Heartfelt happenings on social media: How to engage with CHM’s online community @iheartchm

What to do for tax time

First monthly gift increase in 12 years

Christian Healthcare Ministries
The biblical solution to healthcare costs

chministries.org
How, and when, Vic Porter turned on the light

Vic. “I told Him I didn’t want to go to Springfield. “The move meant giving up his traveling ministry and teaching in Bible school. “I asked if He would lead me to a bigger audience than just inside the church’s four walls. The answer was, “Yes.”

“The warden of the Ozark Correctional Center in nearby Fordland was a church member. I felt a need to have lunch with him and to see if there was something I could do, though I’d never done prison ministry. At lunch, he told me the inmates needed to hear what I was saying in regard to self-worth, value and dignity. Beginning in 2003, I started teaching at the prison once a week. For two years I wrote the lessons and recorded the curriculum.

“I kept thinking we might put the curriculum in 40 or 50 prisons,” Vic says. “The warden would tell me, ‘You don’t understand, it’s going to go worldwide!’

“From that date until now, we’ve averaged placing the ISW curriculum with 30-40 new users a month,” he says. “In prisons alone there have been more than 300,000 inmates—that we know of—who have come to Christ!”

“I’m not going to do this forever, but what’s really uplifting is that the ministry will carry on past me. In prisons, inmates are taking our curriculum and starting their own ISW programs. Some people have started churches. The ministry will carry on past me.”

Had he not gone into ministry, Vic believes he’d have been successful in one way, but not in the important way.

“I would have been in business and would probably have done well because it’s my nature to drive hard. While I may have been successful in the world’s eyes, I wouldn’t have been truly successful in the spirit. I wouldn’t have been fulfilled.”

“I’d lived one life the first 20 years, decided I didn’t want to live that way, and everything changed: I went from dark to light.”

He credits his high school principal for helping him understand the value of self-worth and the importance of people believing in you.

“My high school principal, Howard Schuler, told a group of students that...”

Continued on page 14
First monthly gift increase in 12 years to occur April 1, 2020

Christian Healthcare Ministries has experienced a five-year stretch of tremendous growth and is poised for more in 2020. However, with growth can come growing pains: in this case an increased volume of medical bills eligible for sharing combined with rising medical costs.

For these reasons, the time to increase monthly gift amounts is drawing near. Your ministry’s leadership team and board of directors has not made this decision lightly. Here are facts that should help ease any concerns:

1) **CHM has not raised member costs in 12 years.** Other healthcare programs raise their rates routinely (often annually). Prior to the last increase in Jan. 2008, CHM went eight years without a monthly gift amount increase.

2) **The ministry has been laser-focused on shortening sharing time—and it’s working.** Members saw two record-breaking months in late 2019 when over $47 million and $52 million were shared in September and October, respectively. Sustaining a shortened sharing time—and reducing it further—requires an increase in members’ monthly gifts.

3) **As a CHM member you need never worry that your monthly gift amount will increase because of an expensive illness or costly injury, nor will you be “cancelled” because of an expensive medical condition.**

As of April 1, 2020, monthly gift amounts for all members will be as shown in the chart to the right.

Please also note that, beginning April 1:

- **Maternity expenses will be eligible for sharing on the Gold level only.** Silver and Bronze members who incur bills for pregnancies conceived before April 1 will be shared on those levels; all current CHM Guidelines apply.

Expenses for pregnancies conceived on or after April 1 will be **ineligible** for sharing. Women must be Gold members at least 300 days before their estimated due date for expenses to be eligible for sharing. Please allow 30 days for participation changes to take effect. See CHM Guideline G.4, R and Z.1 for more information.

- **Silver level Personal Responsibility will become $2,500 per incident** (there is no change to Personal Responsibility for Gold or Bronze members).

---

**Financial expert discovers CHM provides help in a more affordable way**

*By David Demars MBA, CFP®, CLU, ChFC; Greenacres, Wash.*

When I first joined CHM, I decided our family would try out membership for a year and see how it went. I was a bit skeptical that the ministry really worked. As a financial expert, I have a good understanding of the economic side of healthcare. I wondered if CHM would actually share medical expenses and if I could navigate the world of healthcare costs without health insurance.

I learned about CHM when a friend of mine told me about his experience with the ministry. I signed up at the Gold level with Brother’s Keeper in January of 2017, hoping it would be a biblical and affordable option to provide healthcare for my family.

We discovered quickly that CHM staff seeks to help members and works to their benefit. The staff answered my questions politely and efficiently. They also helped me make sure I had my membership set up correctly to best care for my family.

In addition, we saw firsthand how CHM members “show up” when others are in need. My wife went to the emergency room in January 2019 when she experienced an abnormal reaction to a blood draw. After just a two-hour visit, our charges were nearly $6,500. I didn't feel the services warranted the cost so I called the healthcare provider and
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).

In this series’ first article, a member asked if her 86-year-old father, just diagnosed with a recurrence of prostate cancer, should be tested genetically for mutations that might reveal increased risk of certain types of cancer in her or her siblings. This article concludes the series that answers her question.

There’s a possibility that prostate cancer in a family member can cause an inherited, increased risk of cancer for women. Some genetic mutations linked to prostate cancer are associated with increased risk of certain types of cancer in female members. This article concludes the series that answers her question.

There’s a possibility that prostate cancer in a family member can cause an inherited, increased risk of cancer for women. Some genetic mutations linked to prostate cancer are associated with increased risk of certain types of cancer in male family members and with increased risk of breast, ovarian and other cancers in female members. Additionally, genes associated with cancer have at least a 50 percent chance of being passed on to children. However, that doesn’t automatically translate into a greater risk of inheriting cancer.

The most well-known gene mutations linked to cancer risk are of breast cancer: BRCA1 and BRCA2 (the latter is especially linked to aggressive prostate cancer). These mutations are present in less than one percent of the population and supposedly account for less than 10 percent of female breast cancer cases. However, if the BRCA1 or BRCA2 mutations are present in a female, they may increase her cancer risk from 10 percent (the general female risk of breast cancer) to 70 percent.

Other, less-researched genes—which may yet present significant risk of breast or prostate cancer—include PALB2, HOXB13, and ATM.

Two groups of men diagnosed with prostate cancer are generally encouraged to consider genetic testing:

1) Men with localized prostate cancer (cancer has not spread outside the prostate) who also have a family history of breast, colon, ovarian, pancreatic or prostate cancer. This is particularly recommended if the prostate cancer Gleason score is at least 7 (indicating more aggressiveness) and one of the following:
   a) At least one close blood relative developed breast or ovarian cancer prior to age 50.
   b) At least two family members have been diagnosed with breast, ovarian or prostate cancers (with Gleason ≥ 7), regardless of age.

2) Men with cancer that has metastasized (spread) beyond the prostate. Twelve percent of these men tend to have inherited genetic mutations that can have significant implications on their own treatment plan (particularly if they have a significant life expectancy).

In a Women’s Health Initiative (WHI) study, two significant groups of women showed a higher risk with a family history of cancer:

1) Breast cancer risk was 14 percent higher than average in women with a first-degree relative who had been diagnosed with prostate cancer.

2) Breast cancer risk was 78 percent higher than average in women with first-degree female relatives diagnosed with breast and cancer or male relatives with prostate cancer.

With the above in mind, the prostate cancer Gleason score of this member’s father might be helpful to know. This and additional information (i.e. the ages and cancer history the siblings) can be used by a genetic counselor, who can assist her and her family in making a prudent decision.

For further study, see the following references.

Resources/References
https://www.breastcancer.org/research-news/prostate-cancer-related-to-bc-risk
https://www.cancer.net/cancer-types/lynch-syndrome

Continued on page 15

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.)
How to engage with CHM’s online community


If used correctly, social media is a great way to connect with old school classmates, former co-workers, family members who live far away, missionaries, and others. You can also interact with thousands of your fellow CHM members from all around the country.

Coast-to-coast there are nearly 30,000 CHM members engaging with brothers and sisters in Christ across all CHM social media platforms!

Whether it’s submitting a prayer request, learning more about the ministry, getting tips on how to interact with healthcare providers or sharing your #iamchm story—there are many reasons to connect with Christian Healthcare Ministries on social media.

Prayer support
Are you a prayer warrior? CHM is building a team of members who will pray for incoming prayer requests that week. Please send us a direct message on any of our social channels and learn how you can join the prayer warrior team.

Provider relations
If you want tips on how the ministry works or how to interact with healthcare providers, the CHM staff continually provides information on those subjects and more. We’re also reaching out to doctors and other healthcare providers to get their perspective on the best way to interact with them. Stay tuned on our social channels to learn more.

Share your story
We hope you’ll share your #iamchm story. We’d love to hear it. Sharing your #iamchm encourages other CHM members—and people interested in joining—when they see how well the ministry works for you or your family. See below to learn how you can win a prize for sharing your testimony!

CHM’s social media team looks forward in 2020 to an engaging future with CHM members and prospective members. Follow CHM on our social channels, comment on the latest #iamchm post, tell your #iamchm story, and you’ll be entered in a drawing to win a free month of membership and a t-shirt!

Help us reach 40,000 followers across all platforms this month!
CHM for newbies: I joined; now what?

You’ve submitted your application and are now a member of the CHM family. Welcome! To have your best experience, as you review your welcome packet, here are some important things to do or keep in mind:

1) Submit your Checklist of Understanding. Included in the CHM welcome packet, the Checklist of Understanding is an easy-to-complete form that confirms your understanding of CHM as a health cost sharing ministry (not insurance) and that you are voluntarily serving the body of Christ through your monthly gifts. As a member, you have become part of a family that supports one another prayerfully and financially. It’s important that our members know and understand, without question, what CHM is and what it isn’t.

2) Read the Guidelines. The CHM Guidelines (chministries.org/guidelines) are the roadmap for ministry members. The Guidelines explain what is, and isn’t, eligible for sharing. Understanding how the ministry works and key CHM terms enables you to have more effective conversations when interacting with CHM staff—and can prevent frustration down the road.

3) You choose your provider. You read that right! As long as the service rendered is eligible for sharing per the CHM Guidelines and your participation level, other members will assist you financially. Therefore, CHM does not have a provider network you’re required to use.

Extra giving

CHM is a 501(c)3 nonprofit organization; yet, CHM members cannot report their monthly financial gifts or Brother’s Keeper gifts as charitable contributions. However, members who give above and beyond these amounts (to the Prayer Page or as extra giving to CHM) may claim those donations as tax deductions.

At the time of this writing, CHM members in 2019 gave more than $5 million in charitable donations to Prayer Page.

Continued on page 15

It’s early December as I write this, so the Christmas lyric “It’s the most wonderful time of the year” comes to mind even as I feature a subject that might at first glance not seem wonderful: taxes.

Though many Americans don’t see tax season as a wonderful time, CHM members have a new reason to be pleased.

The U.S. Tax Cuts and Jobs Act (TCJA) from 2019 removed the individual penalty for people who don’t have insurance or can claim a qualifying exemption, such as CHM membership. Therefore, you no longer need to report Form 8965 as an attachment to your Federal Form 1040.

This applies to individuals, Medicare participants and group members.

(Please note: members who are part of a group may still receive Form 1095 from their employers as part of the law’s requirement; however, these forms can simply be filed away with your tax records.)
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.

5. Edith Baker: 8103 County Rd. 2813, Eustace, TX 75124 (glennedith2014@gmail.com) Condition: female condition. Total bills: $16,498.

Christian Healthcare Ministries
Prayer Page

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

Acts 4:32, 34a

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.

GIVING

Total needs remaining this month: $1,863,080 Each need would be met in full if each member family contributed $9.79 this month.

This amount is a suggestion; please consider giving today.

Who can give?
All readers are invited to give to Prayer Page needs (above regular monthly gifts) as they feel led.
All giving is voluntary; there is no obligation to give to Prayer Page needs to remain a CHM member.

How much should I give?
Give however much you feel led to give.
See the “Prayer Page Giving” box on page 7 for suggestions.

How do I send my gift?
You can send financial gifts for the Prayer Page directly to the CHM office. The advantages of sending donations in this manner are that they are tax deductible and the paying down of medical bills is tracked without additional reporting burdens on Prayer Page recipients.

Please make your check out to CHM and write “Prayer Page” on the memo line. If you would like to specify a recipient, please also write their name on your check. Prayer Page needs are shared until they are paid in full (as long as there is no lapse in
Continued on the page 9 sidebar

February 2020

29. Cheryl Davis: 2950 Danbyshire Ct. NE, Atlanta, GA 30345 (cdavis27@bellsouth.net) Condition: advanced neuroendocrine cancer. Total bills: $25,426.
62. Marvin Hatton: 603 N County Rd. 1 East, Monte Vista, CO 81144 (jeeper8182@gmail.com) Condition: carpal tunnel syndrome. Total bills: $33,387.
70. Jeffrey Huss: 3107 Newark Rd., West Grove, PA 19390 (jhussrealtor@comcast.net) Condition: spinal stenosis/back
surgery. Total bills: $5,619. **Donations:** $3,216. **Add-on bills:** $644. **Remaining:** $3,047.

71. Marcus Hynes: 2050 W Farm Rd.
   98, Springfield, MO 65803 Condition: pinched nerve/neck surgery. Total bills: $22,500. **Donations:** $18,482. **Remaining:** $4,018.

72. Frank Irwin: 352 Bright Ln., Bedford, IN 47421  
   (frank.irwin9209@gmail.com) Condition: knee replacement. Total bills: $15,570. **Donations:** $14,479. **Add-on bills:** $10,526. **Remaining:** $11,617.

73. Jessica Jackson: PO Box 202, Altamont, UT 84001 Condition: Crohn's disease/intestinal blockage. Total bills: $9,647. **Donations:** $5,839. **Remaining:** $3,808.


75. Myran Jones: 10106 Buffum, Houston, TX 77051  
   (jonesmyran@hotmail.com) Condition: diabetes complications. Total bills: $27,605. **Donations:** $25,601. **Add-on bills:** $2,461. **Remaining:** $4,465.


77. Rachael King: 801 Nobales Way, Gillette, WY 82716 (klawton10@gmail.com) Condition: lesion removal surgery. Total bills: $77,983. **Donations:** $54,228. **Discounts:** $20,626. **Add-on bills:** $9,019. **Remaining:** $12,148.


80. Cynthia Kwast: 20825 Bulhand St., Cassopolis, MI 49031 Condition: ovarian cancer. Total bills: $10,788. **Donations:** $19,293. **Add-on bills:** $40,839. **Discounts:** $5,862. **Remaining:** $26,472.

81. Linda Laeder Beaver: PO Box 131, Grand Marais, MN 54843 Condition: knee replacement. Total bills: $112,323. **Donations:** $93,084. **Add-on bills:** $5,500. **Remaining:** $24,739.

82. Tammie Lail: 309 Louise Dr., Joshua, TX 76058 Condition: hip pain. Total bills: $3,763. **Donations:** $927. **Remaining:** $2,836.

83. George Laubach: 3 Oakwood Dr., Millville, PA 17846 Condition: back surgery/herniated disc. Total bills: $18,347. **Donations:** $11,720. **Add-on bills:** $4,320. **Remaining:** $10,947.

84. Keith Lawton: 801 Nobales Way, Gillette, WY 82716  
   (klawton10@gmail.com) Condition: open heart surgery. Total bills: $96,172. **Donations:** $513. **Remaining:** $3,836.


86. Randy Messman: 2048 W Blake Creek Ave., Nampa, ID 83686 Condition: recurring testicular cancer. Total bills: $3,825. **Donations:** $43,316. **Add-on bills:** $73,466. **Remaining:** $33,975.

91. David Lundquist: 906 Sheridan Ave. N #2, Minneapolis, MN 55411 Condition: hip replacement and knee replacement. Total bills: $7,144. **Donations:** $1,761. **Add-on bills:** $3,828. **Remaining:** $9,211.


98. Randy B. Messman: PO Box 263, Rensselaer, IN 47978 (rbmessman@gmail.com) Condition: hip replacement. Total bills: $7,059. **Donations:** $3,328. **Add-on bills:** $381. **Remaining:** $3,947.
100. Kjerstin Moore: 725 Hickman Dr., Sauk, MN 56378


Prayer Page needs shared last month $638,158.58

Thank you for your faithful giving!
Instructions: Create bars of chocolate by matching each person in the left columns with their significant other in the right columns.

Answer key for this bar is on page 15.

Answer key for this bar is on page 16.
Meet your staff: Jenna Schiaffino, Lydia Brooks, Micaela Wagler, Cory Boogaart, and Sean Woolridge

Jenna Schiaffino  
*Member Bill Processing*

If you could live anywhere, where would you live and why? I would live in Italy. I’ve never been there, but the pictures look amazing. Also, I would love to go to one of their coffee schools and learn how to make great espresso drinks.

Lydia Brooks  
*Member Bill Processing*

What activity helps you relieve stress? Music—whether it’s writing songs or just sitting and strumming my guitar. Music has always been therapeutic to me. Sometimes I find it helpful to silence everything around me and take a moment to worship Jesus.

Micaela Wagler  
*Member Bill Processing*

Who do you relate most to in the Bible and why? I think I relate mostly to David. Even though he was a sinner, he repented and was obedient to God. In spite of David’s failures, God still called him a man after His own heart. This speaks to me because God understands and sees our hearts, and He will use our weaknesses for His glory.

Cory Boogaart  
*Member Reimbursement*

In your opinion, what would be the perfect sandwich? The perfect sandwich includes wheat bread with turkey, ham and bacon, topped with American cheese, spinach, lettuce, mustard, mayonnaise and some shredded barbecue chicken.

Sean Woolridge  
*IT Help Desk*

What was a tough situation you faced that ended up being a blessing in disguise? After I got out of the Air Force, I was without a job, which allowed me to apply at CHM.

“Turned on the light,” continued from page 2

one of the most successful people in the school would be me. There was nobody who would have believed that, and when I looked at my life, I didn’t see what he saw. He believed in me, and that mattered.”

Vic and his wife, Robin, graduated high school together but weren’t dating. She was a Christian but he wasn’t. He says he became a believer on a Tuesday and they started dating on Wednesday. On July 3, 2020, they will celebrate their 50th wedding anniversary. The Porters have three adopted adult children and three grandchildren.

Vic speaks 40 to 60 times a year in churches, has taught in 35 countries, and has written a book, *Borrowed Offenses*, on how taking offense is Satan’s number one weapon against Christians. It shows the difference between men’s attempts at righteousness versus Jesus’s perfect righteousness.

Vic became a CHM board member for a very simple reason: “I believe in this ministry. It helps fellow Christians. It shares the Gospel. It brings light.”

Bringing light is a subject about which Vic Porter knows very well.

“Monthly gift amounts,” continued from page 3

“The CHM staff is doing our best, every day, to be wise stewards of the funds you, along with those of your fellow believers, entrust to us to share your healthcare costs,” says Jim Detwiler, CHM Board Chairman. “The record is evidence: since 1981, the ministry has shared nearly $4.5 billion in members’ medical bills.

“Thank you for being a part of this extraordinary family of believers and for embracing the vision of sharing each other’s burdens and fulfilling the law of Christ (Gal. 6:2). You, our members, have made this ministry a beacon of hope that shines as an example of Christ’s light.”

“ You, our members, have made this ministry a beacon of hope that shines as an example of Christ’s light.”
negotiated a bill reduction of over $5,000. CHM members shared the rest.

It’s no secret that healthcare is expensive. On my previous healthcare program I was paying $1,500 per month and around $15,000 annually before we received any assistance. It meant spending nearly $33,000 annually before getting financial support! By joining CHM my family saved almost $27,000 in one year, and now those finances can be put towards other needs.

In my line of work you can’t help but think of all the things someone could put an extra $20,000 towards—such as paying off debt, planning for retirement or enjoying more activities and vacations with family, to name a few.

I didn’t feel my previous healthcare program had my best interest in mind, but CHM is the opposite. CHM provides a way for like-minded Christian members to participate in affordable healthcare and employs staff who work for members’ benefit and pray for them in times of need.

As a financial expert and a CHM participant, I want to encourage other members to shop around for healthcare services and to not be afraid to ask for discounts. I’ve found that physicians and practices are generally quite willing to provide more reasonable costs when they learn you’re paying cash.

The wonderful thing about getting discounts is that you’re not just helping ministry members, you’re helping yourself. By keeping medical costs low, you help keep membership costs low.

In my professional opinion, I give CHM an A-plus rating. Whenever healthcare comes up in discussion, I gladly share with others about the ways CHM members provide for my family and me. I’m so thankful that God has given us the opportunity to find healthcare that’s affordable, biblical and credible.

“CHM provides”, continued from page 3

“Genetic testing”, continued from page 4

Wayne State University study on Familial clustering of breast and prostate cancer and risk of postmenopausal breast cancer in the Women’s Health Initiative Study.


“Dollars & Sense”, continued from page 6

While preparing your taxes, please remember what the Bible says in Romans 13:6-7 (NIV): “This is also why you pay taxes, for the authorities are God’s servants who give their full time to governing. Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor.”

“Dollars & Sense”, continued from page 6

participants. Members who donated will receive a notice thanking them for their 2019 charitable contributions.
4) Here’s what to do when you need medical care:

If you’re in an emergency situation, seek medical care right away. Take care of yourself first; when you’re stable, you or the person responsible for your care can then follow CHM’s step-by-step guide for submitting medical bills (chministries.org/videos).

If it’s not an emergency, consider shopping around in your area for healthcare providers. There are a variety of resources that will help you find the best value, including newchoicehealth.com and healthcarebluebook.com. These websites calculate fair prices in your area and help you get quotes from various hospitals and clinics.

If you’re pregnant, congratulations! We’re excited for you. When you receive medical care, ask your providers for a prepayment agreement. Submit with the sharing request packet your prepayment agreement and any add-on bills. With this information, CHM is often able to share these bills before your baby is born. Find more information at chministries.org/maternity.

5) Explore the Member Portal.

The secure Member Portal (portal.chministries.org) is helpful for multiple reasons. You can submit your Checklist of Understanding, make online payments, download the sharing request packet and submit medical bills online—along with several other handy features. Instructions for registering your account can be found in your welcome packet.

6) CHM doesn’t have insurance agents. CHM is a voluntary health cost sharing ministry, not health insurance. Because of that, CHM does not contract, incentivize, or in any other manner work with insurance agents to bring new members into the ministry. In fact, it’s illegal for agents to “bundle” or “sell” CHM—all decisions and actions to join and participate in this ministry must come directly from the member themselves, as does any interaction with the ministry. If an insurance agent has attempted to “sell” you a CHM membership, please contact us at editor@chministries.org. We would love to go over your membership with you and make sure you aren’t paying additional costs and that you’re getting the most out of your membership.

7) We want to pray for you. CHM is a ministry. Members come together to support each other financially and spiritually. If you have prayer requests, please call, email or message us. We’d love to pray for you at that moment, and with your permission, send your prayer request to members across the country.
Health Q & A with Dr. Michael Jacobson, D.O.
Should a Christian consider acupuncture for foot pain?

Editor’s note: The CHM Guidelines state that bills for alternative treatment are ineligible for sharing. This includes bills for blood work or testing that supports alternative treatment. For more information, see CHM Guideline N.1 and the appendix (chministries.org/guidelines).

Q: As a runner, I’ve been dealing with a foot injury for several years. Traditional medicine has been unable to help: My ability to run or jog has been drastically reduced. I know several fellow believers who have found help through acupuncture, but I’m unsure how to feel about that as a believer myself. Any suggestions about looking into that and how to seek the medical side of it without the mystic aspect?

A: Great question. Acupuncture is an increasingly popular option in the U.S., where acupuncture has, in most cases, been disconnected from its traditional Chinese medicine roots of chi energy meridians (such as Yin and Yang). For example, many practitioners now use “dry needling,” an evidence-based treatment with physiological explanations (such as neuromuscular reflexes, distraction, etc., rather than explaining its effects on the basis of chi energy). The treatment uses recommended “trigger point” locations and dosages for the treatment of specific conditions. In another example, acupuncture has been endorsed by the U.S. military as a means of reducing the need for medication in deployed settings (referred to as “Battlefield Acupuncture”).

I suggest you consider looking around for a physician or physical therapist who practices sports medicine and possibly offers dry needling as an adjunct. That way, you will have a clinician who is tuned in to running injuries and can consider the best approach to your problem. Just prior to writing this response, I tore a hamstring muscle while running, and went to a family physician colleague of mine who also completed a fellowship in sports medicine. After evaluating me, he sent me to a physical therapist who has a specialized interest in long-distance running. I chose them both because they are long distance runners themselves. The care I’ve received has really helped turn things around.

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.

“CHM for newbies,” continued from page 16

Additional helpful resources:

- The best time to make sure you’re on the right level is before you incur any medical bills. To see more about each level, visit chministries.org/program-costs.
- We’d love to connect with you on social media! On page five of this edition of Heartfelt, you can learn more about our social media platforms.
- CHM’s website contains videos that walk members through submitting medical bills and other aspects of the ministry: chministries.org/videos.

For more information, check out our page for new members at chministries.org/how-it-works/after-you-join. There you’ll be able to find the digital welcome pack and FAQs geared towards new members.
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,

Thank you to all at CHM for their love and kindness in lifting a burden from my shoulders. You have been a blessing.

I’m praying God blesses you as you continue to help His people. In Him, we love above all.

Sincerely,
Wilhelmina Harris
Belton, MO

Dear CHM,

We are so grateful for everyone at CHM and the members of this sharing ministry.

Thank you so very much for sharing our medical bills. You have taken a huge burden off our shoulders.

We have been members for 18 months. We truly believe God is showing grace and mercy through this wonderful ministry.

I love paying my monthly gift because I know it will help another in need.

Thankful and blessed,
Cory and Jenifer Reisdore
Wheeler, WI

Dear CHM,

I am writing to tell you thank you for a couple of reasons.

The first is to say how glad we are for CHM. More than three years ago, our four kids and I were under my husband’s medical insurance with his employer. The premiums eventually exceeded our budget—almost as much as our house payment! CHM’s Gold monthly gift amount and minimal quarterly Brother’s Keeper gift is a great relief. It truly has been a blessing.

Also, we are especially grateful for CHM after being diagnosed with stage 2 triple negative breast cancer. I had a bilateral mastectomy and chemotherapy and am happy to say that I have the “all clear.” I’m getting back to my usual routine with our kids.

I incurred over $300,000 in medical bills through breast cancer treatment, received a little less than $200,000 in discounts and CHM shared the rest.

I really appreciate this ministry. Thank you for sharing for my medical bills. It’s a wonderful feeling to know each month my Gold participation gift amount helps someone in need.

It was a blessing to know other members were praying for me and my need. I’ve been telling others what a great ministry this is.

Thanks again for all that you do to make this ministry work.

Sincerely,
Lois Whitman
Catalia, OH

Dear CHM,

I’m praying God blesses you as you continue to help His people. In Him, we love above all.

We are amazed and very thankful!
Sincerely and humbly yours,
Karen Hopkins
New Braunfels, TX

Dear CHM,

When I first heard about this ministry, my husband and I drove to Barberton, Ohio to speak to someone at CHM face to face. I had never heard of this type of service before and was a bit nervous.

I really appreciate this ministry. Thank you for sharing for my medical bills. It’s a wonderful feeling to know each month my Gold participation gift amount helps someone in need.

It was a blessing to know other members were praying for me and my need. I’ve been telling others what a great ministry this is.

Thanks again for all that you do to make this ministry work.

Sincerely,
Lois Whitman
Catalia, OH

Dear CHM,

I enjoy reading Heartfelt Magazine. We’ve been members for years and have seldom helped with Prayer Page needs. However, we’re going through Dave Ramsey’s Financial Peace University course. Lesson nine teaches about giving. The Prayer Page is a great place to start!

Prayers in Christ,
Ward and Eileen Guthrie
Bozeman, MT
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. 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.

**Tamara and Michael Dittman:** 3208 Hyde St., Caldwell, ID 83605 Please pray for Tamara who was diagnosed with breast cancer and is seeking treatment.

**Nancy and Gerald Engel:** 31 Christiana Pike, Christiana, PA 17509 Nancy’s lung cancer has returned. She will need treatment again. Please pray for her.

**Michael and Leslea Fargnoli:** 69 Foundry Ln., Hendersonville, NC 28792 Leslea was diagnosed with colon cancer and will undergo surgery. Please pray for her.

**Juanita Gray:** 11011 Indian Truck Trl., Corona, CA 92883 Juanita’s husband, Alan, recently passed away. Please pray for her and her family during this time.

**Joseph and Monica Shaughnessy:** 1880 Trento Loop, Milpitas, CA 95035 Joseph was diagnosed with colon cancer and will have surgery. Please pray for him.

**Linda Stange:** 172 Marlatt Rd., Shonshoni, WY 82649 Linda has been diagnosed with lymphoma. Please pray for her and her family.

**Chris and Erin Stargel:** 4501 N. 175th St., Omaha, NE 68010 Chris is battling several serious skin infections and pneumonia. He has been hospitalized for over a month. Please pray for him and his wife.

**Marjorie Taylor:** 70479 SE 60th Ave, Sawyer, KS 67134 Please pray for Marjorie who was recently diagnosed with breast cancer.

**Amber and Lucas Webster:** PO Box 110, Ponderay, ID 83852 Amber was diagnosed with thyroid cancer. Please pray for her.
2) How, and when, Vic Porter turned on the light
3) First monthly gift increase in 12 years to occur April 1, 2020
3) Financial expert discovers CHM provides help in a more affordable way
4) Genetic testing to determine cancer risk (part 2)
5) How to engage with CHM's online community
6) CHM for newbies: more affordable way
7) What to do during tax time
8) In your own words: members joined; now what?
9) Prayer Page
10) Meet your staff: Jenna Schiffino, Lydia Brooks, Micaela Wagler, Cory Boogaard, and Sean Woolridge
11) Web page
12) Health Q & A with Dr. Michael Jacobson, D.O.
13) Prayer requests
14) Health Q & A with Dr. Michael Jacobson, D.O.
15) Health Q & A with Dr. Michael Jacobson, D.O.
16) Health Q & A with Dr. Michael Jacobson, D.O.
17) Health Q & A with Dr. Michael Jacobson, D.O.
18) Health Q & A with Dr. Michael Jacobson, D.O.
19) Health Q & A with Dr. Michael Jacobson, D.O.
20) Health Q & A with Dr. Michael Jacobson, D.O.

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.