Former NEWSONG lead singer is a "CHM believer" after members share over $140,000.

Reminder: CHM’s first monthly gift increase in 12 years will occur on April 1, 2020.

Prayer Page shares $40,000 in seven-year-old's bills.

The value of Brother's Keeper: $35 million being one reason.

Christian Healthcare Ministries
The biblical solution to healthcare costs

chministries.org
From becoming a believer in a home-church revival and emerging from baptism in Dalton’s Fish Pond, Claude Hopper has been singing Jesus’s praises, literally.

Claude, a Christian Healthcare Ministries board member, is founder and patriarch of The Hoppers, one of Southern Gospel music’s best-known singing groups. The Hoppers in 2012 were inducted into the Gospel Music Association (GMA) Hall of Fame. They have been named Singing News’ favorite mixed vocal group 12 times. Their awards and notable performances around the world would fill a book.

Originally formed in 1957, The Hoppers are today made up of Claude and his wife, Connie; son Dean and his wife, Kim; son Mike; and granddaughter Karlye.

If you ask Claude about memorable concert moments, the answer isn’t about where they performed or for whom. It’s about reaching someone’s soul.

“In the late 1970s, a man in a baseball cap, who I’d never seen before and haven’t seen since, came up to me at the Suwannee River Sing,” Claude says. “He announced that because of my family’s ministry, he had given his heart to God in a ballfield somewhere in Mississippi.

“That was the first time I remember hearing anything so amazing, and I can recall it like it was yesterday.”

Claude was born to Archer and Dossie (Pyrtle) Hopper in Rockingham County, N.C. “All 11 of us kids were born at home and our cabin still sits on my property,” he says. His Christian life started when he sought salvation during a small revival in his home church in Madison, after which he was baptized in the nearby pond.

“My mother set an incredible example for me and my 10 brothers and sisters,” he says. “God always shone through her, and I wanted what she had. My mama is the reason I know who Jesus is, and I can thank her example for my desire to know Him better. I wouldn’t exchange anything for this privilege of seeing God work in the lives of others.”

His musical interest began after attending his first Southern Gospel music concert in Winston-Salem, N.C. Headlining were the Blackwood Brothers, the Speer Family and the Statesmen.

“I was hooked;” he says. “I previously wanted to be a pilot, but I brought my $7 guitar to my mama’s kitchen table and formed the Hopper Brothers Quartet, made up of me and four of my seven brothers.”

He’d borrowed money from his older sister to attend college, but just short of graduation, the money ran out and his letter arrived informing him he was being drafted into the U.S. Army. “God”, he says, “had His own timing.”

The Hoppers have kept a memorable schedule from 1957, when the original version of The Hoppers made their debut, to the early 1970s, when the group began full-time ministry, until today.

“My most memorable concert is due to Bill Gaither,” Claude says. “There were 45,000 people at the Georgia Dome that hot... Continued on page 15
Former NewSong lead singer is a “CHM believer” after members share over $140,000

By Michael O’Brien, Columbia, Tenn.

I’m a former lead singer of NewSong, a Christian band that founded Winter Jam Tour Spectacular, the U.S.’s largest annual Christian music tour. It was an honor to serve God through music ministry during my seven-year tenure.

Music has always been one of my gifts and is something I know I’m called to use to stir hearts toward God. However, spending more than 225 nights per year on the road takes a toll—physically, mentally and even spiritually.

I knew God was calling me out of NewSong so I could be with my wife and my kids more. I knew I would still do music, but I had no idea what that would look like. We stepped out in faith and trusted the Lord to provide as I learned how to love my wife as Christ loved the church and become the spiritual leader of my house.

With His guidance and grace, Heidi and I reset our family’s priorities, significantly adjusted our calendar and focused on reconnecting spiritually. Even with those changes, God blessed me with producing five recorded projects and traveling around the country to share the Gospel.

Two years into our new way of life, I began experiencing shortness of breath, dizziness and lethargy. After a series of tests, doctors diagnosed me with atrial fibrillation (also called AFib). It’s an irregular heartbeat that can lead to blood clots, stroke, heart failure and other heart-related complications. The doctors placed me on medication and the symptoms subsided. In 2019, however, medication was no longer effective; my doctor suggested undergoing an ablation procedure.

I was nervous about the cost my medical treatment would incur. I wondered if CHM would share our expenses for my pre-existing condition. However, CHM has programs to share qualifying medical costs for pre-existing conditions. I also learned that after completing three years of CHM Gold membership, maintained pre-existing conditions are no longer classified as pre-existing and are shared normally through the member’s chosen participation level. (Editor’s note: Limitations apply for pre-existing conditions. For more information, please see CHM Guidelines Z and AA.)

I called CHM to discuss my situation and mention that the doctors were asking for upfront payment even though I was a self-pay patient. CHM’s staff graciously talked with the healthcare provider to make sure that I would get the treatment I needed. The staff even negotiated my original $140,000 bill to just $40,000! Likewise, the doctor’s charges were reduced from $4,000 to $1,690.

I’m amazed at the savings we saw, but I’m most grateful that the procedure changed my life drastically. Just three months later, I saw substantial improvement. My heart remained in rhythm and I no longer needed medication.

Throughout this experience, God taught me that He is in control.

I’m still learning to trust Him in all things, and I’m grateful for the lessons.

I’m amazed at the savings we saw, but I’m most grateful that the procedure changed my life drastically.
Heart palpitations: Should I be concerned?

Recently, a CHM member wrote:

I’m a 29-year-old female in pretty good health. Off and on for the past few years I’ve noticed that my heart will beat irregularly. Most of the time it’s connected with eating a high carb meal, which can make my heart beat harder.

I can go months without noticing anything. When I do notice it, after every few beats my heart will slightly delay a beat with a heavier beat to follow. If my heart is beating harder than normal, I can sometimes feel a slight pressure before the irregular beat.

I ate a new food yesterday after a weekend of poor food choices; last night through today it was noticeable and uncomfortable, but it’s now improving.

Is this normal or do I need to see a cardiologist? Is this something that can be diagnosed with a heart wellness scan? Thanks for the advice.

Dr. Jacobson’s response: The irregular heartbeats you’re describing are referred to in the medical community as palpitations. They’re defined as an awareness of atypical heartbeats, usually accompanied by a disagreeable sensation.

The list of non-cardiac causes seems almost endless. In these cases, nothing is wrong with the heart; it’s merely responding to outside stimulation such as:

- **Physical exertion**: The stress hormones cortisol and adrenaline, released during physical activity, stimulate the heart to beat faster.
- **Emotional stress**: Up to one-third of patients who experience palpitations are battling anxiety.
- **Blood sugar level**: Stress hormones are released when blood sugar drops too low (hypoglycemia). This most often occurs with diabetic patients who on a given day take too much insulin for their needs. However, non-diabetic individuals ingesting too many simple carbohydrates can experience palpitations as well.
- **Systemic conditions**: Infection or disease can stimulate the heart to beat irregularly. A classic example is hyperthyroidism, as the thyroid hormone has a direct stimulant effect on the heart.

**Evaluation**

The pathway of evaluation depends upon the individual patient’s clinical context. For example, it’s important to ask if there are additional symptoms pointing to structural heart disease, such as pressure-like chest pain, nausea, radiation of pain into the neck or left arm, or other symptoms classically associated with heart disease.

Another important question to explore is the extent of the patient’s risk factors for heart disease. For example, is there a strong family history of heart disease? Does the age, gender, lifestyle patterns, or associated illnesses point to a higher risk for heart disease? If so, evaluation for heart disease is prudent.

The following components are used to determine whether the cause of palpitations is a primary heart problem:

- **An electrocardiogram (EKG)** can be performed during active symptoms. This can be difficult to capture for those who have palpitations sporadically.
- **A 24-hour Holter monitor** may be adequate if palpitations occur on a daily basis. For symptoms occurring

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“Prayer Page was exactly what we needed” for help with seven-year-old’s tumor

By Cassie Millburn, Mechanicsville, Va.

Our family moved from Oregon to Virginia when my husband, John, accepted a job opportunity. His new job didn’t have healthcare benefits though, so I searched for an affordable solution for our family of six. A friend suggested CHM. I researched the ministry and immediately knew it was perfect for us.

Before we joined CHM as Silver members, our then seven-year-old daughter, Mallory, showed me a small bump on her thumb. It looked exactly like a blood blister. Since it didn’t hurt or bother her, we didn’t think that much about it. However, a few months after we joined CHM, she showed us the bump again. I was shocked that it was still there—and bigger. A friend from church, who happens to be a physician’s assistant, recommended we see a specialist. We made an appointment and went to the specialist in March 2018. After x-rays and a CAT scan, he informed us that Mallory had a tumor which needed to be removed and biopsied.

We watched her tumor continue to shrink until one month later, it was entirely gone. I know with all of my heart that the tumor shrank and disappeared because of the power of prayer.

Mallory’s softball season also started in March. When practices and games began, we noticed that the bump grew every day. The doctor concluded that it would get larger when it was impacted, such as when swinging the bat to hit a softball.

Mallory underwent her first surgery at the end of May. The doctor put a soft cast over her thumb and instructed that it stay covered for the first 10 days. At the 10-day checkup, we were excited to see her thumb without a tumor. But when the nurse took the soft cast off, I noticed there was still a small bump. I didn’t say anything to the doctor because I thought it might just be scar tissue.

However, the bump began to grow. I couldn’t believe it—the tumor was still there! The doctor explained that the tumor was wrapped around the nerves in her thumb, and he had to carefully unwrap and shave away the tumor.

“Sometimes,” he said, “there is a tiny piece that can be missed and continues to grow.” We scheduled another surgery for July. When we went in for her follow-up appointment, the first thing I did was look for that dreaded small bump. I found it.

The doctor informed us that a third surgery would not be safe. My husband, John, did further research of the condition and found out that a teenager from a different state had the same issue. After unsuccessful surgeries, the teen’s doctors used radiation, destroying the tumor for good. We contacted our doctor about this treatment.

However, he told us that radiation wasn’t a good option for a seven-year-old and suggested we wait until she was older.

As a mother, I was distraught because I couldn’t help my daughter. Within a few short months, the tumor was bigger than the width of her thumb; I knew it was only going to get bigger. I turned to our extended family and asked them to pray for Mallory’s healing.

At the same time, we learned from CHM that while Mallory had signs and symptoms before joining CHM, because they were being maintained through the appropriate treatment, it qualified as a maintained pre-existing condition and bills from her surgery were eligible for sharing on the Prayer Page. (Editor’s note: Active pre-existing conditions are conditions in which you are actively undergoing treatment—other than with maintenance or routine medication—even if your signs and symptoms are...
The value of Brother’s Keeper: $35 million being one reason

By Charity Beall, CHM Vice President & Chief Financial Officer (CFO)

A missionary couple welcomed a baby despite complications, including a survival window of less than 10 minutes for mother and son.

A two-year-old girl nearly drowned in a pool, but was brought back to life by God’s healing power.

A 21-year-old daughter performed CPR on her mother, whose heart stopped beating in the middle of the night.

The common thread between these CHM members is that all of them experienced medical needs they didn’t foresee, and each surpassed $125,000.

CHM’s Brother’s Keeper program helps ministry members fill the health cost support need.

Benjamin Bradford, a young father who experienced an unexpected medical event, learned first-hand the value of Brother’s Keeper.

It’s easy to think that an accident won’t happen to you, but our lives changed in an instant. Out of bed to grab a drink of water, I tumbled down the stairs and hit my head so hard that my brain started bleeding.

My fall resulted in a 16-day medically-induced coma, two more weeks in the hospital and re-learning to walk, read and write. Incredibly, within two months of the accident I was back to work and hunting, fishing and playing with our three young sons.

Thanks to our CHM Gold level membership and Brother’s Keeper, we saw over $240,000 in medical bills shared by our brothers and sisters in Christ—after over $124,000 in healthcare provider discounts.

Brother’s Keeper is CHM’s program to safeguard members against catastrophic illness or injury by enabling members to meet medical bills that exceed the

Continued on page 16

DOLLARS$ & $ENSE:
My top three comparison shopping resources
By Charity Beall, CHM Vice President & Chief Financial Officer (CFO)

Shopping around for healthcare stretches dollars farther and, in effect, lightens the financial burden for you and other CHM members. Price shopping helps you:

1) Understand the cost of healthcare
2) Work with quality healthcare providers
3) Steward well your and other CHM members’ finances

CHM staff uses several healthcare cost comparison shopping websites to determine fair pricing and negotiation offers. They are:

Newchoicehealth.com is a national marketplace for you to search procedures at self-pay rates in your local area. You can use the drop down menu to search for procedures after selecting “Uninsured/ Self Pay” as “Insurance Type.” Tab over from there to enter your geographic area. You can also request a free quote. If New Choice Health has a contracted partner(s) in your area, your quote(s) will be precise. This list of providers gives you a great starting point from which you can research provider reviews in addition to evaluating pricing. There are no obligations to take a next step or schedule an appointment.

Another example of a cost research tool is surgerycenterok.com. To start your search, simply click the applicable body part on the site for additional information. Please be aware that this facility has only one location in Oklahoma City, but members within the region may find that the often significant savings is worth additional travel.

Dr. Keith Smith, the founder of The Surgery Center of Oklahoma, works diligently to build relationships with other providers who work within the free market pricing model. He desires to include other inpatient facilities such as The Children’s Hospital of Oklahoma City. If driving to

Continued on page 16

CHM and your taxes: What you need to know

As a CHM member here are important things to know as you prepare your 2019 taxes:

✔️ When filing your taxes, you no longer have to report Form 8965 as an attachment to your Federal Form 1040. Last year the U.S. Tax Cuts and Jobs Act (TCJA) removed the individual penalty for taxpayers who don’t have health insurance or who can claim a qualifying exemption, such as your CHM membership. This applies to all CHM members: individuals, Medicare participants, and group members.*

✔️ Your CHM monthly gift and Brother’s Keeper membership

Continued on page 16
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.

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.


Total needs remaining this month: $1,658,315 Each need would be met in full if each member family contributed $8.56 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 payment).

Continued on the page 9 sidebar

Donations: $15,575.
Add-on bills: $7,548.
Remaining: $7,402.


20. Monica Christensen: 30567 County Rd. 7, Morgan, MN 56266 (monica.joel@gmail.com) Condition: double knee replacement. Total bills: $7,687.


22. Kristen Cichoski: 21214 SW Ladyfyn Dr., Sherwood, OR 97140 (bkccichoski@comcast.net) Condition: female condition. Total bills: $15,620.


35. Paula DiMaio: 231 James, Westmont, IL


42. Michelle Francis: 505 Glenmeadow Dr., Ballwin, MO 63011 (shellyfrancis20@gmail.com) Condition: hysterectomy. Total bills: $42,325. Donations: $33,166. Remaining: $9,159.


Margaret passed away suddenly from cancer. Her daughter still needs help paying Margaret’s medical bills. Total bills: $11,587. Donations: $8,489. Remaining: $3,098.


51. Anna Harris: Rt 9 Box 1310, Gatewood, MO 63942 (annaharris57@gmail.com) Condition: atrial fibrillation (heart condition). Total bills: $18,358.

52. Carol Hart: 603 Los Palmas Dr., Fleming Island, FL 32003 (Carollee603@aol.com) Condition: hip revision surgery. Total bills: $9,662.


How do I send my gift? (Continued from the page 8 sidebar)

If you wish to donate to Prayer Page needs using your credit card or bank account, please call the CHM Member Assistance department at 330-848-1511, ext. 5993. Donations can also be made online via the CHM Member Portal at chministries.org/members.

How do I 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 #120. 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!

55. Marvin Hatton: 603 N County Rd. 1 East, Monte Vista, CO 81144 (jeeper8182@gmail.com) Condition: carpal tunnel syndrome. Total bills: $33,387. **Donations:** $20,823. **Add-on bills:** $1,588. **Remaining:** $14,152.


57. Francine Heiks: 1430 Revolutionary Dr., Concord, NC 28027 Condition: chronic nerve condition. Total bills: $2,046.


60. Lonnie Holloway: 1333 West Hwy 52, Emmett, ID 83645 Condition: back surgery. Total bills: $21,139. **Donations:** $27,526. **Discounts:** $2,866. **Add-on bills:** $20,851. **Remaining:** $11,598.


63. Frank Irwin: 352 Bright Ln., Bedford, IN 47421 (frank.irwin9209@gmail.com) Condition: knee replacement. Total bills: $15,570. **Donations:** $21,615. **Add-on bills:** $10,526. **Remaining:** $4,481.

64. Myran Jones: 10106 Buffum, Houston, TX 77051 (jonesmyran@hotmail.com) Condition: diabetes complications. Total bills: $27,605. **Donations:** $30,065. **Add-on bills:** $75,484. **Remaining:** $73,023.


68. Stephanie Knoop: 15, Mount Carmel, IL 62863 Condition: heart valve replacement. Total bills: $249,680. **Donations:** $220,977. **Add-on bills:** $24,626. **Remaining:** $53,329.


70. Cynthia Kwast: 20825 Bulhand St., Cassopolis, MI 49031 Condition: ovarian cancer. Total bills: $10,788. **Donations:** $3,641. **Add-on bills:** $57,520. **Discounts:** $5,974. **Remaining:** $25,923.


72. Tammie Lail: 309 Louise Dr., Joshua, TX 76058 Condition: hip pain. Total bills: $3,763. **Donations:** $3,709. **Add-on bills:** $2,457. **Remaining:** $2,511.

73. George Laubach: 34 Oakwood Dr., Millville, PA 17846 Condition: back surgery/herniated disc. Total bills: $18,347. **Donations:** $18,419. **Add-on bills:** $4,320. **Remaining:** $4,248.

74. Keith Lawton: 801 Nogales Way, Gillette, WY 82716 (klawton10@gmail.com) Condition: lesion removal surgery. Total bills: $77,983. **Donations:** $61,699. **Discounts:** $20,626. **Add-on bills:** $9,019. **Remaining:** $4,677.

75. Leesa Lee: 5201 Memorial Dr. #223, Houston, TX 77007 Condition: asthma and food poisoning. Total bills: $7,450. **Donations:** $4,532. **Add-on bills:** $2,222. **Remaining:** $5,140.


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I would like to express humble and profound gratitude for the generosity of CHM members. My Prayer Page needs have been met. CHM is wonderful. Praise God for helping me find it.

*Sally Haid | Riverton, Wyo.*
<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Address</th>
<th>Condition</th>
<th>Total Bills</th>
<th>Donations:</th>
<th>Add-on bills:</th>
<th>Remaining:</th>
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<tbody>
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<td>78</td>
<td>Kathi Loesche</td>
<td>108 River Park Ln., Georgetown, TX 78626</td>
<td>back surgery. Total bills: $20,140</td>
<td>$16,144</td>
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<td>Anthony Lopez</td>
<td>2048 W Blakes Creek Ave., Nampa, ID 83686</td>
<td>recurring testicular cancer. Total bills: $3,825</td>
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<td>Chad Meador</td>
<td>375 E Division, Warrensburg, MO 64093</td>
<td>bile duct blockage/pancreatitis. Total bills: $14,132</td>
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<td>82</td>
<td>Kelleah Metzger</td>
<td>5165 W Smiley Ave., Shelby, OH 44875</td>
<td>shoulder pain/rotator cuff tear. Total bills: $11,434</td>
<td>$11,434</td>
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<td>Beth Miller</td>
<td>11669 N Orn Rd., Milford, IN 46542</td>
<td>diabetes complications. Total bills: $1,170</td>
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<td>Dierdre Mitcham</td>
<td>135 English Oaks Ln., Statesville, NC 28677</td>
<td>asthma. Total bills: $7,213</td>
<td>$3,187</td>
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<td>Michele Morgan</td>
<td>113 Hill Ave., Elkton, VA 22827</td>
<td>acid reflux/polyps. Total bills: $6,509</td>
<td>$5,182</td>
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<td>$2,927</td>
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<td>86</td>
<td>Tyler Neubauer</td>
<td>1231 Gold Finch Dr., Belleville, IL 62223</td>
<td>heart condition/arrhythmia. Total bills: $78,092</td>
<td>$54,985</td>
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<td>$3,107</td>
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<td>87</td>
<td>Karen Niekum</td>
<td>168 Pat’s Lane, West Jefferson, NC 28694</td>
<td>gallbladder disease. Total bills: $20,140</td>
<td>$15,796</td>
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<td>89</td>
<td>Joyce Parson</td>
<td>13420 Iris Ave NW, Mogadore, OH 44260</td>
<td>eye surgery. Total bills: $12,113</td>
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<td>Anna Patten</td>
<td>PO Box 992973, Redding, CA 96099</td>
<td>knee replacement. Total bills: $26,089</td>
<td>$22,577</td>
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<td>$3,512</td>
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<td>Scott Payne</td>
<td>6939 Sherman Rd., Riverton, IL 62561</td>
<td>heart condition/surgery. Total bills: $12,950</td>
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<td>92</td>
<td>Max Peterson</td>
<td>713 Road W, Waco, NE 68460</td>
<td>double knee replacement. Total bills: $39,444</td>
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<td>Juliet Pringle</td>
<td>358 Grand St., Bridgeport, CT 06604</td>
<td>high blood pressure. Total bills: $8,601</td>
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<td>Benjamin Raaf</td>
<td>10709 W 128th St., Overland Park, KS 66213</td>
<td>heart condition. Total bills: $6,142</td>
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<td>Christina Revis</td>
<td>141 Felmet Rd., Flat Rock, NC 28731</td>
<td>hip surgery. Total bills: $16,099</td>
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<td>Andrew Reynolds</td>
<td>320 South Fairview Dr., Harlem, GA 30814</td>
<td>heart condition/arrhythmia. Total bills: $11,434</td>
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<td>Grady Robertson</td>
<td>3410 98th St. Ste. 4, #347, Lubbock, TX 79423</td>
<td>heart procedure. Total bills: $42,559</td>
<td>$71,215</td>
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<td>98</td>
<td>Lynn Rojas</td>
<td>1649 Harlequin Dr., Longmont, CO 80504</td>
<td>knee replacement. Total bills: $4,653</td>
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<td>Betty Sagebiel</td>
<td>4594 Doss Spring Creek Rd., Fredericksburg, TX 78624</td>
<td>hip replacement. Total bills: $8,015</td>
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<td>Rebecca Samdahl</td>
<td>10170 E Essex Village Dr., Tucson, AZ 85748</td>
<td>heart valve surgery. Total bills: $11,109</td>
<td>$277,524</td>
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<tr>
<td>102</td>
<td>Glen Scherwinski</td>
<td>425 E. Haddonstone Dr., Appleton, WI 54913</td>
<td>right hip replacement. Total bills: $13,995</td>
<td>$11,765</td>
<td>$232</td>
<td>$2,462</td>
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<td>103</td>
<td>Dana Smith</td>
<td>5210 Daisy Lane, Pocatello, ID 83204</td>
<td>hip replacement. Total bills: $20,253</td>
<td>$12,184</td>
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<td>$8,069</td>
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<tr>
<td>104</td>
<td>James Smith</td>
<td>2602 9th Ave N., Texas City, TX 77590</td>
<td>ankle replacement. Total bills:</td>
<td></td>
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April 2020 Heartfelt Magazine

surgery. Total bills: $19,513. **Donations:** $15,439. **Remaining:** $4,074.


106. Randall Southerland: 2252 Rosedown Ct., Cleburne, TX 76033 Condition: shoulder replacement surgery. Total bills: $23,265. **Donations:** $49,835. **Add-on bills:** $34,313. **Remaining:** $7,743.


108. Jeb Stogdell: 3092 W Divide Creek Dr., Meridian, ID 83646 (jeb.stogdell@gmail.com) Condition: cervical spinal fusion. Total bills: $18,692. **Donations:** $13,148. **Remaining:** $5,544.


115. Ronald Tubbs: 2461 Whisper Dr., Miamisburg, OH 45342 (rontubbs@gmail.com) Condition: prostate biopsy. Total bills: $15,958. **Donations:** $11,987. **Remaining:** $3,971.

116. Kimberly Verner: 412 Walnut St., Mount Pleasant, TX 75455 (tverner06@gmail.com) Condition: herniated disc/back surgery. Total bills: $7,266. **Donations:** $4,382. **Remaining:** $2,884.


118. Donald Ward: 927 Post Oak Dr., Willow Springs, MO 65793 (danielhward@yahoo.com) Condition: Congestive heart failure. Total bills: $18,009. **Donations:** $18,744. **Add-on bills:** $4,867. **Remaining:** $4,132.


122. Paul and Christina Westover: 2 Chantilly Ct., Lake St. Louis, MO 63367 Condition: The Westovers’ teenage daughter, Mallory, had surgery for a deviated septum. Total bills: $19,812. **Donations:** $17,131. **Discounts:** $358. **Add-on bills:** $7,553. **Remaining:** $9,876.


124. Scott Wilson: 3923 S Granville, Bartonville, IL 61607 (wijlco27@gmail.com) Condition: double knee replacement, shoulder replacement. Total bills: $110,739. **Donations:** $96,164. **Add-on bills:** $44,802. **Remaining:** $59,327.


**Prayer Page needs shared last month**

$470,947.76

Thank you for your faithful giving!
Abbagail Anderson
Member Services
What would you do if you were given $10,000 today? I’d use the money to travel around the world. My first stop would be Italy because I love the culture.

Brenda Carlson
Member Bill Processing
If there were 25 hours in a day, how would you spend the extra hour? I’d spend quality one-on-one time with one of the people I love the most. It wouldn’t really matter what we do, as long as we are together!

Julia Fetherston
Member Bill Processing
What would you say is the best thing about working at CHM? I’ve never worked at a place that has such a strong sense of community. I can feel God in the atmosphere here, and I can see Him working in the lives of everyone around me. I know that what I’m doing here furthers His work, and there’s nothing quite as fulfilling.

Alyssa Hatfield
Member Services
What in your CHM role do you enjoy most? I enjoy the people I am blessed to work with on a daily basis—including our wonderful members and my fellow co-workers. That is my favorite part of working at CHM!

Cathy Tuttle
Kitchen
What small things brighten your day when they happen? I love to see my two-month-old granddaughter smile at me. It melts my heart!

NEW CHM video | Member and author suffers mysterious illness, finds a blessing in the years of struggle

Despite normal test results, missionary and author Kimberly Rae Thigpen struggled with debilitating health issues. When her health problems required her and her family to return to the United States after serving as missionaries in Uganda, Kosovo and Indonesia, all she could see was lifelong disability and an overwhelming stack of prescriptions. After an MRI, doctors finally discovered the source of her medical difficulties.

Visit chministries.org/videos to see how God used her circumstances to build her faith, and then, how He opened the door for her to be mere hours away from one of the few doctors who could treat her rare condition.
We asked; they answered! The CHM staff recently shared answers to Easter-related questions. Here’s what they had to say:

**WHAT’S YOUR FAVORITE EASTER MEMORY?**

**Yvonne W.**
When we were younger, my baby brother Michael had on a white suit. When we came home from church on Easter Sunday, he jumped in the mud!

**Bernice D.**
I enjoyed going to church with my grandparents and family to celebrate Christ’s resurrection!

**Rhonda S.**
I love spending time with my family. Also, Easter and my birthday sometimes fall on the same day which makes for a unique celebration of life.

**Ryan T.**
I love singing in the church choir on Easter.

**WHAT SCRIPTURE VERSE ENCOURAGES YOU?**

**Tina F.**
Revelation 4:8 – “…holy, holy, holy, is the Lord God Almighty, who was and is and is to come!”

**John Duncan**
Matthew 28:6 – “He is not here, for he has risen, as he said. Come, see the place where he lay.”

**Rachel H.**
Luke 24:2–3 – “And they found the stone rolled away from the tomb, but when they went in they did not find the body of the Lord.”

**WHAT IS GOD TEACHING YOU THIS EASTER SEASON?**

**Jake Y.**
He is always there, even when you don’t see Him.

**Mayly M.**
God is reminding me of His love to us as Christ-followers through Christ’s sacrifice on the cross.

**Gary O.**
God is teaching me to continue remembering His grace.

**Bethany P.**
I am reading *The Promised One* by Nancy Guthrie. It’s about God in Genesis, and how it relates to the coming of Christ.

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**What’s in your Easter Basket?**

- Chocolate, coffee and gifts
- Fishing boat, fishing gear or hunting gear
- Chocolate bunnies
- Hand bags, shoes and cash
- All kinds of fruit

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For Gold members, medical bills incurred from maintained pre-existing conditions are eligible on the Gold schedule or through the Prayer Page. For more information, please see Guidelines Z and AA.

I was frustrated at first and scared that financial support from the Prayer Page wouldn’t come through for us. Not only was I unable to help my daughter, but I was concerned that we were relying on donations to pay more than $40,000 in medical bills. However, the Prayer Page turned out to be exactly what we needed.

Connie, a cancer survivor, is herself a member of the Southern Gospel Music Hall of Fame. She possesses, Claude says, “a calming, understanding spirit that I never experienced before she came into my life; she shows the love of God, and her wisdom is unmatched.”

Claude continually promotes Southern Gospel music. One way he’s done this is by serving since 1982 on the board of the National Quartet Convention. He also serves as its president. The Hoppers were inducted into the GMA Gospel Music Hall of Fame, the Southern Gospel Music Association Hall of Fame and the North Carolina Music Hall of Fame. Claude also founded the Hopper Heritage Foundation, which helps young people who want to further their education but come from backgrounds that present challenges to meeting their goals.

His CHM board membership, he says, helps to fulfill a lifelong goal of enabling people to care for themselves and others, and to prepare for the future.

Says Claude, “Christian Healthcare Ministries is literally bringing my more than 50-year-old dreams into fruition.” (More information about The Hoppers is on their website, as is their schedule of upcoming concerts: thehoppers.com/calendar-2/).
“Brother’s Keeper value”, continued from page 6

$125,000 limit per illness. In 2019, Brother’s Keeper members shared over $35 million of one another’s medical expenses—a record-breaking milestone for members. To God be the glory!

One Brother’s Keeper’s cost is an annual $40 administration fee per household. Additionally, Brother’s Keeper members are billed a quarterly amount. This amount, unlike CHM’s Gold, Silver or Bronze participation costs, is calculated by taking the total dollar amount of eligible medical bills received during that quarter and dividing it among the number of Brother’s Keeper participants.

One hundred percent of Brother’s Keeper quarterly financial gifts are used to share medical bills. As a result, Brother’s Keeper needs are shared equally among program members. The higher the number and amount of medical bills, the higher the quarterly gift amount. At the same time, lower total needs result in lower quarterly gift amounts. Based on steadily increasing healthcare costs, the CHM staff recommends budgeting an average estimated amount of $45 per unit, per quarter.

At the time of this writing, 70 percent of all CHM members are part of Brother’s Keeper. Membership shields you from concern about your bills—and you can instead concern yourself with getting well. It’s easy to become a Brother’s Keeper member. Please don’t wait. It’s simple, affordable and a marvelous safeguard for you against catastrophic healthcare costs.

Editor’s note: Additional Brother’s Keeper information is available at chministries.org/catastrophicbills. To receive help with medical bills over $125,000 per illness, you must be enrolled in Brother’s Keeper prior to experiencing any signs, symptoms, testing or treatment. Any medical incident CHM is sharing at the time you join Brother’s Keeper will not be eligible for Brother’s Keeper sharing. For more info, see CHM Guideline Y.

“Dollars and sense”, continued from page 6

Oklahoma City is an option for you, please consider contacting them by emailing contact@surgerycenterok.com or calling 405-475-0600 for information.

Another free market option includes fmma.org/shophealth. This site is more technical in nature in that it lists procedures as they are described within the medical industry. Simply use the “Services” section to find procedures and pricing. The “Providers” tab gives you a list of providers and their locations.

Free market providers are known for great pricing. As a Christian who seeks to be a good steward of the resources given to me by God, I am favorable to this approach. I’ve found much value in the insight they offer and trust you will too.

Proverbs 11:1 (NLT): The Lord detests the use of dishonest scales, but He delights in accurate weights.

“CHM and your taxes”, continued from page 6

gift amounts are not tax deductible (except in the state of Missouri). Though CHM is a 501(c)3 nonprofit organization, because you receive the service of healthcare sharing, membership amounts cannot be claimed as donations.

Any donations you made to the Prayer Page or as extra giving to CHM are tax deductible and considered donations. Members who contributed to extra giving in 2019 were mailed a tax statement for their donations. If you didn’t participate in extra giving, you didn’t receive a tax statement.

We are examples of our Christian faith when we live obediently. Titus 3:1-2 (NLT) states, “Remind believers to submit to the government and its officers. They should be obedient, always ready to do what is good. They must not slander anyone and must avoid quarreling. Instead, they should be gentle and show true humility to everyone.”

Editor’s 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.
In response to a recent article on chronic diarrhea, a CHM member shared how he discovered a dietary trigger for his gas and diarrhea. He experienced tremendous improvement as a result of eliminating monosodium glutamate (MSG) from his diet. A second member sent a letter that highlighted a similar experience.

I really appreciate your recent article! I struggled for years with excessive flatulence and chronic diarrhea. I tried eliminating milk; that seemed to help, but only a little bit.

Finally, my wife suggested we stop eating Chinese food every Sunday after church. She noticed that, when we were away from our normal routine for two weeks, I started feeling better and my symptoms went away. (Note: MSG, present in some Chinese foods, is also an additive in many other types of foods). I cut out Chinese food with MSG as an additive and feel so much better. The gas diminished dramatically, and I also noticed rapid growth of my fingernails. It seems the chronic diarrhea was robbing me of vital nutrients.

Ten years later I am doing much better. I still have to look for all the different names of MSG: celery powder, autolyzed yeast extract and many more. If I avoid them, I feel great and my bowels are stable. I hope more Americans consider that stomach issues could be related to consuming MSG.

My purpose in sharing this communication is to emphasize how a simple process of diet monitoring, symptom observation and elimination can unlock a secret to improved health. I hope to expand upon this subject in a future article as it relates to monosodium glutamate.

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.

If structural heart disease is a concern, a cardiac stress test is usually in order. Since you are a 29-year-old female without any indication of higher risk for structural heart disease or dysrhythmia, I surmise that a cardiac evaluation will likely show normal results. If so, consider non-cardiac causes. Based upon the limited information you provided, I wouldn’t be surprised if hypoglycemic episodes, anxiety or both are playing a role.

Reference:
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 so much for all your help with my medical needs. You’ll never know what a blessing you have been to me. I am so thankful for CHM, for what it has meant to me and countless others. God bless you all!
Sincerely,
Mary Sloan
Rathdrum, Idaho

Dear CHM,
In my prayer for you, I’m thanking Him. I praise Him for the caring, compassionate hearts you have and the service you provide to alleviate stress, worry, financial burden and provide comfort, care and prayer during sickness and healing. May you all be blessed.
Sincerely,
Mike and Rhonda Christenson
Land O Lakes, Wis.

Dear CHM,
In my prayer for you, I’m thanking Him. I praise Him for the caring, compassionate hearts you have and the service you provide to alleviate stress, worry, financial burden and provide comfort, care and prayer during sickness and healing. May you all be blessed.
Sincerely,
Mike and Rhonda Christenson
Land O Lakes, Wis.

Dear CHM,
Thank you for stepping in and taking care of my late husband’s last medical bills! It was such a blessing to know that in all the loss and confusion, that was one thing I knew would work out.

The Lord is faithful in all things. It is such a blessing to know that His people remain faithful as well. The cards and outpouring of love from other members were wonderful. Thank you for the prayers and support.

By God’s grace,
Nell Deason
Cookeville, Tenn.

Dear CHM staff and members,
Thank you for sharing my medical expenses related to my recent surgery. I’m so grateful and humbled to be a part of such a special Christian ministry which meets our very real medical needs.

Blessings to you,
Janet S. Lindsten
Spencerville, Ind.

Dear CHM,
I want to thank you for how my fellow members helped me during my breast cancer diagnosis. Though my total medical expenses were not as much as some members have incurred, it was a huge blessing to have them shared.

Wish to share your CHM story with other members?
Email editor@chministries.org for more information!

One of my healthcare providers even gave me a 100 percent discount for the specialized testing that determined I needed chemo. I explained to them my self-pay status and that I was part of CHM. They initially only said five percent but, after two months, I had not received a bill from them and they told me they wrote it off.

Thank you for putting biblical principles into everyday, meaningful practice. God bless you, CHM staff and all members. It was very encouraging to get emails, cards and letters.

Blessings,
Mary Varghese
Greensboro, N.C.

Dear CHM,
We want to express our sincere thanks for sharing for Anna Mae’s recent medical bills. It is much appreciated. May the Lord bless each one of the staff members.

In Jesus’ love,
Darrell and Anna Mae Baker
Greenville, Ohio

Dear CHM,
I am so grateful for my surgery fees being shared by Him through you. God’s hand continually upon this ministry.
Sincerely,
Pamela Bielman
Costa Mesa, Calif.

Dear CHM,
I had problems with my health that caused comprehension, vision and financial issues. Thank you for your help and understanding in this time of struggle as I walk a rocky path. God is with me, and I know my family and friends will get me through it. My brother is very busy helping me. It’s been difficult for him to keep up with the business and my farm. God is good and I have an anchor on that rock.
In His calling,
Stephanie Nye
Utica, Pa.

Dear CHM,
During this scary, devastating time in my life, everyone I talked to at CHM said “we got this,” prayed with me and reassured me. I am 100 percent better. Thank you so much.
Sincerely,
Julie Troy
Great Falls, Mont.
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.

Virginia and Nicholas Becker: P.O. Box 516, Valatie, NY 12184 Virginia was diagnosed with aggressive uterine cancer. Please pray for strength and peace.

Jennifer and Robert DeVoe: 6125 N. Olney St., Indianapolis, IN 46220 Jennifer will soon complete chemotherapy for her ovarian cancer. Please pray for peace, healing and encouragement.

Teresa and Walter Diener: 26810 17th Pl. S., Des Moines, WA 98198 Please pray for Teresa who was recently diagnosed with ovarian cancer and will undergo treatment.

Amanda and Henry Dobson: 1990 Kimberwicke Cir., Oviedo, FL 32765 Please pray for Amanda and her husband, Henry, as she begins cancer treatment.

Baxter and Jacquelyn Ekern: 11358 Highcrest Ct., Redmond, OR 97756 Please pray for Baxter as he was recently diagnosed with cancer and will undergo treatment.

Debra Fishbaugh: 751 Deford St, Lot 24, Celina, OH 45822 Debra's cancer has metastasized. Please pray for her healing as she undergoes treatment.

Penny and Danny Lawrence: 12075 Blunt Rd., Crocker, MO 65452 Penny is battling cancer. Please pray for her strength and healing.

Lora and Stephen Lecka: P.O. Box 241, Newland, NC 28957 Please pray for Lora's healing as she continues treatment for breast cancer.

Correne and George Marquise: 3529 Stone Creek Ln. S., Fort Worth, TX 76137 Correne was diagnosed with stage 4 colon cancer. Please pray.

John and Jeanne Wise: 7178 Thundering Herd Pl., Dayton, OH 45415 John was diagnosed with stage 3 pancreatic cancer. Please pray for his healing.

Danielle and Leland Rochte: P.O. Box 821, Saint Ignatius, MT 59865 Danielle was recently diagnosed with breast cancer. Please pray for her healing as she undergoes treatment.

Cherie Vanderburg: 804 Woodland Ln., Conroe, TX 77302 Cherie, a young mom, was recently diagnosed with breast cancer. Please pray for her healing.
2) Claude Hopper: Into His presence with singing

3) Former NewSong lead singer is a “CHM believer” after members share over $140,000

4) Heart palpitations: Should I be concerned?

5) “Prayer Page was exactly what we needed” for help with seven-year-old’s tumor

6) The value of Brother’s Keeper: $35 million being one reason

6) Dollars & Sense: My top three comparison shopping resources

7) CHM and your taxes: What you need to know

7) What you need to know

8) Prayer requests

9) Newletter to CHM

10) Health Q&A with Dr.

11) Easter-related questions

12) The CHM staff recently shared answers to

13) Meet your staff: Abigail

14) Meet your staff: Brenda (Carlson), Abigail (Anderson), Brenda (Carlson)

15) The value of Brother’s Keeper: Should we be concerned?

16) Heart palpitations: Should I be concerned?

17) Michael Jacobson, D.O.

18) The CHM staff recently shared answers to

19) Easter-related questions

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