#I am CHM
(and what it means to you)

"A combine tried to kill me, but God held my hand"
By member Laurie Hayn

Christian Healthcare Ministries
The biblical solution to healthcare costs

chministries.org
“I am CHM” isn’t just a catch phrase—it’s a commitment, and a community

July 16 is #IamCHM Day at Christian Healthcare Ministries. The foundation for this special day is the one-word answer to each of the following three questions:

1) How are Christians supported financially and uplifted spiritually through CHM?
2) How does CHM release Christians from worry about how their medical bills will be paid?
3) Who drives CHM’s ability to serve Christians throughout the country and world?

THE ANSWER? YOU. (WITHOUT YOU, THERE ISN’T A CHM.)

The answer: You!
You and every other CHM member’s faithful participation is how CHM does what it does for hundreds of thousands of members of the body of Christ.
Therefore, when you’re talking to others about the ministry, contemplating its role in Christians’ lives, or just looking at yourself in the mirror, it’s completely accurate to say this: “I am CHM.”

Because you’re CHM, you’re making these things possible for your fellow members:

“We have been so blessed by all the cards and prayers that continue to come our way since Harry’s sudden loss of vision and eye surgeries. We are learning so much of God’s mercy and faithfulness in this difficult time. Your prayers and caring hearts mean so much!”

—Harry and Melanie Lippert, Lawton, OK

Each of these messages, and thousands more like them, are sent to CHM—inspired by you and your faithfulness.

“I am CHM” is a statement of who you are, who we are, and what together we represent to the world by reflecting the light of Jesus’ words in John 13:35, “By this everyone will know that you are My disciples, if you love one another.”

Because you are CHM, everyone who sees what you do through this ministry knows that you love your fellow Christians.

On July 16, #IamCHM Day will be marked by the ministry. It’s also a special day of giving—and giveaways (see sidebar).

Funds raised will be used to meet the medical costs of CHM members on the Prayer Page (one of CHM’s two programs for qualifying pre-existing conditions).

You may already be aware of #IamCHM Day through email and social media contact from the ministry. If not, because you are CHM, it’s important you know about “I am CHM.”

Continued on page 14

HOW CAN I ENTER TO WIN A FREE MONTH OF MEMBERSHIP?

CHM is giving away a month of membership to five randomly-selected entrants. Winners will be notified promptly after the contest ends.

How to enter:
• Before #IamCHM Day (July 16), please make a giving pledge of any amount at chministries.org/iamchm. (No funds will be exchanged by making a pledge.)
• You will receive an email reminder to fulfill your pledge by donating online on #IamCHM Day.
• Please make your donation on July 16:
  1. Log into your Member Portal account at portal.chministries.org.
  2. Under “Billing,” click “Make Online Payment”
  3. Enter your donation in the “Prayer Page” field.
  4. Be sure to also enter “#IamCHM” in the “Prayer Page Recipient” field.

Contest rules can be found at chministries.org/iamchm. God bless you for your generosity!

Share your #IamCHM story today! We’d love to hear what being a CHM member means to you. Send us your story and encourage others. Learn more at chministries.org/iamchm.
By Laurie Hayn, Plymouth, Ind.

“A COMBINE TRIED TO KILL ME, BUT GOD HELD MY HAND”

Then he climbed out and saw me lying on the combine’s header. My left arm and leg were gone.”

When Dale and I married, we raised 100 dairy cows and farmed 1,000 acres of corn and soybeans. We sold the cows in 1997, and now we farm over 4,500 acres of land. We were invited by our local Farm Bureau to receive an award for being our county’s best farmers.

We missed the ceremony because it was the day I got hurt—and badly.

We’d joined CHM in May 2016 at the Gold level. We added Brother’s Keeper in case something major happened. We were nervous when we joined, but we loved reading members’ testimonies in Heartfelt Magazine. They were encouraging. We learned how well CHM works in 2017, when bills for my colonoscopy were shared.

On the day of the accident my brother-in-law Ron and I went to one field to harvest corn; Dale was working in a different field nearly a mile away. After several hours I needed to use the restroom. It was a long way to the nearest one; I’d have to improvise.

Ron was driving the combine (harvester) down the row. I expected him to go in a direction that would give me enough time to do my business. My dog came with me.

Suddenly, my dog ran past me—I realized the combine was coming back sooner than I’d expected. My instincts took over, and I chased after my dog because I didn’t want him to get hurt. I heard the combine coming through the corn right behind me. I didn’t have time to get out of its way! The corn was dense, fully matured and taller than me. Ron couldn’t see me. The combine’s header scooped me up. I braced myself with my head and my leg, and waved my free arm in the air, shouting Ron’s name and praying that he would hear me.

The combine’s cab is soundproof to protect the driver against the machine’s noise. But, in a total miracle, Ron stopped. He hit the kill switch because he heard me saying his name as if I were sitting right beside him and having a casual conversation.

He climbed out and saw me lying on the combine’s header. My left arm and leg were gone.

I am in the perfect position for God to use me—He can redeem even the hardest things we face.”

Even in that moment, God’s peace came over me. It felt as if He told me that I was going to be okay. My uncle used to say, “God knows your beginning, your middle, and your end.” God knew that this was going to happen to me and He had my hand in His the whole time. He wasn’t going to let go.

The EMS crew came to the field with tourniquets, expecting that I had lost a lot of blood. Unlike some combine headers, the one we use twists off the corn rather than slicing the stalks. Had my limbs been cut off, I would have bled to death. Instead, the twist sealed off my blood vessels like a tourniquet and saved my life. It was just another way that God was looking out for me. The EMTs asked what my pain level was, and I said “Two! It feels like my arm is tingling.” (Editor’s note: Medical transportation from the scene of an accident is ineligible for sharing per the CHM Guidelines; please see Guideline U for continued on page 15
Protecting a loved one facing dementia: How to take away a parent’s driver’s license (part 2)

By Dr. Michael Jacobson, D.O.

In the previous Healthwatch article, a member asked how to address her aging mother’s inability to safely operate her vehicle, and, more specifically—how to take away a driver’s license from a parent affected by dementia. This is a vital consideration, as failure to do so is a safety concern. This article shares four principles to help you work through such a conversation with a parent, spouse or other loved one with grace and peace of mind.

1) **Empathize.** Imagine what it would feel like to receive this news yourself. Remember what a momentous occasion it was when you got your driver’s license? Think now about the significance of losing that ability to freely travel. This loss strikes at the heart of a person’s adulthood and independence—and can be emotionally devastating. Be sure to prepare your heart to approach the person and the conversation with humility and compassion.

2) **Pray.** Pray privately and with other family members before you initiate the conversation. Pray for wisdom and come to an agreement about who will speak, what will be said, and whether you’ll approach your loved one alone or as a unified group. Ask God to give you favor with the individual. “We wrestle not against flesh and blood but against [spiritual forces]” (Ephesians 6:10).

3) **Consult a professional.** It’s likely your loved one already has consulted a doctor regarding his or her dementia. A physician’s consultation allows you to assure your family member that the reason he or she cannot drive isn’t a personal opinion or judgment—it’s a medical, safety and legal issue. In last month’s case scenario, a physician told the member that her mother should not drive. With this support, it’s a professional clinical opinion that your loved one lacks the cognitive capacity to safely operate a motor vehicle. I suggest you ask a physician just the messenger. Convey that you personally wish you didn’t have to deliver this news and you feel compassion for the person. However, his or her doctor has said taking the keys is a necessary step. If you have documentation from the auto insurer or the Department of Motor Vehicles stating the same message, their communications, policy, or law becomes the “bad guy.” You are there to offer comfort, help and reassurance.

4) **Don’t be the bad guy.** You’ve probably heard law enforcement speak of the concept of “good cop-bad cop.” It’s sometimes also used in the medical field. When two people have to deliver bad news, often they choose which roles each will play. The bad guy delivers the unwelcome news; the good guy provides the comfort. In whichever capacity I’m serving, I prefer to be the good guy. Nevertheless, there are times when I must be the bearer of bad news. In such instances, I try to minimize injury to the relationship by refusing to make it a personal matter—I’m not the authority behind the news, to write a letter you can provide to the auto insurer and the Department of Motor Vehicles.

With the growing issue of dementia in our aging population, an increasing number of related resources and experts in the field are now available. Assisted living centers and nursing homes specializing in memory care are on the rise. Some are staffed by Certified Dementia Practitioners. Assisted living centers may have someone on staff with expertise in this matter. If not, your doctor may be able to refer you to such a specialist. The caring professionals who deal daily with dementia patients might be able to give you further counsel and guidance.

I hope this information is helpful, as many of you face the realities of caring for aging loved ones. My thoughts and prayers are with you as you journey through your own difficult situations.

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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.)
If you should ever wonder how CHM can survive a pandemic, the simple answer is God, followed by the faithfulness of CHM members fulfilling Galatians 6:2: “Bear each other’s burdens and so fulfill the law of Christ.”

I write this article in the midst of the coronavirus pandemic that has swept the world. Things that have changed in all our lives: I wear a mask all day at work. I stand six feet away from my beloved extended family, friends and co-workers. I call home over lunch to make sure my three school-aged children are working on their schoolwork.

I listen to my pastor preach from a screen in my living room and Zoom with my church Connect Group to encourage one another. I talk to my family and friends about their lost work, difficulty getting through to unemployment, slow receipt—or no receipt—of unemployment funds. I read statistics that from mid-March to mid-May, more than 38 million unemployment applications have been filed.

Here’s what hasn’t changed: God, who is the same yesterday, today and tomorrow. God, who provided for us in times of prosperity and provides for us in the lean times. God, who promises us peace in the midst of trouble because trouble will come. Our God, who exchanges our mourning for dancing and our ashes for gladness. My proclamation more than ever is, “Turn your eyes upon Jesus.” I sit here typing these words full of praise for God, who sees all of us.

Here’s something else that hasn’t changed: Christian Healthcare Ministries (CHM). CHM, a ministry of Kingdom sons and daughters faithfully sharing each other’s medical expense burdens.

As of the end of April, CHM received medical bills related to the coronavirus for nine members, with bills totaling $153,520. This number will grow and we continue to track it; however, I know that our God has already provided for it.

Through your faithful giving, CHM shared $43 million in March and $48.7 million in April, during a period when government officials required

CHM releases 2020 Guidelines

Though delayed due to the coronavirus crisis, the 2020 Guidelines have been released and can be viewed by visiting chministries.org/guidelines.

Among the updates to the 2020 version are:

- New monthly gift amounts (which went into effect April 1, 2020)
- Change in maternity eligibility (Silver and Bronze members) and in Personal Responsibility (Silver members)
- Clarified language on sharing eligibility for medical complications
- More specific language on the definition of dental expenses, medical appliances, non-medical expenses, etc.

The Guidelines are the GPS to help you know what medical costs are eligible for sharing through CHM. For a short explanation of why they’re important to you, please see our new Guidelines video at chministries.org/video-resources.
Family faces $52,000 per month in chemo costs, see over $220,000 shared by Brother’s Keeper

By Doug Bevins, Newmarket, N.H.

“My doctor diagnosed stage 3 esophageal cancer and laid out a treatment plan which included chemotherapy, radiation and a surgical procedure to raise my stomach and fabricate a new esophagus.”

Our family joined CHM in November 2015 at the Gold level, adding the Brother’s Keeper program for catastrophic medical bills. Friends recommended the ministry. They had great experiences with CHM members sharing their medical bills, and testified of how well it fit into their budget.

I experienced difficulty swallowing in January 2018, and I thought there was simply an esophageal stricture that would need an operation. I underwent an endoscopic ultrasound that revealed a two-inch tumor at the juncture of my esophagus and stomach. The tumor perforated my esophagus and invaded the surrounding organs.

My doctor diagnosed stage 3 esophageal cancer and laid out a treatment plan which included chemotherapy, radiation and a surgical procedure to raise my stomach and fabricate a new esophagus.

During the same appointment, my doctor discovered an enlarged node under my left clavicle. With the addition of a palpable lymph node, my diagnosis was increased to stage 4 cancer with no possibility of surgery or radiation.

Shock and disbelief overtook me. I was an avid runner, athlete and four-time Boston marathon participant—and had no history of health issues. Nevertheless, I’d been handed a difficult diagnosis.

Chemotherapy was the only treatment option left open. After one month on the harshest chemo treatment, I decided to stop the higher dosage and do a low, daily dose because of the severe side effects.

During this time, my wife, Theresa, reached out to CHM because she was concerned about the treatment’s high cost. My monthly chemotherapy treatments alone were $52,000, and the high costs weighed heavy on our hearts.

When Theresa spoke with a CHM representative about the costs, relief swept over her—the reassuring staff member focused on being soothing and informative, answered her questions, and walked her through detailed instruction on how to navigate handling bills as self-pay patients. The CHM representative even asked if we wanted to be added to the CHM prayer list.

After we were added to CHM’s prayer list, fellow members sent letters of support, prayer and love. I want every CHM member who sent a letter to know that their support carried us through an incredibly difficult time in our lives—I cried tears of thankfulness over each one we received.

My family and I spent significant time in prayer. We believed that along with the chemotherapy, prayer was an important part of my cancer treatment—and it was. Three months into treatment, CAT scans showed my tumors were shrinking; we gave God the glory for my astonishing healing.

Just one year later, God gave me my life back. CAT scans showed that the esophageal tumor was completely gone, and a further PET scan confirmed no evidence of any cancer. I’ve now been cancer free for two years—praise Jesus!

The process of setting up a payment plan and negotiating discounts with healthcare providers was easier than we expected. With the help of CHM’s Member Advocate team, we negotiated nearly $330,000 in discounts on my cancer treatment bills.

CHM members shared the rest of the costs—over $220,000. We felt such peace when we received our sharing checks in the mail; CHM is true to its word by sharing eligible medical expenses.

According to the American Cancer Society, the probability of me surviving over five years after my cancer diagnosis was 19 percent. Through God’s miraculous healing and through CHM members helping carry my burdens, I learned to lay all of my burdens at the foot of the cross.
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

What is the Prayer Page?

The Prayer Page is one of two programs by which CHM members share eligible medical expenses from pre-existing conditions.

Through CHM’s Prayer Page program, members voluntarily contribute funds above their monthly gift amount to provide additional support. 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.

1. Maria Abels: 1324 Water Spaniel Way, Round Rock, TX 78664

2. Deborah Abshire: 90 S. Virginia Ave., Germantown, OH 45327

3. Shanna Avila: 3935 E 651 N, Rigby, ID 83442

4. Edith Baker: 8103 County Rd. 2813, Eustace, TX 75124

5. Nathan Barnes: 8010 Durham Run Lane, Richmond, TX 77407
   (lbarnes@urgentcarekids.com) Condition:

6. Noah Barnes: 7585 Yacht Club Dr., Cumming, GA 30041

7. Michelle Bastian: 15404 73rd Ave SE, Snohomish, WA 98296
   Condition: breast cancer. Total bills: $2,543.

8. Karen Baumert: 23711 Castleman Rd., Monroeville, IN 46773

9. Kelley Beanblossom: 7464 CR 3600, Brownsboro, TX 75756

10. Lucy Beck: 1099 Beck Rd., Nyssa, OR 97913

11. William Bender: 1890 Creek Rd., Millmont, PA 17845

12. Paula Boone: PO Box 313, Hurley, MS 39555

13. Teri Bowers: PO Box 1550, Afton, WY 83110
    (teri@bowersallred.com) Condition: double knee replacement. Total bills: $18,490.

14. John Brake: 687 State Rt. 88, Bristolville, OH 44402

15. Tina Brown: 4911 King Richard’s Row, Midland, TX 79707

16. Dale Burris: 3569 Byrd Dr., Indianapolis, IN 46237
    (peggyb@msn.com) Condition: carotid artery

Christian Healthcare Ministries

Prayer Page

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

Total needs remaining this month: $1,349,375
Each need would be met in full if each member family contributed $7.07 this month.
This amount is a suggestion; please consider giving today.

June 2020
<table>
<thead>
<tr>
<th></th>
<th>Full Name</th>
<th>Address</th>
<th>Condition/Procedure</th>
<th>Total Bills</th>
<th>Donations</th>
<th>Add-on Bills</th>
<th>Remaining</th>
</tr>
</thead>
<tbody>
<tr>
<td>17.</td>
<td>Jerry &amp; Sherri Burts:</td>
<td>508 E Orr St., Anderson, SC 29621 (<a href="mailto:burtsfamily@bellsouth.net">burtsfamily@bellsouth.net</a>)</td>
<td>The Burts’ daughter, Lydia, underwent elbow ligament surgery.</td>
<td>$5,100</td>
<td>$1,083</td>
<td></td>
<td>$4,017</td>
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<td>18.</td>
<td>Samantha Callihan:</td>
<td>PO Box 100, Cherry Lot, GA 30522 (<a href="mailto:jake2callihan@gmail.com">jake2callihan@gmail.com</a>)</td>
<td>thoracic outlet syndrome (blood vessel/nerve disorder).</td>
<td>$11,247</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19.</td>
<td>David Carder:</td>
<td>7568 E Phantom Way, Scottsdale, AZ 85255 (<a href="mailto:dave.carder@cushwake.com">dave.carder@cushwake.com</a>)</td>
<td>atrial fibrillation (heart condition).</td>
<td>$12,272</td>
<td>$10,620</td>
<td>$3,190</td>
<td>$4,842</td>
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<td>20.</td>
<td>Kristina Casselman:</td>
<td>5410 Bellmawr Ln, Ft Wayne, IN 46815</td>
<td>endometriosis complications.</td>
<td>$2,035</td>
<td>$76,324</td>
<td>$80,520</td>
<td>$10,599</td>
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<td>21.</td>
<td>Monica Christensen:</td>
<td>30567 County Rd. 7, Morgan, MN 56266 (<a href="mailto:monica.joel@gmail.com">monica.joel@gmail.com</a>)</td>
<td>double knee replacement.</td>
<td>$7,687</td>
<td>$4,324</td>
<td>$60</td>
<td>$3,423</td>
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<td>22.</td>
<td>Richard Cibik:</td>
<td>PO Box 23602, Chagrin Falls, OH 44023</td>
<td>knee replacement.</td>
<td>$11,638</td>
<td>$4,848</td>
<td>$6,790</td>
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<td>23.</td>
<td>Linda F. Clark:</td>
<td>700 Hidden Creek Ln., Friendswood, TX 77546</td>
<td>knee pain/knee replacement.</td>
<td>$22,661</td>
<td>$17,618</td>
<td>$552</td>
<td>$5,595</td>
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<td>25.</td>
<td>Harry Coffer:</td>
<td>2622 S Rio Verde St, Cottonwood, AZ 86326</td>
<td>seizure disorder.</td>
<td>$12,272</td>
<td>$10,620</td>
<td>$3,190</td>
<td>$4,842</td>
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<td>26.</td>
<td>Laurie Connor:</td>
<td>37320 SW 212th Ave, Homestead, FL 33034 (<a href="mailto:lacornorqapf@gmail.com">lacornorqapf@gmail.com</a>)</td>
<td>hip replacement.</td>
<td>$6,283</td>
<td>$4,496</td>
<td>$8,500</td>
<td>$4,842</td>
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<td>27.</td>
<td>Jessica Cowen:</td>
<td>577 Lantern Hill Rd., Nixa, MO 65714</td>
<td>deviated septum/severe allergies.</td>
<td>$12,945</td>
<td>$10,099</td>
<td>$3,543</td>
<td>$30,593</td>
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<tr>
<td>28.</td>
<td>Greg &amp; Emily Cowgur:</td>
<td>695 E Fairview Ct., Gilbert, AZ 85295</td>
<td>The Cowgurs’ young son, Sawyer, suffered a severe asthma attack.</td>
<td>$7,149</td>
<td>$10,099</td>
<td>$3,543</td>
<td>$30,593</td>
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<td>29.</td>
<td>Cheryl Davis:</td>
<td>2950 Danbyshire Ct. NE, Atlanta, GA 30345 (<a href="mailto:cdavis27@bellsouth.net">cdavis27@bellsouth.net</a>)</td>
<td>advanced neuroendocrine cancer.</td>
<td>$25,426</td>
<td>$74,692</td>
<td>$98,583</td>
<td>$49,317</td>
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<td>Jon Denison:</td>
<td>W 12th St., Joplin, MO 64801(<a href="mailto:caldenison@cableone.net">caldenison@cableone.net</a>)</td>
<td>heart disease.</td>
<td>$4,103</td>
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<td>31.</td>
<td>Brent DeSaye:</td>
<td>PO Box 725, Prescott, AZ 86302</td>
<td>cyst removal.</td>
<td>$3,368</td>
<td>$716</td>
<td>$2,652</td>
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<td>32.</td>
<td>Robert &amp; Lacey Downing:</td>
<td>PO Box 624, Ophir, CO 81426 (<a href="mailto:wldowsing1992@gmail.com">wldowsing1992@gmail.com</a>)</td>
<td>The Downings’ young daughter, Willa, suffers from DiGeorge syndrome, a chromosomal disease.</td>
<td>$5,932</td>
<td>$242</td>
<td>$5,680</td>
<td>$16,671</td>
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<td>33.</td>
<td>Caleb &amp; Lyndsey Dudley:</td>
<td>12528 CR 610, Birch Tree, MO 65438 (dudleycsville.k12.mo.us)</td>
<td>The Dudleys’ young son underwent hernia surgery.</td>
<td>$10,003</td>
<td></td>
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</tr>
</tbody>
</table>

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
34. Elina Elwell: 23178
Highway HH, Granby,
MO 64844 (Elinak68@yahoo.com) Condition: hip replacement.
Total bills: $5,469.

35. Nancy Engel: 31
Christiana Pike,
Christiana, PA 17509
(njane27@gmail.com) Condition: advanced lung cancer. Total bills: $20,366.
Donations: $8,557.
Add-on bills: $1,769.
Remaining: $13,578.

36. Joseph Etemadi: 8820
Aboite Center Rd, Fort
Wayne, IN 46804
(joe.etemadi@gmail.com) Condition: cyst removal. Total bills: $56,095.
Donations: $43,342.
Remaining: $12,753.

37. Rev. Steven Evans: 289
Stony Hill Rd.,
Fredericksburg, VA 22406
(steve@choicebaptist.org) Condition: hip replacement. Total bills: $18,288.
Donations: $13,987.
Remaining: $4,301.

38. Michael Fanto: 1973 Five
Donations: $46,730.
Remaining: $6,565.

39. Patricia Farnsworth:
PO Box 66, Kipton, OH 44049
(abmspat1@gmail.com) Condition: hip replacement. Total bills: $7,918.

40. Rhonda Foster: 197
Alum Springs Rd., Basye,
Remaining: $5,407.

41. Luis Fragoso: 514
Lidgerwood Ave., Apt.
A-10, Elizabeth, NJ 07202
(luisfragoso04@gmail.com) Condition: pituitary tumor removal. Total bills: $132,048.
Donations: $100,698.
Remaining: $31,350.

42. Michelle Francis: 505 Glenmeadow Dr.,
Ballwin, MO 63011
(shellyfrancis20@gmail.com) Condition: hysterectomy. Total bills: $42,325.
Donations: $38,606.
Remaining: $3,719.

43. Anna Friessen: 205
NW Ave I, Seminole, TX 79360 Condition: ulcers/hernia. Total bills: $2,206.

44. Frank Gallaway: 374 N Gold Creek Loop,
Hamiltont, MT 59840 Condition: lower back pain. Total bills: $6,987.
Remaining: $3,830.

45. Doug Gerard: 4398
Interstate 30-W,
Brashear, TX 75420
(dougwaterers@yahoo.com) Condition: bunion surgery. Total bills: $5,649.

46. Deborah Gerhardt:
2454 Doe Rd., Newport,
Add-on bills: $3,805. Remaining: $2,784.

47. Stan R. Good: 10830
Tallow Wood Lane,
Indianapolis, IN 46236 Condition: brain tumor/surgery. Total bills: $27,432.
Donations: $96,072.
Add-on bills: $75,000.
Remaining: $6,360.

48. Margaret Greene: c/o
Marilyn McNealy: 1907
Beverly Blvd., Seymour,
IN 47274 Condition: Margaret passed away suddenly from cancer. Her daughter still needs help paying Margaret’s medical bills. Total bills: $11,587.
Donations: $25,141.
Add-on bills: $31,888.
Remaining: $18,334.

49. Johnny Haer: PO Box 190, Craig, MO 64437
(Johnnyhaer182@gmail.com) Condition: heart condition. Total bills: $53,295.
Donations: $46,730.
Remaining: $6,565.

50. Richard A. Hansen: 51180 Banner Rd., Delta,
CO 81416 (chansen210@hotmail.com) Condition: achalasia (digestive disorder). Total bills: $21,676.
Donations: $12,461.
Add-on bills: $1,285.
Remaining: $10,500.

51. Anna Harris: Rt 9 Box 1310, Gatewood, MO 63942
(annaharris57@gmail.com) Condition: atrial fibrillation (heart condition). Total bills: $18,358.
Donations: $10,207.
Remaining: $8,151.

52. David Harris: 23 Road 1799, Farmington, NM
87401 Condition: heart condition. Total bills: $42,792.


North Augusta, SC 29841

109. Barbara Thomas: 4029 Landmark Rd., Luka, IL 62849
Condition: gastroesophageal reflux disease (GERD). Total bills: $10,059. 


Meet your staff: Todd Lauhon, Douglas Rheame, Carrol Sturm, Ryan Trowbridge and Lorraine Walker

Todd Lauhon
Member Bill Processing

In what ways has the Lord changed your life? God shined in the darkness of my heart and mind revealing Himself to me in the person of Christ (2 Corinthians 4:6). When I came to the knowledge of Him, something inside me was different. He is ordering my steps and certainly guiding, shaping and teaching me through His Spirit and Word.

Carrol Sturm
Member Services

What does true leadership mean to you? True leadership is wise, kind, compassionate and truly has our best interest at heart. These are qualities I’ve seen displayed among the CHM staff.

Ryan Trowbridge
Member Bill Processing

Who would you most like to meet and why? I would like to meet Dale Earnhardt Jr. As a kid who grew up watching NASCAR, he was my hero.

Lorraine Walker
Member Reimbursement

Which CHM testimonial video is your favorite? Dreama Whitlow was diagnosed with cancer shortly after joining the CHM staff. In her video she describes her experience with CHM—she was treated very well and all her eligible medical bills were shared. This is what CHM does for everyone, not just our employees. I had the opportunity to work side-by-side with Dreama, and she knows that with God, all things are possible!

Young family attests CHM is “as good as it sounds”

By Madyson Frick, Billings, Mont.

“At my 19-week appointment, the doctor noted that the baby’s heart rate was dropping too low for normal readings.”

My husband Ryan joined Christian Healthcare Ministries before we were married. We were wed while still in college and our income was limited. When the time came to find healthcare cost support for me, there was no question that I would also join CHM because of the biblical framework within which the ministry operates.

When we reviewed CHM’s program for me, we were most excited about the Gold level’s maternity program. As a young couple, we’re grateful for the advantages the Gold level offers to couples who hope to have children.

A few months after joining we received the exciting news that I was pregnant. I called the CHM office to see what I should do. Every CHM employee I spoke with was professional, helpful and kind. (Editor’s note: Please see chministries.org/maternity for maternity eligibility details).

The CHM staff said I should obtain a global fee from my provider so I could begin submitting maternity bills to CHM, along with a completed copy of CHM’s online sharing request packet.

At my 19-week appointment, the doctor noted that the baby’s heart rate was dropping too low for normal readings. He ordered additional testing to see if further action was needed. We were sent to triage at the hospital’s labor and delivery department. Praise God, the testing done at triage showed the baby was fine; however, the additional testing and treatment were incredibly stressful and quite expensive.

We were nervous when our maternity costs were so much more than we expected. Yet the CHM staff helped put our minds at ease reminding us that our brothers and sisters in Christ are on our side and are faithful.
Cancer-survivor declares God “had us exactly where we needed to be with CHM”

By Scott Lowe, Soddy Daisy, Tenn.

“The next day, the urologist called me with news: You have an aggressive form of prostate cancer.”

My wife Rhonda and I learned about CHM after we lost our employer-provided insurance from Rhonda’s work. We spoke to other CHM members and prayed about our need for health cost support. It was soon obvious that God was leading us to CHM, and we joined that January.

Several months later, I went for my annual physical exam. My doctor noticed that my PSA levels had risen for the second straight year. My doctor told me to go to a urologist, where I had an ultrasound and then a biopsy. The next day, the urologist called me with news: You have an aggressive form of prostate cancer.

The news was a shock. I hadn’t experienced any symptoms. Worse, Rhonda had just come through radiation and chemotherapy after being diagnosed with cancer. It was like starting the same nightmare all over again.

I had to undergo a high-risk surgery, but my surgeon was very concerned about my weight. Rhonda and I made changes to our diet and began walking. I’d lost 35 pounds by the time my surgery date arrived. The surgery, which was robotic, was very successful. I spent one night in the hospital and went home the next day.

Throughout the procedure, we spoke to several CHM staff members about our medical bills and how we should proceed. Everyone we spoke to was kind. It was good to actually speak with someone about our situation and hear them say that they were praying for us. It was clear that they meant it. With CHM, God had us exactly where we needed to be.

It was awkward at first for my wife to ask for discounts, but with the helpful information provided by CHM, it has become a normal part of the procedure. Rhonda is the negotiator in our family. She doesn’t hesitate to ask about self-pay discounts. Many of our providers gave us some very good discounts—anywhere from 25 to 66 percent. Before discounts, my medical bills came to $73,000. After $34,000 in discounts, they totaled $37,000. CHM members shared it all.

Praise the Lord.

God is always teaching us something. Our married life of 41 years has been spent in close fellowship with each other and with God. But when we began to physically walk together to lose weight, God was teaching us to enjoy each other and the time we had together.

I am a workaholic and am often guilty of putting work first. Most of us—or maybe maybe all of us—become complacent in our relationships. We assume that we’ll always be around for each other, but that’s not necessarily true. In Psalm 39:4, the Psalmist said, “Lord, make me to know mine end, and the measure of my days, what it is; that I may know how frail I am.”

Through this experience, God was, and still is, teaching me to cherish my time with my wife, our two sons and their families.

I am currently cancer-free, proof of God’s healing hand in my life. All of my medical bills are also paid—a tribute to the generosity of my fellow CHM members. I was God’s child, in need of healing and help. CHM members stepped up for me. They’re the expression of Galatians 6:2 fulfilled.

We assume that we’ll always be around for each other, but that’s not necessarily true. Through this experience, God was, and still is, teaching me to cherish my time with my wife, our two sons and their families.”

“I am CHM”, continued from page 2

We’ve produced a special page on our site that celebrates this community. We invite you to visit the page to see video testimonies from fellow members who are sharing their stories and thanking you for your care for them, because you are CHM. You can find them at chministries.org/iamchm.

“A generous act: ‘I am CHM.’ #IamCHM

And when you read the testimonies of thanks from those who will benefit from your generosity, there’s something you can say to yourself, three words that represent a spiritual motivation of a generous act: “I am CHM.”
was holding my hand through this. I told Ron, “You didn’t ruin my life. I am in the perfect position for God to use me—He can redeem even the hardest things we face.”

There have been ongoing complications from the injury. Basically, I’m ruining my joints. Each joint is only supposed to carry half of my weight—or do “half” of the work. Now they’re doing all of it. Over time, I’m probably going to need joint replacement. Thanks to Brother’s Keeper program, I have faith that all of my eligible expenses over $125,000 will be shared.

Despite the hardship, God has been with Dale and me through every difficulty we’ve come up against, and He’s using my injury to strengthen my faith and give me opportunities to talk about God. God has opened many doors because of my injuries. The local newspapers and TV stations picked up my story and gave me a platform to share my faith. I hate speaking in public, but God has given me the courage to take advantage of these opportunities!

CHM has been so good to us through all of this. I love everyone I talk to! Every time I call, the staff is helpful in answering my questions, and they take the time to encourage and minister to me. I always feel better after talking with CHM staff members.

Just as important is the fact that we didn’t have to wait on approvals to receive treatment. The doctor told us what I needed to continue my recovery, and then I got it. No referrals, no approvals, no hassle. Thanks to God and CHM, I can get the treatment I need when I need it.

CHM has shared over $200,000 for my injury. This was a freak accident, but through the Gold and Brother’s Keeper programs, CHM members shared it all. I know my injury will cause me future difficulties and medical treatment, but because we are Gold members with Brother’s Keeper, I don’t have to worry about how we’ll meet those expenses.

I am acutely aware of my amputated hand, even though it’s gone. I always feel it as if it’s still there. Our pastor recently shared in church that God walks beside us, and that’s when I realized something: My brain has continually pictured my amputated hand as curled around someone else’s hand—God’s hand. God has been holding my hand this entire time. He was with me through the accident, and he has continued to be with me in the healing. By His grace, I’ve made it this far, and I know He’ll always be with me.

NEW online video: “But God held my hand”

It would have been easy for Laurie Hayn to call it quits. After a farm combine accident took both her left arm and leg, she had to learn to do almost everything again. But when her doctors told her that she wouldn’t be able to walk, she said, “Watch me.” God had been preparing her for this her entire life, and she was not going to let it stop her.

Visit chministries.org/videos to hear from Laurie how God held her hand through the situation, and how He used her accident to bring more glory to His name!
Oregon has the world's smallest park—Mill Ends Park—which totals 452 inches. It was created in Portland on St. Patrick's Day for leprechauns and snail races.

Connecticut is the birthplace of the hamburger.

Maine has an actual desert: The Desert of Maine.

No matter where you are in Michigan, you will never be more than 85 miles away from one of the Great Lakes.

The first gas station opened in Pennsylvania in 1913.

Idaho's state seal is the only one designed by a woman.

Utah is the only state in the U.S. where every county includes a part of a national forest.

The Desert of Maine.

Pennsylvania had an actual desert: The Desert of Maine.

Connecticut is the birthplace of the hamburger.

Ohio is not only the home of CHM, but it has the only flag in the US that isn't a rectangle.

Arizona produces enough cotton each year to make two T-shirts for every American.

Colorado is the only state in U.S. history to turn down the Olympics by a vote of 60%.

Kentucky has the largest underground cave in the world: the 300 mile long Mammoth-Flint cave system.

There are more man-made lakes in Oklahoma than any other state.

Arkansas is the home of the only active diamond mine in the United States.

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Utah is the only state in the U.S. where every county includes a part of a national forest.
Health Q & A with Dr. Michael Jacobson, D.O.

Should I get the COVID-19 vaccine?

Editor’s note: Vaccinations and immunizations are ineligible for sharing. For more information, see CHM Guideline 0 and the Appendix. To view past and current situation reports from Dr. Jacobson, visit chministries.org/coronavirus.

In April 2020, a group of researchers from Oxford University, England, announced they successfully tested in monkeys a vaccine for SARS-CoV-2, the coronavirus responsible for COVID-19. Researchers are now testing humans with hopes that a safe and effective vaccine will become available to the general public by fall.

A ministry member posed the following question through CHM’s Facebook page:

Dr. Jacobson mentioned vaccines in a previous situation report. Does he have any videos or written responses to the safety of vaccines? I’m always leery of new vaccines, especially when they are pushed out in a rush. I’m also concerned about the ingredients in vaccines. Does Dr. Jacobson encourage all vaccines or just some?

I’ve written a number of columns over the years discussing the merits of vaccines. The issue is quite complex, because vaccines are treated differently than every other category of medicine. They’ve proven unequivocally valuable as protection against many otherwise contagious—and even deadly—diseases. However, their effectiveness depends upon widespread adoption to develop herd immunity—indirect protection from infectious disease that occurs when a large percentage of a population has become immune to an infection, whether through previous infections or vaccination. Thus, a number of vaccines are compulsory, mandated by government, schools or both.

Further complicating the matter, vaccine manufacturers are protected from lawsuits; anytime a select group is protected from accountability of the law, integrity becomes paramount.

Assuming I have reasonable assurance that The Food and Drug Administration (FDA) is satisfied with its safety. I will accept the vaccine as soon as I am able. The alternative represents unnecessary risk.

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.

“Dollars & sense”, continued from page 5

CHM and other organizations to make significant changes in operations for protection from the virus. Even so, CHM continues to serve you. Operationally, we are finding greater efficiencies and expanded capacities to take care of you, our members, and our staff.

We pray for you. We pray for your health, for your finances and for your peace. I believe in the power of prayer and the power of this umbrella (CHM) that God uses to serve you. Don’t worry about anything. Instead, I encourage you to think of Philippians 4:6: “Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God.”

“Frick testimony”, continued from page 13

Because the additional costs were eligible within the CHM Guidelines, CHM members shared all of our maternity bills in full—which were nearly $22,000—and the ministry was very prompt with reimbursements.

Not only was a financial weight lifted off our shoulders, but the Christ-like way CHM took care of us during this difficult time proves its ministry focus. CHM might seem too good to be true, but it’s not.

The staff and members far exceeded our expectations and are truly the hands and feet of Jesus in our lives.

Ryan has since graduated college and received a job with full-time benefits; however, we decided to stick with CHM because we love the program so much. What a blessing to be a part of Christians sharing each other’s burdens in the area of healthcare costs!
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,
This note is long overdue but I need to thank you for your work and for sharing my son’s medical expenses. I am so grateful and honored to be a part of CHM.
Bless you,
Stephanie Revinger
Alexandria, MN

Dear CHM,
I am writing this letter with the earnest hope my message is printed in an upcoming issue of the CHM magazine. Ever since my name and address were provided to CHM members with my prayer requests, I have been blessed, almost daily, with cards, letters and little gifts of love—many of them home-made.
At first, I tried to respond by sending each person a note of thanks, but it became virtually impossible to do so. To each person who has taken time to pray, or communicate with me in any way, thank you!
Praise update: My eye is doing much better and I am scheduled to start a new job next week. Praise God for Himself and for His people.
With deep appreciation,
Carolyn Jones
Westerville, OH

Dear CHM,
With a grateful heart, I would like to thank you for sending a check to share medical expenses I accrued in April. This being my first medical bill shared through CHM, it has taught me a valuable lesson in watching the body of Christ work all things out to the glory of God.
May the Lord continue to bless this ministry, in Jesus’ mighty name.
Sincerely,
Stephanie Hunley
Jamestown, OH

Dear CHM,
For the kind things you’ve done, for the happiness you’ve give, thank you. I want to thank CHM for years of sharing my medical bills, especially last year when I broke my wrist and had surgery. I feel so blessed that you all have been in my life.
In Christ’s love,
Linda Wecht
Galveston, IN

Dear CHM,
Christian greetings! I want to thank all of you in the office there at CHM for what you do (processing forms, wading through paperwork, answering phone calls). I can’t imagine what all you do to help out people with their medical bills and I want to commend you all for that. May the Lord bless your efforts!
I do admit that working with the healthcare providers seemed a bit daunting at first. But, everyone I’ve talked to has been so nice to me and helpful! Praise God!
This morning when I opened up a bill, I was expecting it to be a statement of our current account. Instead, it was a new bill. I thought it over a bit and became more grateful that we have this sharing ministry where we can help out one another. I was blessed by the thought that God will supply all our needs and we can be vessels for Him by bearing another’s burdens and so fulfilling the law of Christ.
Sincerely
Fannie Miller
Hutchinson, KS

Dear CHM,
Thank you so much for all you’ve done to help us and a very special thank you to Leah Sumey for her tremendous kindness and understanding! May God reward you all. The hospital graciously gave us a huge discount! Praise the Lord!
In His name,
Steve and Laurie Heidbrink
Waverly, NE

Dear Roseann,
I can’t tell you how thankful I am for CHM! The way CHM helped with my maternity bills was such a beautiful picture of trusting in God’s provisions and carrying one another’s burdens. Thank you!
Sincerely,
Nicole Cooley
Columbia, SC

Do you have an #IamCHM story to share? We’d love to hear about it! Visit chministries.org/iamchm for more info.
He and his wife, Cindy, request Richard was diagnosed with cancer. Cherie and Jonathan Vanderburg: 37145 The Edde’s son, Jonathan (16), underwent surgery for swelling of the brain. Please pray for healing and strength.

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

Michael and Becky Edde: 79 Adcock Lane, Pleasant Shade, TN 37145 The Edde’s son, Jonathan (16), underwent surgery for swelling of the brain. Please pray for healing and strength.

Cherie and Jonathan Vanderburg: 804 Woodland Lane, Conroe, TX 77302 Cherie was diagnosed with breast cancer. Please pray for her as she undergoes testing, treatment and surgery.

Richard and Cindy Snider: 6488 Highway T, Shelbina, MO 63468 Richard was diagnosed with cancer. He and his wife, Cindy, request prayer for physical and emotional strength.

Leigh Ann Berry: 219 S 4th St., Loft 305, Waco, TX 76701 Please pray for Leigh Ann as she undergoes treatment for squamous cell carcinoma.

Joyce and Ricky Webb: 1010 Tumbling Shoals Road, Millers Creek, NC 28651 Joyce has stage 4 lung cancer. Please pray for healing and strength as she undergoes chemotherapy treatment.

Teresa and Ron Henson: 5292 County Lane 145, Carthage, MO 64836 Please pray for Teresa and Ron. Teresa is undergoing surgery and chemotherapy for breast cancer.

Tate and Christopher Drew: 706 Laurel Woods Knoll, Helena, AL 35080 Tate’s pregnancy is high risk and she is struggling with a heart condition. Please pray for her health and a safe pregnancy.

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.

President, CEO:
Craig Brown
VP, Program Services:
Rich Bochard
VP, Administration:
Dave Zahn
VP, Member Services, Conferences & Groups:
Norma Mull
COO and Treasurer:
Charity Beall
Vice President and CFO:
Bryan Schultz
VP, Communications & Media:
Lauren Gajdek
VP, General Counsel:
David Tschantz
Editor-in-chief:
Katllyn Stryker
Managing editor:
Carasella Mancari
Graphic design:
Erik Gibson
eMagazine:
David Loughney
Contributors:
Daleen Cowgar
Lisa Fetherston
George Korda
Rosie Kabellar
Carasella Mancari
Lauren Gajdek
Katllyn Stryker
Dr. Michael Jacobson
2) “I am CHM” isn’t just a catch phrase—it’s a commitment, and a community
3) “A combine tried to kill me, but God held my hand”
4) Protecting a loved one facing dementia: How to take away a parent’s driver’s license (part 2)
5) CHM releases 2020 Guidelines
5) How is CHM weathering COVID-19?
6) Family faces $52,000 per month in chemo costs, see over $220,000 shared by Brother’s Keeper
7) Prayer Page
13) Meet your staff: Todd Lauhon, Douglas Rheume, Carrol Sturm, Ryan Trowbridge and Lorraine Walker
14) Cancer-survivor declares God “had us exactly where we needed to be with CHM”
17) Health Q & A with Dr. Michael Jacobson, D.O.
18) Letters to CHM
19) 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.