Sept. and Oct., 2019, respectively. Equally impressive is the fact that CHM members shared more than $416 million in 2019.

Last year, more than 42,000 families received financial help with over 300,000 medical bills—thanks to the faithful generosity of CHM members like you.

CHM members are on track to share **$4.5 billion** in one another’s healthcare costs since 1981.

**Other highlights:**

- CHM added more than 70 employees in 2019 to better serve members.
- Sharing time is shortening as ministry staff improves and streamlines internal sharing procedures and policies and as members take steps to avoid unnecessary delays (Editor’s note: Learn more about how you can help speed sharing time in the December 2019 issue. See [chministries.org/magazine](http://chministries.org/magazine).)
- CHM Medical Director, Dr. Michael Jacobson, and the ministry’s Member Advocate department are focused on strengthening CHM’s current and new relationships with healthcare providers. Greater provider awareness of CHM could lead to deeper discounts and streamlined communication between members and their providers.

Editor’s note: For more information on CHM policies and accountability, see CHM Guideline DD ([chministries.org/guidelines](http://chministries.org/guidelines)).

“Seeing 20/20 in 2020”, continued from page 14

- the CHM Guidelines (available at [chministries.org/guidelines](http://chministries.org/guidelines))
- a copy of your CHM membership card and any insurance cards

**A real-life example:**

“Please learn what not to do from what happened to my family,” says a CHM employee whose father spent three months in intensive care, unable to communicate effectively for the majority of his hospital stay.

“My dad hadn’t named anyone as medical power of attorney, so I had to coordinate with three siblings across several states to make decisions about his healthcare. He was of age to sign up for Medicare but hadn’t done it, so I had to jump through some hoops to get him signed up. My siblings and I also combed through a lot of paperwork to find necessary forms and documents. It made an already stressful time much more difficult.

“My dad was a great guy, but he wasn’t even remotely prepared for his long and unexpected medical ordeal. I hope that people who hear my story will be inspired to avoid putting their loved ones in a similar situation.”
days in the PICU, she finally breathed on her own. We were able to take her home and provided close medical attention. After a month's time she was much improved. While she was in the hospital, I stayed by her side day and night. Though I knew that the medical costs were adding up, I wanted to focus on caring for Katya while she worked hard to breathe. After her hospital stay, however, we knew we needed to take care of the hospital bills. For each bill, we called the provider and discussed self-pay discounts. We also set up payment plans while we sent our itemized bills and medical bill processing forms to CHM. We put our trust in God that at least some of the costs would be shared by CHM.

Between my pregnancy and Katya's RSV, before discounts our bills totaled over $200,000. We were able to get more than $77,000 in discounts. Here's the amazing part: CHM members shared the remaining amount of over $123,000. We shed tears of joy!

My husband and I have been thrilled with our experience as CHM members. Unlike before, we don't have to worry about paying large out-of-pocket costs before receiving assistance. CHM made our lives so much easier during a very stressful time. We have truly felt ministered to through this ministry of caring, God-honoring Christians.

CHM members shared the remaining amount of over $123,000. We shed tears of joy!
Health Q & A with Dr. Michael Jacobson, D.O.
The benefits—and pitfalls—of dried fruit

Q: What does the [Mediterranean] diet say about dried fruits?
Thank you for your nonstop issuance of useful information!

A: Great question! According to the Mediterranean Diet food pyramid, a serving of dried fruit is one-quarter cup. Depending on the specific fruit, the calorie count per one-quarter cup serving may be anywhere from 100-160 calories.

Opinions range from singing the praises to decrying the evils of dried fruit. As with many dietary options, much depends on moderation and quality.

Because dried fruit has the same structure without water as it does before drying (unless it was dried at a temperature greater than 105-110 F, which is not typically the case), I think I can safely suggest that, as it relates to nutritional benefits, dried fruit should be treated similarly to whole fruits.

However, while nutritional content is similar to fresh fruit, dried fruit comes in a much more concentrated package. It’s important to recognize that the sugar content can be as much as two to five times that of fresh fruit. Therefore, take great care not to overeat dried fruit; calories add up quickly. Moderation is key.

Depending on how the fruit is processed and packaged, it may have added sugar or preservatives that reduce its health benefits. Although it looks pretty, brightly-colored dried fruit may be an indication that preservatives such as sulfites have been used. Such preservatives may affect a significant number of people, especially those with asthma. One of the advantages of dried fruit is that it can be stored at room temperature for a longer time than fresh fruit. However, even though it has been dried, it’s still important to be aware of freshness. If it has been improperly handled or stored for too long, dried fruit may be tainted with fungi or other toxins.

Bottom line: Enjoy—in moderation — your no added-sugar and preservative-free dried fruit.

Please note: My office requires a one-week turnaround for medical information. If you have an acute or emergency medical incident, please seek immediate medical attention.

If you have a health question for Dr. Jacobson, CHM Medical Director, please email it to doc@chministries.org. This information is not intended to replace the advice of your physician.

In your own words: members tell the CHM story

Just as the church of Christ is not a building, Christian Healthcare Ministries isn’t an office in Ohio. These letters represent what you who participate in CHM are accomplishing for each other and for the cause of Christ. 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.

Dear CHM,

I thank you and all the other members for helping with my medical bills. You made the process so easy to understand and were helpful as I worked to get reductions from doctors and hospitals.

God truly blesses each and every one of us every day and I’m thankful for the many, many blessings He’s given me.

Sincerely,
Linda Morgan
Belgrade, MT

Dear Mrs. Beall and everyone at CHM,

Thank you so much to you and everyone who is part of this healthcare sharing ministry. Thank you for sharing a generous amount of Julianne’s hospital expenditures.

I told my brother about CHM and he signed his family up a couple years ago. One encouraging reason for people to join is that it’s an accredited charity with the Better Business Bureau and has met all the 20 criteria laid out by the BBB.

What a wonderful ministry. May the Lord strengthen and continue to bless the ministry.

Respectfully,
Scott Schorr
Aurora, MN

Dear CHM,

Exactly one year ago, our family mailed you a letter asking for help with our maternity need. You were the first of many prayers answered during a fearful time in our lives.

Continued on page 18
Sweet Daniel arrived on August 14 in the comfort of our own home. It was a wonderful blessing to know what’s eligible for sharing and that there would be no obstacles to using a midwife.

Thank you for being a part of our story!

Sincerely,
Josh and Ranwa Iamaio
Lake Mary, FL

Dear CHM,

I want to thank everyone who wrote me cards and included their heartfelt thoughts and prayers and wishes for a good recovery. I cannot express to you how much they’ve meant to me.

My heart is touched by the loving generosity and faith of this Body of Christ. Most of you don’t know me, yet you took time out of your day to pray for me, encourage me and lift me up when I needed it most. You truly carried me on the wings of prayer.

I felt alone and overwhelmed during my medical event, but I felt the crushing weight of my situation being lifted off my shoulders because of your prayers.

“Bear one another’s burdens and so fulfill the law of Christ.” I felt touched in my inner spirit by this grace of God, and I now see what a difference an encouraging word can make—especially when it is the only good news you get.

I am still hopeful and waiting for good recovery but, at least I know I am not alone. Thank you and God bless you.

Sincerely,
Charlene Ostmeyer
Oakley, KS

Dear CHM,

Thank you for our gift we received in the mail this week for Eva Keim’s maternity hospital stay. What a wonderful ministry!

Sincereley,

Merlin Keim
Fredericksburg, OH

Dear CHM,

Thank you for the checks from the Prayer Page. It was greatly appreciated. Once the rest of our bills are paid and we are back on our feet, we’d like to contribute to the Prayer Page, too.

Thanks again for your financial support. May God keep on blessing you for helping people.

Sincerely,
Jonas and Emma Miller
Bristolville, OH

Dear CHM,

I wanted to let you know how much I appreciate your financial help. I just got a check in the mail, and it’s a ray of hope. It’s a blessing to be part of this ministry.

Thanks and God’s blessings,
Rhonda Weaver
Ephrata, PA

Dear CHM,

Thank you so much for all you do. God bless you for this marvelous ministry.

Sincerely,
Terry and Marci White
Columbia, KY

Dear CHM,

Thank you for the blessings you have provided me and all the other members you have helped. Everyone has been so helpful and kind in helping me navigate through surgery.

Thank you again for serving the body of Christ.

Sincerely and may God bless,
Mickey Mitchell
Murrayville, GA

Dear CHM,

This is a long overdue thank you, but thank you for making a scary situation into an easy process. It was the first time we needed to use CHM and we were nervous—very nervous.

Appendicitis for our 11-year-old son was a total surprise. Boy, did our plans change that weekend! Thank you, CHM, for making the process painless.

We tell everyone how fortunate we are and spread the good news about CHM.

Sincerely,
Reed and Leanna Martin
Shipshewana, IN

Dear CHM,

We’re so blessed to be part of meeting each other’s needs. It’s a privilege to recommend CHM to others. I’m so happy.

God bless you all.

Sincerely,
MaryAnn Reid
Portland, MI
CHM legal notices (more notices are on our website at chministries.org/legal-notices)

Christian Healthcare Ministries (hereinafter “CHM”), a not-for-profit religious organization, is not an insurance company. No ministry operations or publications are offered through or operated by an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any CHM member chooses to share the burden of your medical bills will be entirely voluntary. As such, CHM should never be considered as a substitute for an insurance policy. Whether you receive any financial gifts for medical expenses and whether CHM continues to operate, you are always liable for any unpaid bills.

Especially for Florida Residents: A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free, within the state of Florida. Registration does not imply endorsement, approval, or recommendation by the State of Florida. 1-800-435-7352 Our Florida registration number is CH3543. CHM has not retained any professional solicitors or professional fundraising consultants and 100% of each contribution is received by our organization.

Especially for Kentucky Residents: Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by an insurance company and they are not offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. CHM should never be considered as a substitute for an insurance policy. Whether you receive any gifts for medical expenses, and whether or not CHM continues to operate, you will always remain liable for any unpaid bills.

Especially for Maryland Residents: Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. No other member will be compelled to contribute toward the cost of your medical bills. Therefore, CHM should never be considered a substitute for an insurance policy. This activity is not regulated by the Maryland Insurance Administration, and your liabilities are not covered by the Maryland Life and Health Guarantee Fund. Whether or not you receive any financial gifts for medical expenses and whether or not CHM continues to operate, you are always liable for any unpaid bills.

Especially for Oklahoma Residents: This is not an insurance policy. It is a voluntary program that is neither approved, endorsed or regulated by the Oklahoma Department of Insurance and the program is not guaranteed under the Oklahoma Life and Health Guaranty Association.

Especially for Pennsylvania Residents: Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. As such, CHM should never be considered as a substitute for insurance. Whether you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you are always liable for any unpaid bills.

Especially for South Dakota Residents: CHM is not an insurance company. CHM’s program is not an insurance contract. This plan does not fall under the jurisdiction of the South Dakota Division of Insurance and the plan is not covered under the South Dakota guaranty fund.

Especially for Wisconsin Residents: Attention: CHM is not an insurance company. CHM’s related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills is entirely voluntary. CHM should never be considered as a substitute for an insurance policy. Whether or not you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you will always remain responsible for the payment of your own medical bills.

Prayer requests this month:

These are prayer requests only. Please send your monthly financial gift to the CHM office (see instructions on your yellow Member Gift Form). We invite you to send cards or words of encouragement to the people listed below.

Christi and Jimmie Aplin: 16113 Congo Ln, Jersey Village, TX 77040 Christi was diagnosed with ovarian cancer. Please pray for her.

Christine and Michael Boone: 6562 Locke Ave, Fort Worth, TX 76116 The Boones lost one of their twin babies, Olivia, and delivered the other, Claire, at 32 weeks. Please pray for them and for baby Claire.

Jennifer and Matt Eccleston: 2567 Horseshoe Bend Rd, Middleburg, FL 32068 Jennifer has been diagnosed with stage four breast cancer. Please pray for her.

Matthew and Hannah Efrid: 110 S Arcadia Dr, Bogart, GA 30622 The Efrids are expecting a son, Noah, who was diagnosed with several diseases and is not expected to survive when born. Please pray.

Carl and Dawn Giehl: 28 Eden St, Fredericktown, OH 43019 Carl recently underwent heart surgery and soon after was diagnosed with prostate cancer. Please pray for him.

Daneen and Steve Grove: 9701 Lost Bridge W Rd, Andrews, IN 46702 Daneen was recently diagnosed with colon cancer. Please pray for her healing.

Rhonda and Merlin Kessler: 70479 SE 60th Ave, Sawyer, KS 67134 Rhonda is battling thyroid and breast cancer. Please pray for her and her family.

Ellen Parker: 130 Cottage St, Meriden, CT 06450 Ellen’s husband, Robert, passed away unexpectedly. Please pray for her during this difficult time.

Terri Ross: 329 Fern Valley Dr, Toccoa, GA 30577 Terri was recently diagnosed with breast cancer. Please pray for her.

Deborah Smith: 14354 Lord Barclay Dr, Orlando, FL 32837 Deborah was recently diagnosed with breast cancer. Please pray for her healing and peace.

Christy and Timothy Stephens: 506 Pierce St, Osceola, IN 45661 Christy was diagnosed with aggressive stage four breast cancer and has faced complications in her treatment. Please pray.

Eric and Gerri Thorsgard: 3015 Madison Ave SW, Bemidji, MN 56601 Eric has been diagnosed with a Glioblastoma. Please pray that he will respond to treatment and for his healing.
The mission of Christian Healthcare Ministries is to glorify God, show Christian love, and experience God’s presence as Christians share each other’s medical bills.