Mother of triplets says CHM is the "BIGGEST BLESSING"

Will the coronavirus crisis change how my bills will be shared?

Four prescription cost and convenience tips

Two NEW online CHM videos

Dr. Tim and Jonna Ryan

Three families’ “glory to God” stories
As I write this, the nation and world are grappling with the medical consequences of the COVID-19 virus. However, by the time you read this, you may be more occupied with some of the virus’s financial implications—with questions such as, Will my medical bills, whether coronavirus-related or otherwise, be shared? Can CHM financially support the effects of the recent pandemic? Will I be taken care of?

The answer to all three of these questions is a resounding, “Yes.”

Adhering to the recommendations of health officials and government leaders—both national and local—CHM experienced a time of reduced operations in late March and early April. However, during that time we changed our processes so that you, our members, would not experience a significant change in sharing time.

Speaking of sharing time: From the last few months of 2019 to early 2020, internal procedural improvements enabled CHM staff to shave 60 days off the ministry’s medical bill sharing time. That’s right—60 days! This achievement further safeguards CHM members from being affected by the coronavirus pandemic as it relates to medical bill sharing time. This, I believe, is God’s perfect timing to protect CHM and its members.

The ministry’s strong financial principles further enable CHM to financially support medical bills incurred during the pandemic. Among our principles are: working with providers to secure the best price for medical procedures, comparison shopping to stretch each dollar, exceptionally low administrative costs (less than one percent) and analyzing and adjusting monthly costs to make sure medical bills are shared in spite of rising healthcare costs.

Therefore, you can rest assured that CHM—through our hundreds of thousands of faithful members—will take care of you even in the most difficult times. CHM is a body of believers who serve as the hands and feet of Jesus Christ. Daily, we see members caring for each other, crisis or no crisis. During extraordinary times, we’ve seen CHM members make extraordinary gestures of goodwill. We’ve witnessed those who the Lord has blessed giving extra donations to meet the needs of their brothers and sisters in Christ.

We praise and thank God for financial principles that have helped us face the coronavirus pandemic. We are grateful to Him for many wise advisors who helped and encouraged our staff. We rejoice in His protection of this ministry. Most of all, we’re thankful for you, our wonderful members. You have stood by us, encouraged us and prayed for CHM staff and each other. What an amazing snapshot of the body of Christ!
By Cara Chatwin, Utah

Friends told my husband, Darik, and me about CHM. As we learned more about the ministry—and especially about the Gold maternity program—we knew it was the right decision for us. We were impressed with the thoroughness of maternity sharing and how well the Gold level fit within our budget. We also decided to join Brother’s Keeper. It’s important to have that extra level of protection because you never know what will happen in your future, like having three babies at once!

Several months after joining CHM we were excited to find out that I was pregnant. We had one daughter, Gemma, so we thought we knew what to expect. Imagine our shock when we learned I was carrying not one, not two, but three babies.

I called CHM right away. I wanted to make sure that our high medical costs were eligible under the CHM Guidelines. The staff members were helpful and friendly, reminding us that because I was a Gold member with Brother’s Keeper, our medical costs would be eligible.

Because my pregnancy was high risk, I had to see a specialist in addition to my normal obstetrician. By the end of my pregnancy, between them I had two appointments each week.

Reese, Royal and Wren were born at 34 weeks, five days. They stayed in the neonatal intensive care unit (NICU) for 20 days; then they all got to come home on the same day. This is a rare occurrence for multiple births, and we were very blessed by it.

Before discounts, the bill total was nearly $1 million. Thankfully, we negotiated discounts and the bills were reduced to $600,000.

Were we ever glad we joined Brother’s Keeper! Our triplets have been a huge blessing in our lives, but they were completely unexpected. We’re deeply grateful for Brother’s Keeper; bills were nearly $400,000 above the $125,000 per illness Gold-level sharing limit. Enough stress comes from bringing three babies home; it’s amazing to not have to worry about a large bill on top of that.

Instead, we sent the huge stack of bills to CHM along with the sharing

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Mother of triplets says CHM is the “BIGGEST BLESSING”
Protecting a loved one facing dementia: How to take away a parent’s driver’s license

have really stretched the truth about repairs. She asks about it every day and gets upset about not having her car. She wants to drive 45 miles to the hospital every day to see our dad. We take her three times a week. My dilemma is that I hate lying to my mother, but most people tell us just to lie. I want to tell her she may get lost and it’s dangerous for her to drive. I know she’ll get very angry and I don’t know what to do.

My sister says that you have to lie to Alzheimer and dementia patients and you’re best not to upset them. I feel God wants me to talk to her honestly. What do Christian doctors and healthcare providers say?

Undoubtedly, this member’s question hits home with many of us. While I have a lot of experience delivering difficult news to patients, I have no experience asking an

time, his wife’s physicians misdiagnosed her condition and they were not aware that her unusual form of dementia was aggressive and struck at a younger age. My friend observed his wife’s short-term memory deteriorating, leaving her with an increasing inability to remember directions. As he realized that she could no longer safely drive, he took several key steps:

1) He prayed about what to do and how to approach her, and he asked for God’s help.
2) He sat down and had a frank discussion with her. Compelled by a sense of responsibility that allowing her to drive would potentially jeopardize both her safety and that of others, he told her from that point on, he was going to be her chauffeur. She would no longer need to drive. He then asked her for the car keys. It was a difficult request, and although she hesitated, she complied and surrendered the keys to him.
3) He reinforced his decision over time, reminding her that it was best for her not to drive and that he would take care of this aspect of her life.

When her dementia was eventually diagnosed, my friend requested a letter from her physician for their auto insurance company. The letter was simple and

Recently, a CHM member wrote: My mom has dementia. Her short-term memory is about eight to 10 minutes. We’re presently going through the process of getting her into an assisted living. Her doctor has suggested she should not drive, but has not taken her license. We have taken the car, parked it at our residence and

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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.)
The delight of working with CHM members—and being one

Dr. Joel Judah, M.D.; Macon, Ga.

When I was in fifth grade, my grandmother had a stroke that left her bedridden. My mother was her primary caretaker, and every evening she would take me to see my grandmother. That’s when I began to see the important role healthcare providers play in the lives of others.

During my freshman year of college, my mother had a stroke. The desire to pursue medicine was reinforced within me. I can definitively see God’s hand throughout my life as He guided me into a career as a physician—and I have found my career to be very fulfilling.

I work for a private practice in my hometown of Macon, Ga. I find it a delight to care for patients who are members of health cost sharing ministries, particularly CHM members. As Christians, I can see the way CHM members’ faith affects their health. They are more engaged with their healthcare, and I’ve experienced that most CHM members live lifestyles that lean toward better health.

I often treat patients with cancers related to the gastrointestinal tract. These are serious conditions and often incurable. It’s such an encouragement to my personal walk with Christ when I see fellow believers, such as CHM members, trust God in these grave situations.

Recently I delivered difficult news to a woman who underwent testing: She had pancreatic cancer. Her first reaction was to ask her family and me to have a time of prayer. Upon completing the prayer, the patient in the adjacent room said, “Amen.” He had been listening the entire time! What a testament to the woman’s faith—and because of it, the strong Christian witness she shared.

I love the way CHM members are directly involved in negotiating appropriate costs when care is delivered. As a medical provider, I’ve observed that involvement of more intermediaries drives up the cost of healthcare. It’s more efficient and less costly when the patient is directly paying for care and then being reimbursed.

While I’ve always been fond of the health cost sharing model, Christian Healthcare Ministries stands out above the rest. We first experienced the ministry’s faithfulness and sound structure when my wife and I had power of attorney for my wife’s aunt, a CHM member, who passed away from pancreatic cancer.

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Patient tips from healthcare provider Dr. Judah

If I could leave my fellow CHM members with any advice, I would suggest these three things:

1) Seek out the appropriate office staff to discuss finances. Your physician may not be the most knowledgeable person at the practice to answer your questions about the cost of care.

2) Be prepared for your appointment. Keep a file with your medical records, bills and questions. The more you’re educated and organized, the better your provider can serve you.

3) Be patient as a patient. A patient with a pleasant attitude always makes for a better visit.

NEW online video: Dr. Tim & Jonna Ryan

Dr. Ryan has been practicing medicine for 24 years. He and his wife, Jonna, built The Physician’s Practice from the ground up, believing that a direct primary care system was the best way they could serve their community. When they found CHM, they knew that CHM’s goals and values made the ministry their perfect healthcare partner. Then, the unexpected happened: Jonna was diagnosed with ovarian cancer.

Visit chministries.org/videos, to see a doctor’s thoughts on CHM and how ministry members helped share over $180,000 in cancer bills for Jonna.
Member faces back surgery and learns to trust God with everything  
By Alicia Coombs, Wildomar, Calif.

My husband and I are self-employed. Being self-employed means getting healthcare on our own can be extremely expensive. When the Affordable Care Act created a penalty for those who didn’t have healthcare cost support, we began looking for other options because we couldn’t afford the traditional route. We discovered CHM and became members in February 2015, joining at the Bronze level.

My sister and father have had back problems and both needed surgery, so it wasn’t a complete surprise, when over the years, I developed a sharp pain in my lower back. My symptoms progressed as time went on; my back pain became so intense it would lock up and I would lose mobility. The only relief was from icing my back several times a day, which would only gain back a little mobility.

By winter 2018 I began having numbness in my feet and shooting pain down my legs.

I decided to contact spinal specialists. After reviewing my MRI scans, they determined I was a candidate for surgery at their facility.

The thought of back surgery combined with the medical costs disheartened me. As it was the first time I was going to use CHM, I called to explain my situation. My back pain was a maintained pre-existing condition and I was a Bronze level member, which meant my bills...
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.


7. Noah Barnes: 7585 Yacht Club Dr., Cumming, GA 30041 (carolyncoxbarnes@gmail.com) Condition: scoliosis surgery. Total bills: $27,593.


Christian Healthcare Ministries
Prayer Page

Attn: Prayer Page
127 Hazelwood Ave
Barberton, OH 44203
Phone: 800-791-6225
 Email: prayspecial@chministries.org
Fax: 330-798-6105
chministries.org

All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had…There were no needy persons among them.

Acts 4:32, 34a

GIVING

Total needs remaining this month: $1,538,096
Each need would be met in full if each member family contributed $8.00 this month.

This amount is a suggestion; please consider giving today.

$8.00

June 2020
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 membership)
Continued on the page 9 sidebar

16. Jerry & Sherri Burts: 508 E Orr St., Anderson, SC 29621 (burtsfamily@bellsouth.net)
Condition: The Burts’ daughter, Lydia, underwent elbow ligament surgery. Total bills: $5,100.
Donations: $11,638. Remaining: $8,649.

17. David Carder: 7568 E Phantom Way, Scottsdale, AZ 85255
dave.carder@cushwake.com

18. Kristina Casselman: 5410 Bellmawr Ln, Ft Wayne, IN 46815
Condition: endometriosis complications. Total bills: $2,035.

19. K. Cauhape: 1806 W Ray Ave., Artesia, NM 88210
Condition: The Cauhapes’ son had surgery to correct a birth defect. Total bills: $14,000.

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

21. Richard Cibik: PO Box 23602, Chagrin Falls, OH 44023

22. Linda F. Clark: 700 Hidden Creek Ln., Friendswood, TX 77546
Donations: $15,789. Remaining: $6,872.

23. Timothy Clark: 2015 S Lake Cannon Dr., Winter Haven, FL 33881
Condition: spinal surgery. Total bills: $5,014.
Donations: $2,159. Remaining: $2,855.

24. Donna Coblentz: 5143 Murphysville Rd., Maysville, KY 41056
Donations: $46,528. Remaining: $45,486.

25. Harry Coffer: 2622 S Rio Verde St, Cottonwood, AZ 86326
Condition: seizure disorder. Total bills: $12,272.

26. Laurie Connor: 37320 SW 212th Ave, Homestead, FL 33034
(laconnorqapf@gmail.com) Condition: hip replacement. Total bills: $6,283.
Donations: $1,717. Remaining: $4,566.

27. Greg & Emily Cowgur: 695 E Fairview Ct., Gilbert, AZ 85295
Condition: The Cowgurs’ young son, Sawyer, suffered a severe asthma attack. Total bills: $22,361.

28. Anita Cox: 6348 Clay Hill Rd., Liberty, MS 39645 (truepurpleplum@yahoo.com)

29. Cheryl Davis: 2950 Danbyshire Ct. NE, Atlanta, GA 30345
davis72@bellsouth.net

30. Daniel S. Davis: 507 Broadway St. E, Cuyahoga Falls, OH 44221
danscottdavis@gmail.com
Condition: atrial fibrillation (heart condition). Total bills: $60,876.

31. Brent DeSaye: PO Box 725, Prescott, AZ 86302
Condition: cyst removal. Total bills: $3,368.

32. Robert & Lacey Downing: PO Box 624, Ophir, CO 81426
(wilddowning1992@gmail.com) Condition: The Downings’ young daughter, Willa, suffers from DiGeorge syndrome, a chromosomal disease. Total bills: $22,361.

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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.

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Continued on the page 9 sidebar

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<table>
<thead>
<tr>
<th><strong>Prayer Page Recipient</strong></th>
<th><strong>Address</strong></th>
<th><strong>Condition</strong></th>
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<th><strong>Donations</strong></th>
<th><strong>Add-on Bills</strong></th>
<th><strong>Remaining</strong></th>
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<td>Roger Endres</td>
<td>PO Box 134, Muenster, TX 76252</td>
<td>Carotid artery disease</td>
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<td>Nancy Engel</td>
<td>31 Christiana Pike, Christiana, PA 17509 (<a href="mailto:njane27@gmail.com">njane27@gmail.com</a>)</td>
<td>Advanced lung cancer</td>
<td>$20,366</td>
<td>$5,231</td>
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<td>Joseph Etemadi</td>
<td>8820 Aboite Center Rd, Fort Wayne, IN 46804 (<a href="mailto:joe.etemadi@gmail.com">joe.etemadi@gmail.com</a>)</td>
<td>Cyst removal</td>
<td>$56,095</td>
<td>$38,571</td>
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<td>$17,524</td>
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<td>Rev. Steven Evans</td>
<td>289 Stony Hill Rd., Fredericksburg, VA 22406 (<a href="mailto:steve@choicebaptist.org">steve@choicebaptist.org</a>)</td>
<td>Hip replacement</td>
<td>$18,288</td>
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<td>Patricia Farnsworth</td>
<td>PO Box 66, Kipton, OH 44049 (<a href="mailto:abmspat1@gmail.com">abmspat1@gmail.com</a>)</td>
<td>Hip replacement</td>
<td>$4,203</td>
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<td>Rhonda Foster</td>
<td>197 Alum Springs Rd., Bayse, VA 22810</td>
<td>Colon cancer</td>
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<td>$2,390</td>
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<td>$6,914</td>
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<td>Luise Fragoso</td>
<td>514 Lidgerwood Ave., Apt.</td>
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<tr>
<td>289 Stony Hill Rd., Fredericksburg, VA 22406 (<a href="mailto:joe.etemadi@gmail.com">joe.etemadi@gmail.com</a>)</td>
<td>Pituitary tumor removal</td>
<td>$132,048</td>
<td>$91,835</td>
<td>$40,213</td>
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<td>Michelle Francis</td>
<td>505 Glenmeadow Dr., Ballwin, MO 63011 (<a href="mailto:shellyfrancis20@gmail.com">shellyfrancis20@gmail.com</a>)</td>
<td>Hysterectomy</td>
<td>$42,325</td>
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<td>Frank Gallaway</td>
<td>374 N Gold Creek Loop, Hamilton, MT 59840</td>
<td>Lower back pain</td>
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<td>Deborah Gerhardt</td>
<td>2454 Doe Rd., Newport, TN 37821</td>
<td>Knee replacement</td>
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<td>Stan R. Good</td>
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<td>Brain tumor/surgery</td>
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<td>Margaret McNealy</td>
<td>1907 Beverly Blvd., Seymour, IN 47274</td>
<td>Carpal tunnel syndrome</td>
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<td>$1,588</td>
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</tr>
</tbody>
</table>

**How do I send my gift?**

*And CHM reserves the right to allocate your gift to any Prayer Page recipient with eligible medical bills. We will forward any card or encouraging note that you include, or you can send it directly to a recipient.*

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

**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 #59.

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!
<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Address</th>
<th>Condition</th>
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<th>Add-on Bills</th>
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<td>Alexis Hinson</td>
<td>2949 S Jiovanni Ave., Meridian, ID 83642 (<a href="mailto:lexyhinson@gmail.com">lexyhinson@gmail.com</a>)</td>
<td>foot surgery</td>
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<td>Kendra Holdeman</td>
<td>3386 Old Hwy 61 S, Leland, MS 38756</td>
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<td>Shawn D. Holes</td>
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<td>$92,757</td>
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<td>Lonnie Holloway</td>
<td>1333 West Hwy 52, Emmett, ID 83617</td>
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<td>Jamie Hunt</td>
<td>1374 Linger Dr., Clinton, OH 44216</td>
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<td>Frank Irwin</td>
<td>352 Bright Ln., Bedford, IN 47421 (<a href="mailto:frank.irwin9209@gmail.com">frank.irwin9209@gmail.com</a>)</td>
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<td>Myran Jones</td>
<td>10106 Buffum, Houston, TX 77051 (<a href="mailto:jonesmyran@hotmail.com">jonesmyran@hotmail.com</a>)</td>
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<td>Paul Kauffman</td>
<td>67109 Hwy 237, LaGrande, OR 97850</td>
<td>spinal stenosis</td>
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<td>58.</td>
<td>Michael Keepes</td>
<td>5101 Hwy 15, Mount Carmel, IL 62863 (keepespetroinc@</td>
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<tr>
<td>59.</td>
<td>Timothy Key</td>
<td>5023 Sunny Ln., Walkertown, NC 27051 (<a href="mailto:timkey555@gmail.com">timkey555@gmail.com</a>)</td>
<td>prostate cancer</td>
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<td>Mervin King</td>
<td>3167 Kissel Hill Rd., Lititz, PA 17543</td>
<td>hospital costs from mental health condition</td>
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<td>1116 N SR 545, Celestine, IN 47521</td>
<td>surgery for chronic back pain and headaches</td>
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<td>62.</td>
<td>Stephanie Knoop</td>
<td>784 West 180 S, Spanish Fork, UT 84660</td>
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<td>63.</td>
<td>Joshua Kokkola</td>
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<td>$249,680</td>
<td>$246,446</td>
<td>$24,626</td>
<td>$27,860</td>
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<td>64.</td>
<td>Dawn Kuntz</td>
<td>28189 Long Branch Lake Rd., Macon, MO 63552</td>
<td>surgery for abdominal pain/swelling</td>
<td>$2,041</td>
<td></td>
<td></td>
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<td>65.</td>
<td>Cynthia Kwast</td>
<td>20825 Bulhand St., Cassopolis, MI 49030</td>
<td>ovarian cancer</td>
<td>$10,788</td>
<td>$49,325</td>
<td>$5,974</td>
<td>$64,327</td>
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<td>66.</td>
<td>Linda Laeder Beaver</td>
<td>PO Box 131, Grand Marais, MI 49839</td>
<td>bile duct blockage/pancreatitis</td>
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<td>67.</td>
<td>Keith Lawton</td>
<td>801 Nogales Way, Gillette, WY 82716 (<a href="mailto:klawton10@gmail.com">klawton10@gmail.com</a>)</td>
<td>lesion removal surgery</td>
<td>$77,983</td>
<td>$64,188</td>
<td>$20,626</td>
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<td>68.</td>
<td>Leesa Lee</td>
<td>5201 Memorial Dr. #223, Houston, TX 77007</td>
<td>asthma and food poisoning</td>
<td>$7,450</td>
<td>$6,943</td>
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<td>Sherie Lindberg</td>
<td>408 3rd St NW, Aitkin, MN 56431</td>
<td>knee replacement</td>
<td>$41,708</td>
<td>$28,530</td>
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<td>$13,178</td>
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<td>Patrick Lockhart</td>
<td>PO Box 2366, Granby, CO 80446</td>
<td>Barrett's esophagus/gastroesophageal reflux disease</td>
<td>$6,354</td>
<td>$19,611</td>
<td>$50,896</td>
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<td>Anthony Lopez</td>
<td>2048 W Blakes Creek Ave., Nampa, ID 83686</td>
<td>recurring testicular cancer</td>
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<td>$74,929</td>
<td>$87,420</td>
<td>$16,316</td>
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<td>Robert McClelland</td>
<td>31 Marken Ln., Hillsboro, MO 63050</td>
<td>heart attack</td>
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<td>73.</td>
<td>Joy McDonald</td>
<td>2706 Salem Dr., Amarillo, TX 79110</td>
<td>undiagnosed abdominal pain</td>
<td>$4,218</td>
<td>$1,083</td>
<td></td>
<td>$3,135</td>
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<td>74.</td>
<td>Chad Meador</td>
<td>375 E Division, Warrensburg, MO 64093</td>
<td>bile duct blockage/pancreatitis</td>
<td></td>
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<td></td>
<td></td>
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</tbody>
</table>


79. Judd Moss: 3604 NE Independence Ave., Lee’s Summit, MO 64064 (flannelradish@gmail.com) Condition: lumbar spine fusion surgery. Total bills: $15,915.


97. Michele Stafford: 10105 W Iliff Ave., Lakewood, CO 80227 (stafford.mks@gmail.com)
98. Jonathan Stariha: 313 NE Averys Ln., Poulsbo, WA 98370 (jon.stariha@gmail.com) Condition: deviated septum/nasal surgery. Total bills: $9,357.


105. Thomas Talbot: 1556 W Judd Rd., Queen Creek, AZ 85142 Condition: double knee replacement. Total bills: $9,123.


Prayer Page needs shared last month $446,731.01

Thank you for your faithful giving!
**Four prescription cost and convenience tips**

*By Nancy Coveleskie, CHMRx representative*

CHM members receive a CHMRx prescription discount savings savings card, which can be used immediately and as often as you visit the pharmacy. The card provides substantial savings on prescription costs by empowering you to find the best possible price, along with the most convenient and secure means of purchasing your medications. **In 2019, CHM members saved over $45 million by taking advantage of CHMRx discounts.**

In light of the recent coronavirus pandemic, healthcare and pharmaceutical companies are adapting the way they handle patient prescriptions. 

In an ever-changing environment, CHMRx representatives have announced a new resource where members can find timely tips for their prescription needs and other to-the-minute news: chmrx.com/news. Here you’ll find the latest ways to save costs, secure prescription refills and more. We encourage you to visit the site to see what savings you might find for your personal budget. 

At the time of this writing, many states have established stay-at-home policies and are encouraging greater social distancing efforts. Therefore, many people are nervous to venture out or wait in a line at their pharmacy for a prescription. Precautions are important, so consider taking advantage of some of these modern conveniences:

- **Use virtual doctor’s visits to obtain prescription refills.** Many acute situations may be handled remotely by your doctor. Check with your doctor’s office to see what prescription refill options are available.
- **Drive-thru pharmacies are quick and convenient.** This option eliminates the need to go into the pharmacy, often located at the back of the store.
- **Mail-order prescriptions are great for routine medication.** Please note that you’ll need to plan ahead to place your first order, and you may experience a higher cost savings this way. Check out chmrx.com/mailorder for more information or call

--Continued on page 16--

### Submitting medical bills: The do’s and don’ts

Submitting your medical bills to CHM isn’t hard, but it is different. If you receive medical care, use this helpful list of do’s and don’ts to know what you should—and shouldn’t—send to CHM. Here’s why: When we receive unnecessary documents or photos, it slows down the sharing process, particularly when we’re working at the same time with hundreds, or even thousands, of members. If you have questions along the way, for help you can visit chministries.org/resources/step-by-step-guide-for-submitting-bills/ to read or watch instructions on what to do and how to do it.

#### DO SEND

- A sharing request packet for each medical incident which includes:
  - Sharing Request Form
  - Medical Bill Worksheet
  - Medical Release Information (HIPAA-compliant) Form
  - Letter of Explanation

- **Itemized medical bills**

- **For Gold level expectant mothers:** A prepayment agreement from your OB/GYN and hospital (if applicable) is highly recommended.

- **For Medicare-age members:** Medicare Summary Notice or Explanation of Benefits (EOB), plus itemized bills for any non-routine prescriptions.

#### DON’T SEND

- Visit summaries
- Discharge instructions
- Pre-op/post-op care plans
- Doctor’s excuse notes (work/school)
- Blank paperwork
- Non-medical items such as travel receipts
- Lab/test results
- Monthly payment statements
- Pictures of membership ID cards
- Pictures of an injury
- Procedure results/pictures
- Collection letters
- Bank/credit card statements
- Duplicate bills
- Handwritten receipts
NEW online video: Three families share their “glory to God” stories

The Dobraska, Parks, and McEntires—all families living in northwest Dallas—knew that there were better solutions for healthcare costs than what they had experienced. Visit chministries.org/videos to see a unique roundtable discussion about how they discovered CHM, why they joined, and how CHM has helped them pay medical costs.

**Jake McEntire** | “CHM gave us the flexibility to choose our own path to deal with healthcare costs, and its affordability made it possible for us to turn the dreams God gave us—including making a movie—into reality.”

**Glenn Parks** | “At CHM, we are not a number, but a person to be ministered to, cared for and prayed over. Through my accident, CHM has been and done more than we ever could have imagined.”

**Vera Dobraska** | “CHM has been there for us for over 30 years as we’ve raised five children, moved across the country, and experienced accidents, surgeries and more. It’s a delight to share this ministry with our friends!”

Meet your staff: Kristin Hardie, Ashley Mikoda, Leah Erbe, Paula Berger

**Kristin Hardie**  
*Member Advocate*

Besides Jesus, what Bible character do you wish you could talk to in person? The woman who was healed by touching Jesus’s clothes! She was ill for 12 years and no one could properly diagnose her, but she had strong faith that Jesus was the ultimate healer. I would love to hear her story of how His touch changed her entire life.

**Ashley Mikoda**  
*Member Bill Processing*

What do you like about working at CHM? I love working with a community of people who have the same goal: glorifying God. The environment has helped me grow and become more confident in who God created me to be.

**Leah Erbe**  
*Member Services*

Would you rather go back in time or be transported to the future? Most definitely go back in time. I love watching old movies and listening to older music, so I would love to go back to the 1950s and experience what life was like in that era.

**Paula Berger**  
*Member Advocate*

What’s your favorite time of the day? Morning! I love to watch and take pictures of the sunrise.

CHM baby now works for the ministry

**Charity Stapp**  
*Member Bill Processing*

What’s the best road trip you’ve been on? My favorite road trip was traveling the Oregon Coast Highway with my sister, Selah. Beautiful scenery, excellent snacks and hilarious company made for a memorable trip.

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While handling her estate, I interacted with CHM staff often. I was familiar with traditional healthcare plans, so I fully expected working with CHM to be a challenge. However, I was shocked during my initial call when I was connected to a knowledgeable representative who answered all of my questions on the spot. On top of that, the medical bill submission process was easy to understand and reimbursement was timely.

I was so impressed with CHM throughout this experience that we gladly chose CHM when it was time to pursue a new healthcare program of our own. When participating at the Gold level, plus Brother’s Keeper membership, you can have confidence that even when facing a catastrophic medical event, you won’t be carrying the burden alone. Combined with a fantastic level of member support, CHM couldn’t be more appealing!

I often encourage people to consider CHM membership. Moreover, I encourage fellow providers to consider working with patients who participate in health cost sharing. I think any reluctance a provider might have will easily disappear if they understand how well CHM works.

We are forever thankful to CHM and all of the generous members who have taken such good care of us. We have three happy, healthy babies. We have been able to give them our love and attention without distraction from worries of giant bills. CHM has been the biggest blessing in our lives. Thank you!

Visit chministries.org/maternityguide to read the Gold Level Maternity Guide.
“Coombs testimony”, continued from page 6

were eligible for the ministry’s Prayer Page. (Editor’s note: Members who call CHM asking about sharing eligibility and detailing their circumstances will be given an opinion, not authorization. CHM staff must have your itemized medical bills and sharing request packet to make an accurate determination according to the CHM Guidelines chministries.org/guidelines. In some cases, your medical records may also be requested.)

The CHM staff gave me thorough instructions to let my healthcare provider know that I was a cash-pay patient. I was encouraged to hear that my provider had worked with CHM members before and reduced my bills by 80 percent—what a relief!

After my surgery I submitted my forms for the Prayer Page. I wasn’t sure how it was going to work, or if I would even receive financial help, but I decided to trust God to provide through His people.

I was a participant on CHM’s Prayer Page for several months and received monthly financial donations to share my expenses. CHM members shared my bills in full—over $22,000, a burden I didn’t have to carry alone!

I have recovered almost fully from my surgery and have now started back at the gym. It’s important that I build strength in my back and take care of my health all the more—I won’t take my health for granted ever again.

I received many cards and letters of encouragement from the CHM family; I was overwhelmed by their support and love. People who in all other respects were strangers came together and shared the financial and emotional burden of my surgery. I had no reason to be fearful of recovery or medical bill costs.

The spiritual and relational support I received while on CHM’s Prayer Page are testaments to how well the ministry of CHM functions. I plan to donate to the Prayer Page and write cards of encouragement because I now understand the importance firsthand. After experiencing the generosity of fellow CHM members, it’s an even greater joy to send my contribution each month!

Praise God for using this wonderful ministry to enact His faithfulness and provision for me. Over and over God showed me that I can trust Him with everything.

Editor’s note: Please see pages 7 through 12 to find the CHM Prayer Page.

“CHMRx prescriptions”, continued from page 13

866-909-5170. Be ready to reference group number HCG400. If you do not have your CHMRx card, you can also use CHM’s pre-assigned member ID of 345228910.

• Over-the-counter medications are now HSA-eligible without a prescription. CHM members are now able to use funds left over from a former HSA to purchase over-the-counter medications. Always remember to check for interactions with your prescription medications; ask a pharmacist if you’re unsure whether you should be taking over-the-counter medications with other prescriptions or medications.

This is the perfect time to review your medication costs and see what your CHMRx card can do to help you save money, offer convenience and provide peace of mind.

To learn more and to compare drug pricing at various pharmacies in your area, visit chmrx.com. To ask a question about the card—or to get additional or replacement cards—submit a request through the website or contact CHMRx Member Services at 877-403-8233. (Editor’s note: The CHMRx card is not administered by CHM and this is not a CHM phone number. However, the CHMRx staff are available by phone at 877-403-8233, email at traci@chmrx.org or through the contact form at chmrx.com.)

Connect with fellow members and BE ENCOURAGED through prayer, testimonies, and other helpful content on CHM’s social media channels! 🌐
Health Q & A with Dr. Michael Jacobson, D.O.

Help your kids enjoy a happy, safe and healthy spring

Medical Director’s note: Dr. Joel Ott is a pediatrician and fellow CHM member. This month’s member inquiry features seasonal advice from Dr. Ott.

As children shake off cabin fever on their bikes, scooters and other vehicles, they may tend to be a bit reckless. Injuries occur. Remind children to wear seat belts when in cars, helmets when on bikes and scooters and to watch for obstacles.

Even though the thermometer isn't registering summer temperatures, prolonged sun exposure can still lead to sunburns. Be mindful of the length of time and time of day your kids are outside and apply appropriate sunscreen. Apply SPF 50 or higher on children under the age of four. Keep infants under six months in the shade. Sun hats and long sleeves are helpful attire.

Seasonal constipation comes as a surprise to many parents, but I see it every year. In the heat of the summer, we usually drink enough fluids to keep up with the sweating caused by our activities. But in the first few weeks of nice weather it isn’t as hot, and kids can get behind on their water intake, leading to constipation and complaints of stomach pain. This happens especially in the five-to-10 year-old range, when parents are no longer closely monitoring their children’s toilet habits.

Keeping in mind these precautions, enjoy your spring and have a healthy one!

Dr. Ott | CHM member and pediatrician

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,

My husband and I are truly humbled by the amazing way in which God used you to meet our needs after I had a five-day hospital stay after surgery to remove three blocked kidney stones. We’ve enclosed a donation as a small token of our gratitude and from a desire to help others as we were helped. May God continue to bless CHM and staff.

In Christ,

Ocia and Richard Jeffries

Comfort, TX

Dear CHM,

Thank you so much for the beautiful bereavement memorial book for our family. We appreciate your thoughtfulness!

Sincerely,

Nancy Griffith
Scottsbluff, NE

Dear CHM,

I had a painful tumor removed from my left ankle. I paid for everything in cash and CHM’s sharing family reimbursed what I spent. I kept in contact with CHM. The staff was extremely helpful and kind, pointing me in the right directions, patiently answering my many questions.

When I first signed up for CHM a couple years ago, I was admittedly a bit nervous. Now I am incredibly grateful for having done so, and I am grateful to be a part of a group of folks who help shoulder the load of medical bills for others. Thank you for your important work.

Sincerely,

Stephen Sargent
Houston, TX

Continued on page 18
“letters to CHM”, continued from page 17

Dear CHM,

Thank you so much for your check to share for our medical bills. We appreciate being part of a Christian ministry. God bless you and thank you all.

Sincerely,
Rev. Bruce Viar
Chillicothe, OH

Dear CHM,

Thank you for the recent reimbursement check which shared my medical expenses from a biopsy at the beginning of this year. Though I have only been a member for about two years, I am impressed with all that CHM does for its members and am blessed to be part of this amazing family of believers. I am also happy to report that my biopsy report was good!

Sheena Arrington
St. Simons Island, GA

Dear CHM,

My husband and I have been members since the early days of the ministry. It has been our privilege to help with the financial needs of others since 1984. My husband was diagnosed with cancer in 2017 and has recently passed to glory.

Thank you for sharing my burden and promptly processing our financial needs and for praying with me on the phone at the time of my loss.

God bless you all,
Judith Keller
Blissfield, MI

Dear CHM,

Thank you so much for the check you sent me that shared the cost of the emergency room visit I had this year. That blessed my family so much and we really appreciate it! I thanked God for His help and your help.

Sincerely,
Wendie Keagle
Union, OR

Dear CHM,

I wanted to thank you for helping share my bills from my recent hospitalization. It was so awesome of you and appreciated more than words can say.

Sincerely,
Sharon Wagner
New Prague, MN

Dear CHM,

I recently received my reimbursement for my medical bills and I just couldn't wait to say thank you for all of your help. It's such a joy and relaxing feeling to know that a ministry like CHM exists. They do exactly what they say they will and are completely centered on Christian values! God bless you and thanks again for your help!

Sincerely,
Don Cordell
North Charleston, SC

Dear CHM,

I want to express my grateful thanks to you for sharing the expenses of my surgery.

I didn't realize the hospital I used had worked with CHM before and the financial assistance manager was already in contact with you regarding another patient! Because of this, he mentioned my case as well, and I heard from CHM's Member Advocate department before my surgery even happened!

It was such a relief and peace of mind to me, knowing that I could go ahead with the surgery on time. Thank you so much for this amazing work of love that you do. I never expected to need a surgery and it was the first time we had interacted with CHM to meet a medical financial need.

I am so thankful to the Lord for providing through the generosity of all CHM members. I am recovering and just feeling so thankful for everything! Please accept this heartfelt thanks and keep shining the Lord's light into the darkness.

Blessings,
Donna Velenchik
Philadelphia, PA

Wish to share your CHM story with other members?

Email editor@chministries.org for more information!

I highly recommend CHM's Gold program with Brother's Keeper for any Christian brother or sister who may be considering a health sharing program. I also encourage everyone to closely follow CHM's recommendations of shopping for best prices for medical procedures.

In my case, our local hospital only provides a 15 percent discount for paying within 30 days. After calling hospitals within 60 miles, I found that at least two of them offered discounts of up to 88 percent for self-pay patients with an automatic 35 percent discount for the attending physician. What a difference a phone call can make!

Thanks again to all the CHM staff and all those who are part of this amazing ministry where we can share the healthcare burdens of one another. May God continue to bless you all.

Sincerely,
Sharen Arrington
St. Simons Island, GA

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Blessings,
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Philadelphia, PA
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.

Prayer requests this month:

**Judith Beagle**: 2051 Cumberland Ct., Acworth, GA 30102 Judith has stage four renal failure. Please pray for her during this time.

**Rachel and Ryan De Vries**: 307 SW 32nd St., Ankeny, IA 50023 Rachel would appreciate your prayers and encouragement as she was recently diagnosed with breast cancer.

**Amy and James Hershberger**: 17 Ridgeview Dr., Clancy, MT 59634 Amy is pregnant and has some health issues that makes her pregnancy extremely high risk. Pray for a safe pregnancy and delivery.

**Leanne Linden**: 826 Oak Valley Dr., Houston, TX 77024 Please pray for Leanne as she continues her battle with adenocarcinoma.

**Hannah and Chance Lynch**: PO Box 426, Maypearl, TX 76064 Please pray for Hannah (a new mom), and her husband, Chance, as Hannah begins treatment for cervical cancer.

**Tammy and Jerry Murrell**: 816 Upper Childers Run Rd., Buckhannon, WV 26201 Tammy was recently diagnosed with breast cancer. Please pray for encouragement and strength.

**Eddie and Cynthia Polich**: 1247 County Road 2000, Ravenna, TX 75476 Eddie recently endured a large brain aneurysm. Please pray for reduced pain and increased strength.

**Lisa Seegert**: 2514 Fortune Ave., Parma, OH 44134 Lisa was recently diagnosed with stage four cancer. Please pray for her during this difficult time.

**Joseph and Monica Shaughnessy**: 1880 Trento Loop, Milpitas, CA 95035 Please pray for Joseph and Monica as they both have been diagnosed with cancer. Please pray for peace, strength and comfort as they battle cancer together.

**Olivia and Connor Thompson**: 117 Joy Way, Portola, CA 96122 Olivia had two miscarriages. Please pray for her and her husband, Connor, to find a great doctor and for encouragement during this time.

**Megan and Kevin Yerkes**: 141 Gatling St., Camden, AR 71701 Megan would appreciate your prayers and encouragement as she was recently diagnosed with blood cancer.

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CHM legal notices (more notices are on our website at chministries.org/legal-notices)

Attention: CHM is not an insurance company. CHM’s related operations and publications are not approved, endorsed or regulated by the Oklahoma Department of Insurance and the program is not guaranteed under the Oklahoma Life and Health Guarantee Fund. 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 Guarantee Fund Association.

Especially for Pennsylvania Residents: Notice: CHM is not an insurance company. CHM’s related operations and publications are not approved 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 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 approved 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.

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2) Will the coronavirus crisis change how my bills will be shared?

3) Mother of triplets says CHM is the “biggest blessing”

4) Protecting a loved one facing dementia: How to take away a parent’s driver’s license

5) New online video: Dr. Tim & Jonna Ryan

6) Now’s the time to go digital—and maybe win a free month of membership

7) Meet your staff: Kristin Hardie, Ashley Mikoda, Leah Erbe, Paula Berger, Charity Shapp

8) Prayer requests

9) Four prescription cost and convenience tips

10) Submitting medical bills: The dos and don’ts

11) Health Q & A with Dr. Health O’Hare

12) Letters to CHM

13) Prayer Page

14) NEW online video: Three families share their “glory to God” stories

15) Member faces back surgery and learns to trust God

16) Free month of membership with CHM

17) The delight of working with CHM members—and being one

18) Letters to CHM

19) Health Q & A with Dr. Michael Jacobson, D.O.

20) Prayer requests

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.