CHM members shared $5 BILLION in members’ bills since 1981

Heartfelt Magazine

JOY LOVES COMPANY, TOO: CHM’S BRING-A-FRIEND PROGRAM

Christian Healthcare Ministries
The biblical solution to healthcare costs

CHM Member Portal enhancements
Easy and healthy snacks for kids
Joyful bundle and a "peaceful pregnancy"

chministries.org
Letters to fellow CHM members: what’s encouraged, what’s not

**Question:** I love the fact that members encourage each other with cards and letters, but I’m also receiving flyers and advertising promotions. Is that recommended?

**Answer:** No, not at all. Many members send cards and letters of encouragement to fellow members who are dealing with medical issues. Those are thoughtful gestures and expressions of Christian love.

Examples of what **shouldn’t** be sent are such items as advertising materials or offers (“Twenty percent off if you contact us in the next three days”), health remedies that “doctors don’t want you to know about,” political information or tracts encouraging people to switch religious denominations.

We are grateful so many CHM members care enough about each other to reach out to other members. However, while some of the items previously listed may be well-meaning, they typically are meant to benefit in some way the sender—not the receiver.

We trust members will understand that their fellow Christians in the midst of a medical situation enjoy receiving spiritual reassurance and are best served by support based on the words of our Lord and other uplifting verses in Scripture.

That’s encouragement that won’t expire in the next three days—or ever—and something Christians want everyone to know.

**Do include:**
- Encouraging verses or passages of Scripture
- Prayers for healing and God’s nearness
- Stories about God’s power and the faithfulness of His people

**Don’t include:**
- Advertising or promotional offers
- Health remedies
- Political materials
- Information promoting religious denominations

Anxiety in a man’s heart weighs him down, but a **good word makes him glad.**

–Proverbs 12:25
Joy loves company, too: CHM’s Bring-a-Friend program

*Shared joy is double joy; shared sorrow is a half a sorrow.—Swedish Proverb*

The well-known saying, “Misery loves company,” is reversed for followers of Christ, because their joy loves company. CHM’s Bring-a-Friend program is a way to share joy with others.

In 2020’s first six months, our nation, and the world, faced circumstances unprecedented, with an unknown outcome. Many of us are experiencing a “new normal” from the worldwide pandemic brought about by a new coronavirus.

The jobless rate quickly soared to over 13 percent, nearly 10 percent higher than it had been at the beginning of 2020. Consequently, in the wake of COVID-19, many fellow Christians are in need of budget-friendly options for their healthcare costs.

Since 1981, CHM has upheld the biblically-based practice of health cost sharing. The ministry’s foundation is the New Testament principles found in Galatians 6:2 and Acts 2 and 4, and the examples and exhortations for Christians to share their abundance, needs and burdens. The idea of sharing—whether joys, sorrows, hardships, pain or physical materials—is found throughout Scripture.

That’s why we encourage CHM members to use the Bring-a-Friend (BAF) program to share with their friends and family the blessings found through this ministry.

The value and advantages of CHM serve many people—and you help yourself by helping others.

Your referral can help a loved one discover that CHM is a cost-effective, accountable and faith-based way for believers to satisfy their major healthcare costs—and you can earn a free month of membership for yourself.

For every new member you refer to CHM, you will receive a free month of membership after your friend submits their third monthly financial gift. Those who consistently bring a friend each month may be able to participate in CHM at no cost. For example, if you refer 12 extended family members, friends and fellow church attendees, you could earn yourself a free year of membership!

We encourage all of our Christian friends and family to become CHM members. When we tell them all about Christian Healthcare Ministries, they’re blown away. They say it can’t be that simple or good, but we point to our many years of experience with the ministry. We absolutely believe in it.”

-Jason Benham, Concord, N.C.

More members join CHM through the BAF program than through any other method. This is made possible by members sharing their testimonies of how well CHM works for them.

Your friends and family may be encouraged to know that CHM monthly membership is voluntary and membership costs remain the same no matter your job situation, health history or geographic location. Whether you move...
Celiac disease or gluten sensitivity—the deciding factor

By Dr. Michael Jacobson, D.O.

A CHM member submitted the following question:

I'm new to CHM and don’t want to go to the hospital or doctor for every little problem. I'm wondering if you could help me figure out if a condition I've been dealing with is worth going to the doctor.

I get skin rashes mostly around my feet and ankles—they’ve occurred on-and-off for the last year or two. Recently, I started getting a rash on my knee. I try really hard not to scratch them so they don’t develop into open sores, but it's very difficult.

At the same time, I haven’t been able to pinpoint the cause. While I’m not allergic to anything that I know of, after eating certain foods my stomach gets very bloated and gassy.

What I’ve seen from my own internet research, these symptoms together sound like I might have dermatitis herpetiformis (DH). What do you think I should do? Thank you!

Dr. Jacobson's response: Your analysis is impressive. If you truly have dermatitis herpetiformis (DH), and you connected it with diet, you’re almost there!

DH is considered the skin rash of celiac disease (CD). Celiac disease is a digestive and autoimmune disorder that can cause the sort of discomfort without having celiac disease), the fact that you are dealing with DH, which goes hand-in-hand with celiac disease as an autoimmune reaction, may indicate that your symptoms are a combination of these related conditions. Testing can help your doctor determine whether you have celiac disease or another form of gluten-sensitivity.

Celiac disease is not the only condition that can cause dermatitis herpetiformis. DH is also associated with other conditions, including autoimmune thyroiditis, intestinal lymphoma and non-Hodgkin lymphoma. Therefore, I think it should not be ignored or managed at home without a physician’s evaluation.

Confirming a DH diagnosis requires a skin biopsy. While this could be performed by a family physician, your doctor may defer to the expertise of a dermatologist, who would be ideal to confirm the diagnosis. If the biopsy is inconclusive, the following blood tests could be ordered: endomyosal antibodies (EMA), tissue transglutaminase (tTG) antibodies, or epidermal transglutaminase (eTG).

Assuming celiac disease is the underlying cause of your symptoms, a strict gluten-free diet is in order. Adherence to this diet usually results in gradual abatement of the DH.

Here are common dietary recommendations:

- Avoid all gluten-containing foods.
- Avoid gluten-containing cereals: wheat, barley and rye. Avoid oats initially, as commercial oats are often contaminated with gluten. Additionally, some individuals may be generally intolerant of oats.
- Avoid beers, lagers, ales and stouts.
- Avoid food additives and ingredients that might contain gluten: artificial colorings and flavorings, emulsifiers, excipients, malts, hydrolyzed plant and vegetable protein, monosodium glutamate, preservatives, natural and modified food starches, vegetable

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Fractured finger shows faithfulness of CHM members  By Sara Kaeb, Cissna Park, Ill.

On a cold December day, I picked up a truck at my employer’s farm and headed to the fertilizer plant to get several anhydrous ammonia tanks to take to the field. As I hooked the tanks to the truck, the heavy hitch fell on my left index finger. Oddly, it didn’t hurt. The force of the hitch numbed my finger, and all I felt was an odd sensation—but I knew something was wrong.

When I looked down at my hand, my fingertip was at an odd angle and split from front to back. I wrapped it as best as I could and immediately called my husband. Thankfully, he was only a few minutes away.

It was clear to both of us that I needed emergency care. We went to a local hospital where we’d gone for previous emergencies. When we arrived, an X-ray confirmed that my finger was fractured badly enough to require surgery, which was then scheduled for the next day.

Initially, my broken and damaged finger wasn’t very painful. After surgery, however, the pain was excruciating with my nail removed, sutures from front to back and a metal pin protruding from the end of my finger. My orthopedic doctor explained that my finger would heal fine, but damage to my nail bed was so extensive the nail would be deformed.

This was our first major medical event after joining CHM. I found out about the ministry from a friend who suggested I look at CHM. I’d never before heard

“ As a believer in the sovereign God who promises to care for His children, I needed to trust that He would be faithful in this situation just as He has always been.

DOLLARS$ & $ENSE:
God multiplies blessings through your covenant with CHM members
By Charity Beall, CHM Chief Financial Officer (CFO) & Treasurer

Your consistent and faithful giving enabled CHM to surpass an enormous historical milestone, even in the midst of a pandemic: On April 6, 2020, CHM celebrated having processed over $5 billion in medical bills since the ministry’s inception in 1981!

Incredibly, over CHM’s lifetime, the Lord has enabled CHM to satisfy $5 billion of medical bills at the cost of only $2.15 billion. This means members pay an average of only 43 cents to satisfy every medical bill dollar. Due to rising healthcare costs, in the last few years this cost grew to 48 cents per $1 of medical bills. God continues to multiply the faithful giving of CHM members by allowing discounts and other financial assistance to satisfy the remaining 52 cents.

Joining CHM put you in a covenant relationship, not a contractual obligation, with your fellow Christians. Covenant relationships are interwoven throughout the Bible as God interacted with His people.

Deuteronomy 28:1-6 is one of my favorite passages that elaborates on the blessing of being in a covenant with the Lord: “And if you faithfully obey the voice of the Lord your God, being careful to do all His commandments that I command you today, the Lord your God will set you high above all the nations of the earth. And all these blessings shall come upon you and overtake you, if you obey the voice of the Lord your God. Blessed shall you be in the city, and blessed shall you be in the field. Blessed shall be the fruit of your womb and the fruit of your ground and the fruit of your cattle,

Continued on page 16
Filling the hungry with good things  

By member Kristen Sherman, Muncie, Ind.

God has given us a variety of good foods. We all have favorites, as well as some foods we don’t like. It’s our job as parents and caregivers to offer healthy, nutritious options to the children in our lives. What they eat now helps establish their eating patterns for the rest of their lives. Below are a few easy, healthy and nutritious snack options to consider throughout the summer and beyond.

**Fruit:** Sweet, easily transportable and highly nutritious—with a wide array of choices, fruits have the perfect number of calories for an after-school or midday snack. Pair your favorite fruit with a small amount of cheese, nuts, nut butter, yogurt or a dessert-flavored hummus to add some protein for a perfectly satisfying snack. Experiment by coupling fruit with one of the options below.

**Yogurt dip:** This pairs nicely with apples, grapes, strawberries and more.

*How to make it:*
- 2 tablespoons of yogurt (flavored or plain)
- 2 tablespoons of whipped topping
- Mix together for one serving of fruit dip.

“*I don’t believe we’ve met before. We are the fruits and vegetables that will be part of your lunch this year.”*  

Continued on page 16
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. Edith Baker: 8103 County Rd. 2813, Eustace, TX 75124 (glennedith2014@gmail.com)

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

### 5. Noah Barnes: 7585 Yacht Club Dr., Cumming, GA 30041 (carolyncoxbarnes@gmail.com)

### 6. Kelley Beanblossom: 7464 CR 3600, Brownsboro, TX 75756 (kperkbeam@aol.com)

### 7. Lucy Beck: 1099 Beck Rd., Nyssa, OR 97913 (lucygbeck@gmail.com)

### 8. Samuel & Linda Beiler: 590 Lime Quarry Rd., Gap, PA 17527
Condition: The Beilers’ son, Allen, underwent surgery on his leg. Total bills: $6,047.

### 9. William Bender: 1890 Creek Rd., Millmont, PA

### 10. Paula Boone: PO Box 313, Hurley, MS 39555 (pboone@mysag.com)

### 11. Teri Bowers: PO Box 1550, Afton, WY 83110 (teri@bowersallred.com)

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

### 13. Jerry & Sherri Burts: 508 E Orr St., Anderson, SC 29621 (burtsfamily@bellsouth.net)

### 14. Samantha Callihan: PO Box 100, Cherry Lot, GA 30522 (jake2callihan@gmail.com)
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


20. Jedd & Jamie Coburn: 47 Days Point Ln., Smithfield, VA 23430 (jjjilcoburn@gmail.com) Condition: The Coburns’ daughter, Bailey, had surgery to correct vesicoureteral reflux and to prevent kidney damage. Total bills: $2,995


28. Rhonda Dilley: 1711 Freedom St., Huntington, IN 46750 (garydilley58@gmail.com) Condition: knee replacement. Total bills: $6,950.


32. Zachary & Katie Dudley: 2105 Redbud Creek Ave., Yukon, OK 73099 (zacharytdudley@gmail.com) Condition: The
Dudley’s daughter, Nora, underwent ear surgery to prevent hearing loss. Total bills: $3,414.


34. Nancy Engel: 31 Christiana Pike, Christiana, PA 17509 (njane27@gmail.com) Condition: advanced lung cancer. Total bills: $20,000. Donations: $15,000. Add-on bills: $5,000. Remaining: $0.

35. Joseph Etemadi: 8820 Aboite Center Rd, Fort Wayne, IN 46804 (joe.etemadi@gmail.com) Condition: cyst removal. Total bills: $15,000. Donations: $10,000. Remaining: $5,000.


How do I send my gift?

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 #81.

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!
51. David Harris: 23 Road 1799, Farmington, NM 87401 (ddharris86@gmail.com) Condition: atrial fibrillation (heart condition). Total bills: $12,792. **Donations:** $12,159. Remaining: $6,633.


53. Marvin Hatton: 603 N County Rd. 1 East, Monte Vista, CO 81144 (jeeper8182@gmail.com) Condition: carpal tunnel syndrome. Total bills: $33,387. **Donations:** $30,752. Add-on bills: $1,588. Remaining: $4,223.

54. Shane Hill: 2721 Bungalow Dr., Ammon, ID 83401 (shanejhill@gmail.com) Condition: hip replacement. Total bills: $20,921.


60. Terri Jamison: PO Box 595, Walnut, IL 61376 Condition: chronic hernia pain. Total bills: $7,602.


74. Howard May: 9250 Fruitland Ave., Atwater, CA 95301 (howard8512@gmail.com) Condition: tonsillectomy. Total bills: $2,950.
76. Chad Meador: 375 E Division, Warrensburg, MO 64093  
Condition: bile duct blockage/pancreatitis. Total bills: $14,132.  

77. Norm Millen: 9021 N Hwy 16, Llano, TX 78643  

78. Mark Momb: 6418 E 18th Ave., Spokane Valley, WA 99212  
(flourmill39@yahoo.com)  
Condition: heart condition. Total bills: $12,471.  
Donations: $3,541. Remaining: $8,930.

79. Judd Moss: 3604 NE Independence Ave., Lee’s Summit, MO 64064  
(flannelradish@gmail.com)  
Condition: lumbar spine fusion surgery. Total bills: $15,583.  

80. Lorna G. Murphy: PO Box 569, Elkton, OR 97436  

81. Mary Murray: 4108 McFarland Dr., Linden, MI 48451  
Condition: arthritis. Total bills: $12,471.  

82. Emily O’Hearn: 1298 Palm Cove Dr., Charleston, SC 29492  
Condition: surgery to improve lymphatic function/mobility. Total bills: $2,110.  

83. German Ortiz: 8 Reverend Houston Dr., Bedford, NH 03110 (ortizur@msn.com)  

84. David Pack: 1338 N 100 W, American Fork, UT 84003  
(dcppackdc06@gmail.com)  

85. Cheonil Park: 20 Mercer Ave., Englewood Cliffs, NJ 07632 (adiocchiro@gmail.com)  
Condition: knee injury. Total bills: $15,583.  

86. Joyce Parson: 13420 Iris Ave NW, Mogadore, OH 44260  
Condition: eye surgery. Total bills: $12,113.  

87. Phyllis Peterson: 912 N Carrington Ave., Buffalo, WY 82834 (phyliss45_46@hotmail.com)  

88. Julieth Pringle: 358 Grand St., Bridgeport, CT 06604  
Condition: high blood pressure. Total bills: $2,890.

89. Cory Reason: 9812 Legends Creek Dr. #207, Indianapolis, IN 46229 (coryreason@gmail.com)  

90. Lillian Reichert: 4005 Cherry Hills Dr., Fort Collins, CO 80524  
Condition: knee replacement. Total bills: $8,731.  

91. Rylee Ann Remor: 15 Arthur Lane, Winter Haven, FL 33880 (gk#remor@gmail.com)  

92. Andrew Reynolds: 320 South Fairview Dr., Harlem, GA 30814 (andrewreynolds1984@gmail.com)  

93. Peter Ryman: 12336 Halverson Dr., Bigfork, MT 59911 (psryan@gmail.com)  
Condition: bone cartilage condition/surgery. Total bills: $9,768.  
Donations: $6,221. Remaining: $3,547.

94. Wayne Schermerhorn: 4316 45th Avenue, Sacramento, CA 95824  

95. Christina Smith: 2920 Hartzog Ford Rd., West Jefferson, NC 28694 (cristin.smith620@gmail.com)  

96. Mark Somers: 10950 W Union Hills Dr. #800, Sun City, AZ 85373 (lsomers13@gmail.com)  

97. Carol Sprengard: 7233 Greenfarms Dr., Cincinnati, OH 45224  
Condition: knee replacement. Total bills: $8,731.  

98. Michele Stafford: 10105 W Iliff Ave., Lakewood, CO 80227 (stafford.mks@gmail.com)  

Condition: high blood pressure. Total bills: $6,267.

100. Jonathan Staricha: 313 NE Averys Ln., Poulsbo, WA 98370 (jon.staricha@gmail.com)  
Condition: deviated septum/nasal surgery. Total bills: $9,357.  

101. Clive Stockstill: 323 State Hwy FF, Galena, MO 65656 (ces120995@gmail.com)  
Condition:

102. Jeb Stogdell: 3092 W Divide Creek Dr., Meridian, ID 83646 (jeb.stogdell@gmail.com) Condition: cervical spinal fusion. Total bills: $18,692. **Donations:** $33,148. **Add-on bills:** $26,715. Remaining: $12,259.


108. Barbara Thomas: 4029 Landmark Rd., Iuka, IL 62849 Condition: gastroesophageal reflux disease (GERD). Total bills: $10,059. **Donations:** $12,027. **Add-on bills:** $5,000. Remaining: $3,032.


111. Ryan Tschetter: 16056 479th Ave., Revillo, SD 57259 (tschryan@yahoo.com) Condition: surgery for deviated septum. Total bills: $16,967.


Prayer Page needs shared last month $489,474.37

Thank you for your faithful giving!
A joyful bundle brings $40,000 in medical bills; CHM members carry the costs, make for a "peaceful pregnancy"

By Desiree Macedo, Coventry, R.I.

“Our youngest daughter, Aviana, certainly made a grand entrance despite what started out as a complication-free pregnancy. After four days in the hospital and nearly $40,000 in medical bills, our sweet little girl finally arrived.”

Hoping to add to our little family, we were drawn to CHM because of the amazing—and numerous—testimonies of CHM members who used the Gold maternity program. Their experiences gave us confidence that CHM is a trustworthy option, and we decided to become part of the CHM family. Additionally, I was thrilled that CHM’s biblical principles mean we share the same moral values.

Several months after joining CHM, I became pregnant and worked with a midwife to receive medical care. Though understanding how CHM works was at first a paradigm shift for our midwife, a quick explanation of the ministry by the CHM staff helped, and we set up a payment plan that would continue until my medical bills were shared. Anytime I or my midwife had a question, the CHM staff walked us through the next steps of the process.

Thankfully, my pregnancy had no complications—until our delivery date. On July 30, I thought my water broke. We called our midwife and let her know the baby was on the way. After arriving, she performed tests. It was a false alarm. She was greatly concerned, however, that my blood pressure was off the charts; she encouraged me to go to the hospital for additional care.

Over the next several days, I was induced daily until day four, when my midwife chose to break my water. Our youngest daughter, Aviana, certainly made a grand entrance despite what started out as a complication-free pregnancy. After four days in the hospital and nearly $40,000 in medical bills, our sweet little girl finally arrived.

We obtained significant discounts—so much so that our bill was reduced to $19,000. CHM members shared the remaining amount in full.

Looking back, I’m so glad I didn’t have to worry about the medical costs. I was able to place those burdens at God’s feet because of my CHM family’s faithfulness. Their financial support enabled me to focus on what I needed to do and to have a peaceful pregnancy.

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NEW online video: Illness vs incident

Two words we use a lot at CHM are “Illness” and “incident.” Why is it important to understand these terms? Knowing what these two words mean will help you submit medical bills and understand your personal responsibility when medical events arise. For example, the CHM Guidelines state that your personal responsibility is determined per incident, and CHM shares $125,000 per illness. Learn more by watching this helpful video on chministries.org/videos.

Meet your CHM staff: Kathleen Kulton, Jarrod Murrey, Jacqueline Vincent and Mark Zimmerman

**Kathleen Kulton**
*Member Services*

What superpower do you wish you had? I’d love to be able to teleport—to go anywhere in the world with just a thought and never be late for anything again!

**Jarrod Murrey**
*Maintenance*

What’s the best advice you’ve been given? One of my instructors during Professional Military Education (PME) gave the following advice: You’re going to have bad supervisors, but that’s alright because they can help you become a better leader. Take what these supervisors didn’t do well, learn from their mistakes, and apply what you learned when you become a supervisor. Otherwise, you’ll become the very supervisor you complained about.

**Jacqueline Vincent**
*Member Advocate*

What part of your role do you enjoy the most? I love talking with members from all over the U.S. and missionaries from all over the world. I enjoy hearing their stories and helping them find resolution with their medical bills.

**Mark Zimmerman**
*Heartfelt Radio Morning Drive Host*

What’s one thing you couldn’t live without? Besides my faith, my wife and my family? Baseball! I have come to realize through the COVID-19 pandemic how much I miss the daily joy of this sport.

Be a part of our online community!

Looking for a way to stay connected with CHM? Following us on social media is a great way to:

- Hear the latest CHM news
- Learn nifty tips about your membership
- Pray for others and be prayed for by others
- See encouraging, uplifting content from CHM staff and fellow CHM members
- Get in touch with the CHM staff about membership questions and inquiries

Ready to join the online community? Find us on your favorite social channel: @iheartCHM

**August 2020**

Heartfelt Magazine

B e a p a r t o f o u r o n l i n e c o m m u n i t y !

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“BAF program”, continued from page 3

to another state, have a child, lose a loved one, endure an expensive health crisis or experience the loss of a job, CHM stands with you.

This means CHM is an eligible option for individuals and families under the national healthcare law—the Affordable Care Act—and it’s a viable faith-based solution for Christians who embrace biblical principles.

Helping others enables you to help yourself as you participate in CHM’s BAF program by sharing the ministry with those you know and love. Joy loves company, too.

Ready to share the good news and earn a free month of membership? Please see the sidebar (page three) detailing CHM’s advantages and talking points.

(Editor’s note: The unemployment data used in this article was obtained from: https://www.ncsl.org/research/labor-and-employment/national-employment-monthly-update.aspx on June 4, 2020.)

“CHM is portable and transferable … more user-friendly than vitamin gummies.”

“Kaeb testimony”, continued from page 5

the Member Advocate team negotiated on my behalf. Still, my provider chose not to provide a discount. Without provider discounts, I wondered if CHM would share my medical bills. I knew discounts are a big part of the framework, and members are encouraged to shop around for discounts before going to a hospital.

I called CHM to express my fears, and they calmly informed me that I didn’t need to worry. My bills were still eligible for sharing even though we weren’t able to secure any discounts. What a beautiful picture of CHM’s mission! I continue to be amazed by this family of believers who provide for one another’s medical bills in the name of Christ.

Today, my finger still has scars from the injury, and I will probably always have slight numbness in the tip. However, the fingernail that my doctor said would be deformed is just as smooth and normal as the rest of my nails.

We learned an important lesson, too. I no longer assume that every hospital offers discounts. Before we had any more emergencies, I called around to see which hospitals would offer self-pay patient discounts. We now know of a hospital that will offer us a 70 percent discount, and we’ll be using its services from now on.

While negotiating with my providers, God taught me to have patience. Situations don’t often go the way we would like, or the way we think is fair or right. As a believer in the sovereign God who promises to care for His children, I needed to trust that He would be faithful in this situation just as He has always been. I learned to trust CHM as well—to believe that my Christian brothers and sisters would be faithful to their mission of glorifying God by sharing one another’s medical bills.

The most important thing I learned through this whole experience is that when things are done God’s way, His people are blessed. Thank you, CHM family, for being a blessing in our lives.

of health cost sharing ministries and researched several of them. CHM was the best fit for our family, so my three children and I applied for membership.

I knew from talking with staff members and reading CHM’s online instructions that I needed to ask my providers for medical bill discounts. When I informed the hospital and doctors who treated me that I was a self-pay patient, they suggested I apply for financial aid. However, I didn’t qualify for the aid, and per their policy, they did not offer any discounts. After attempting to negotiate with them on my own, I sent the information to CHM where
“Dollars and sense”, continued from page 5

"You be when you come in, and your blessing every day through your testimonies, prayer requests, prayers, cards of encouragement and faithful giving. These acts of faith are multiplied by the Lord through answered prayers, peace that passes all understanding, healing and financial provision. The Lord has multiplied these acts of faith to the point that $5 billion in medical bills have been relieved.

CHM members experience the Lord’s blessing every day through your performances, cards of encouragement and faithful giving. These acts of faith are multiplied by the Lord through answered prayers, peace that passes all understanding, healing and financial provision. The Lord has multiplied these acts of faith to the point that $5 billion in medical bills have been relieved.

“Filling the hungry,” continued from page 6

Chocolate hummus: Be adventurous! This tastes great with apples, bananas and anything else that pairs well with chocolate. Kids won’t know they’re getting extra protein and fiber—they’ll just be thrilled to have chocolate dip.

How to make it:
• 15-ounce can of chick peas (can be slightly larger or smaller in amount), well-drained and rinsed
• ¼ cup cocoa powder
• ¼ cup maple syrup (adjust to taste)
• ½ teaspoon salt
• 1 teaspoon vanilla
• ¼ cup of water

Put all ingredients in a blender and blend well until very smooth. You may need to scrape the sides of the blender several times to ensure everything is thoroughly pureed. It will take several minutes to create the smooth texture you want, so be patient. At this point, taste it—you can add a bit more maple syrup if desired. Also, you may need to add another tablespoon or two of water to achieve the best dipping consistency. You can even add a scoop of peanut butter to make peanut butter and chocolate hummus. In addition to serving with fruit, you can offer hummus with graham crackers or pretzels for a delicious snack.

Chocolate peanut butter frozen banana: This is a satisfying, cool treat with just the right amount of sweet. It’s loved by children and adults alike.

How to make it:
• 4 bananas
• Peanut butter for spreading on bananas
• 1 ½ cups dark chocolate chips
• 1/3 cup creamy peanut butter to be used for chocolate dip

Cut your bananas in half and insert a Popsicle stick in each banana. Place on a cookie sheet lined with waxed paper. Smear a thin layer of peanut butter along the entire length of each banana half. Freeze for three hours. Melt the chocolate and peanut butter in the microwave using 30-second intervals and stirring well after each 30 seconds until melted and smooth. Plunge each banana half into the melted chocolate mixture (a tall skinny cup works great) and return to the cookie sheet. Freeze another 30 minutes and enjoy!

Don’t like bananas or chocolate? Try doing an internet search for homemade fruit pops. You’ll find many creative, low-fat, low-sugar and fun-to-make recipes from which to choose.

Vegetables: These guys are packed full of vitamins and low in calories. When coupled with a protein rich food, they’re not only healthy, but satisfying as well. Try veggies with dip, hummus, a few cheese cubes or even with a small serving of cottage cheese.

Popcorn: Craving something salty rather than sweet? Consider popcorn, as it can lean either way. Kids love to watch it pop, so think about foregoing the microwave variety and using a popcorn maker.

Try it traditional style, with a sprinkle of sea salt and a small drizzle of butter or oil. Add dried fruits such as cranberries or cherries, with mixed nuts as an option. Melt chocolate and drizzle over popcorn. Place in the freezer for a few minutes to stiffen the chocolate before eating. Add savory spices to butter or olive oil to enhance the flavor.

There’s an abundance of convenience food snack options competing with healthy choices. Convenience foods are quick and easy, but that about sums it up. Be wise with your snack choices. Be brave and try something new. Be pleased in knowing you satisfied and filled the hunger of the children in your life with healthy foods. Happy snacking!
Health Q & A with Dr. Michael Jacobson, D.O.

When should I see a doctor about my blood pressure?

**Question:** I am a 63-year-old male with what I believe is a borderline high blood pressure reading of 149/88. I do not have a personal physician who I see regularly. What would you recommend I do, if anything, about my blood pressure?

**Answer:** Thank you for your question about high blood pressure (hypertension). A diagnosis of hypertension isn’t made from a single blood pressure measurement. You should record at least three readings. Readings are always given in pairs—the upper (systolic) value first, followed by the lower (diastolic) value. A physician averages the results and might recommend treatment if the average exceeds 140 systolic or 90 diastolic. Further allowance is made for age: for individuals over the age of 60, the upper limit is 150/90. Given this consideration, you may not—technically—have high blood pressure.

I suggest taking at least three separate blood pressure readings on different days using a reliable instrument (sphygmomanometer). If you don’t have one at home, you typically can find one at your local pharmacy. Calculate the average of your three measurements and secure the services of a competent family physician to assess your results.

A solid relationship with a family physician is foundational to navigating the healthcare system. Ask friends for recommendations. Better yet, ask a few nurses from your local hospital for their referrals. When a real need arises you’ll have confidence knowing who will be caring for you.

*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.

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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 fell off a ladder and sustained severe injuries. Thank God he is recovering and doing well. Being new to CHM and sharing bills, I made my share of mistakes. However, the staff has been outstanding helping me navigate the process. Each time I’ve called, I’ve been greeted with understanding.

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“Healthwatch”, continued from page 4

- gum and vinegar. When you buy packaged foods, read the ingredients to confirm no gluten is present.
- Eat foods labeled as gluten-free. Such products include, but are not limited to: rice, corn, maize, buckwheat, potato, soybean, and both tapioca and almond flours.

Many grocery stores offer creative gluten-free options. Specialty markets may even have entire gluten-free sections.

I commend you for your personal research and the insight evident within your question. To be clear, I believe your condition certainly warrants a consultation with your doctor. Stay healthy, and we hope to hear a good report.
“Letters to CHM,” continued from page 17

I would like to especially recognize Sherry Noland. Not only did she help me with my situation, but she did it in a warm and loving way. She is definitely a Romans 12 Christian example.

God bless this ministry. I tell everyone who is willing to listen what a gift CHM is.

Sincerely,
Teresa Davis
Sellersburg, Ind.

Dear CHM,

Just a shout out to CHM for sharing medical bills from the airplane crash I survived. God has certainly blessed me. CHM, you have been a real blessing to my family! Thank you!

Sincerely,
David Cress
Lexington, Ohio

Dear CHM,

I want to thank you so much for the blessing you have been. A friend of ours told us about CHM. They were so excited to tell us about their experience with you because of how positive the experience had been. We decided to try it. Thank God we did!

I had a health scare and you truly blessed us in a way I could not imagine. In any conversation I can, I tell all my friends about your God-sent ministry. "Thank you" does not seem to be enough. I praise the Lord Jesus Christ for your ministry. May the Lord truly bless everyone there.

Sincerely,
Kayra Massey
Norwalk, Ohio

Dear CHM,

We would like to express our gratitude for your timely response to our medical needs. This ministry is such a blessing for providing assistance as believers band together to help each other out in times of need.

Sincerely,
Patrick and Deborah Hall
Canfield, Ohio

Dear CHM,

The full amount of my son’s surgery was reimbursed. I realized the moment I saw the check that I have learned a valuable lesson in faith: I know even better now that putting my trust in others who serve in God’s name need not be scary. Thank you for helping my faith to grow and representing and conducting yourselves in the manner you profess.

Sincerely,
Vickie Edwards
Advance, N.C.

Dear CHM,

I want to thank you for sharing medical bills for my knee arthroscopy. I appreciate all that you did. God bless you for the wonderful work you are doing. This is how healthcare should be done!

Sincerely,
Jim Steacy
Sayreville, N.J.

In Christ,
Roger and Kathy Beal
Flat Rock, Ind.

Dear CHM staff,

My wife and I would like to thank all of you personally for creating and running a ministry that is so important to so many people. While we have not needed your services thus far, our lives are better for sharing this journey called life with you. Seeing your ministry from a member and provider perspective, we know you are people who care. We enthusiastically help change people’s lives every time we introduce you to them.

As practitioners of obstetrics, we are blessed to be a part of the miracle of birth. We hope you know that, in your way, you have been a positive force for people in the miracle of life!

With love and blessing,
Bill and Laurice Dunning
Allentown, Pa.

Dear CHM,

This is our first time actually using CHM. From what we read and heard, we felt confident that we would have no issues, and this has been true. To have a ministry, brothers and sisters in Christ who send get-well notes with scripture verses, is amazing. This is how healthcare is supposed to work—people helping people. May we all continue to lift each other up!

In Christ,
Ron and Lori Young
Monticello, Minn.

Dear CHM,

I want to thank you so very much for assisting me with my skin cancer situation. Thank you for your help and God bless you all!

Sincerely,

In Christ,

August 2020 Heartfelt Magazine

Do you have an #IamCHM story to share? We’d love to hear about it! Visit chministries.org/iamchm for more info.
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.

Michael and Janice Johnsen: 6790 Vista Lodge Loop, Castle Pines, CO 80108 Michael has stage 4 pancreatic cancer. He and his wife, Janice, request prayer for healing.

Pat and Dave Dodson: 104A NM 467, Portales, NM 88130 Please pray for Pat as she battles breast cancer. She also requests prayer for guidance in a family matter.

Judith Beagle: 2051 Cumberland Court, Acworth, GA 30102 Judith is battling stage 4 renal failure and needs encouragement. Please pray for her and her family.

Kevin and Megan Yerkes: 141 Gatling St., Camden, AR 71701 Please pray for Megan. She was diagnosed with a rare blood cancer.

Connor and Olivia Thompson: 117 Joy Way, Portola, CA 96122 The Thompsons had a second miscarriage. Please pray for guidance and encouragement during this trying time.

Cynthia and Eddie Polich: 1247 County Road 2000, Ravenna, TX 75476 Eddie had a brain aneurysm. Please pray for strength for the family and relief from pain as he recovers.

Michael and Janice Bowden: 2018 Haven Crest Drive, Chattanooga, TN 37421 Michael is battling leukemia. Please lift the Bowdens in prayer during this difficult time.

James and Angie Heinrich: 4001 Branchwood Drive, Durham, NC 27705 James’ cancer has metastasized. Please lift the Heinrich family in prayer.
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.