What members say

"I can’t express how grateful I am to experience the blessing of Christians sharing one another’s medical expenses. This health cost sharing model illustrates the greatness of God and the amazing ways He works in our lives."

Chase Christiansen, Hondo, Texas

Read more about Chase’s bout with appendicitis while in college on page 5.

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"I’m so thankful for the kind and thoughtful staff who encouraged me as I submitted bills and navigated pregnancy complications."

Anna Smith, Midland, Texas

See Anna’s experience using CHM’s maternity program on page 5.

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"I thought, I guess we’ll see if they really do what they say they will. And they [CHM] really came through."

Tim Ryan, MD, Cartersville, Ga.

Learn about the advantages this entrepreneur found as a CHM member on page 6.

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“We want to thank the CHM staff for supporting us so graciously when our heads were spinning and we felt overwhelmed."

Charis Olchesky, La Grange, Texas

See the miracles God performed in Susu’s life and how He used CHM to care for the growing Olchesky family on page 13.

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“CHM members shared 100 percent of our eligible medical expenses, totaling over $1 million! It was such a huge relief knowing I wouldn’t be left with expensive bills as I grieved the loss of my husband."

Stacie Feldman, Murdock, Minn.

Learn how CHM members supported the Feldman family on page 13.

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How CHM works at any age or stage

Ministry membership meets you where you are, no matter your age, stage of life, geographic location or job situation. CHM is valuable for Christians, as it provides flexibility and transferability throughout your life.

Young adults | Knowledge is power

CHM membership serves young adults in the following ways:

- CHM membership “travels” well—cost sharing support is the same when studying locally, out-of-state or internationally.
- Sharing eligibility is pre-determined, so even when hundreds of miles from home, members aren’t bound by a select network of healthcare providers.
- Young adults who are no longer legal dependents can transition seamlessly to their own CHM membership—allowing pre-existing conditions to date back to the original start date on their parents’ membership.

Growing families | Healthcare for two (or three, four...)

Married CHM members benefit from the Gold program’s maternity assistance. Women participating at the Gold level at least 30 days* before conceiving receive maternity assistance per pregnancy for such qualifying expenses as:

- Pre-natal (including up to three ultrasounds, when deemed medically necessary)
- Hospital delivery (including cesarean and multiple births)
- Home births
- Legally-practicing midwives (see Guideline R.11)
- Complications (mother and baby)
- Post-natal (up to six weeks)
- One lactation consultant visit (if medically necessary; an itemized charge must appear on your bill or you must submit a note from your healthcare provider)

More things to glow about:

- Any non-routine medical bills your baby incurs in the first three months after birth are eligible for sharing through the mother’s membership according to the Guidelines.

Continued on page 14
What I know now about CHM that I didn’t know then

By J. Craig Brown II, President & CEO

What I know now about CHM that I didn’t know when I began as President and CEO in April 2020 is how motivated and driven our staff and members are to carry out the ministry of carrying each other’s burdens.

Before I took this position, I knew that CHM was a ministry, but as an outsider looking in, I wondered if it ever wandered from that motivation.

What has become apparent to me is that the transactional nature of what CHM does—day in and day out—is eclipsed by the relational bonds that form amongst our staff, between our staff and our members, and between CHM members.

These bonds reflect the love, grace and holiness of God.

Together, we are all members of the Body of Christ who care deeply about each other and want to be a solution to each other’s problems.

I am so blessed to have a bird’s-eye view of believers here in Ohio, across the country, and throughout the world, being the hands and feet of Christ.
Screening mammography: making the best decision

Recently, a CHM member wrote:

I’m having a hard time deciding whether to schedule my screening mammogram as two view (2D) or three view (3D). I am 40 years old and had my first mammogram last year as a two view; the results were normal. Other than never giving birth, I have no risk factors for breast cancer. I heard 3D mammograms are much better at detecting breast cancer than 2D mammograms, but also that 3D mammograms expose the patient to more radiation. Looking at the cost factor, the 3D mammogram is about $150 more because, in my area, it is only available at a hospital. Is it worth paying the extra money for the 3D mammogram?

**Dr. Jacobson’s response:** Age 40 is generally considered early initiation of screening. As you had a normal mammogram (MMG) last year, the best answer probably hinges on your individual risk factors.

**Why should mammograms be considered?**

According to the American College of Obstetricians and Gynecologists (ACOG), breast cancer is the most commonly diagnosed cancer in women. Breast cancer is the second-leading cause of cancer death in American women, after lung cancer. ACOG points to modeling that concludes that the potential benefit of early, annual cancer screening with mammography outweighs by 60-fold the risk of dying from radiation-induced cancer. Estimates indicate that screening 100,000 women every year with mammography would induce 125 cases of breast cancer and cause 16 deaths, while not screening that same-size group would result in 968 breast cancer deaths.

**Shared decision-making**

ACOG’s current breast cancer screening guidance focuses on patient autonomy and shared decision-making to help women and their obstetrician-gynecologists (OB/GYN) decide on an appropriate breast cancer screening strategy from among the range of reasonable options within published major guidelines. ACOG recommends that women and their OB/GYNs engage in dialogue that includes discussion of health history, the benefits and harms of screening, and the patient’s related concerns, priorities, values and preferences surrounding screening. This patient-centered, individualized approach is designed to help women feel empowered to fully consider their breast cancer screening options, and take an active and informed role in their healthcare.

**Benefits and drawbacks of screening**

Evidence indicates that regular screening mammography starting at age 40 reduces breast cancer mortality for average-risk women. Screening, however, also exposes women to such potential harms as callbacks, anxiety, false-positive results, overdiagnosis and overtreatment. Varying judgments about the appropriate balance of benefits and harms have led to differing guidelines about what ages to start and stop having mammograms, and how frequently to recommend screening for average-risk women. These guideline variations create challenges for both patients and providers in choosing or recommending the most appropriate approach to screening.

**Screening guidelines for women at average risk**

While variations in guidelines exist, ACOG recommendations for screening mammography for women at average risk of developing breast cancer include the following:

- Women should be offered screening mammography starting at age 40. If they bypass screening in their...

Continued on page 16
Unexpected C-section adds extra costs, new mother “so thankful” for CHM

By Anna Smith, Midland, Texas

When I found out I was pregnant with my second child, Vivian, I called my midwife to make sure she could add my name to her list before her schedule filled up. I wanted to have a homebirth, and I was excited that—as a Gold member—the midwife maternity costs would be shared.

I had a normal pregnancy until my 18-week checkup, when we heard an irregular heartbeat. To ease our concerns, I went for an ultrasound to see how Vivian was developing. The technician assured me all looked well. However, the irregular heartbeat was present at my next visit, too.

My midwife recommended I visit a specialist for another ultrasound and a second opinion. The doctor told me the irregular heartbeats were premature atrial contractions that the baby would most likely outgrow. She eventually did, but that was not the end of our difficulties.

Around 32 weeks, I felt extremely ill; my midwife discovered an infection was the cause. Even with medicine, extra checkups, blood work and tests, my midwife and I were not convinced that a natural birth would be safe for the baby. With that in mind, we scheduled a C-section.

I was concerned about submitting extra bills, especially since CHM had already processed the cost of my midwife. When I called the CHM office, the staff members were very helpful and understanding. They assured me that the extra costs were eligible for sharing, minus the amount my midwife had designated for the delivery, since it would now take place at the hospital. (Editor’s note: See Guideline R.11 for more information.)

The total cost for my pregnancy and delivery was almost $26,000. However, discounts reduced the cost by 50 percent. Every time we received a check in the mail from CHM, we still felt surprised by these wonderfully amazing gifts.

The Gold level maternity program was an important factor in my decision to join CHM, and having experienced the advantages personally, I recommend it to others. CHM staff members are friendly and helpful when answering questions, the online Member Portal provides a simple and convenient way to submit needs, and medical bills are shared quickly. Best of all, you’ll never pay for more than three units, so you can add more children without increasing your membership cost.

Vivian is now 10 months old, and all our medical bills have been shared. I’m so thankful for the kind and thoughtful staff who encouraged me as I submitted bills and navigated pregnancy complications. I love being a part of the CHM family!

College semester ends with appendicitis

By Chase Christiansen, Hondo, Texas

I was in excruciating pain and could hardly move as I drove to the hospital. My college semester was almost over, but as I sat in the waiting room all I could think about was how badly I needed treatment. However, I knew God was with me. Even as the pain increased, I felt in my heart that He would keep me safe.

Doctors confirmed I had appendicitis, and I underwent an emergency appendectomy. At first I was worried about how my expenses would be paid, but CHM’s staff reassured me that the ministry would provide support along the way.

Submitting bills for my surgery was simple. While some discounts were more difficult to negotiate than others, the end result was successful. My hospital charges totaled nearly $60,000; however, discounts reduced my bill by half. What a relief it was when my bills were shared and I could pay my healthcare providers!

God taught me a lot through my experience. I learned that when I wait on
A doctor’s perspective of CHM

By Tim Ryan, MD, Cartersville, Ga.

I’ve been practicing medicine for over 24 years. My wife, Jonna, and I built our practice from the ground up. We started out in a small storefront office and slowly increased our patient base. I now serve nearly 4,000 patients, both insured and self-pay.

A big concern for self-pay patients is uncertainty regarding the financial aspects of a catastrophic health crisis. Most people have the means to pay for basic doctor services. However, when larger scale needs arise, such as surgery or hospitalization costing thousands of dollars, they’re worried they’ll need to pay for it themselves.

This is why I typically recommend CHM. They’re designed to be that safety net in the event of a health crisis.

My wife and I experienced this firsthand when we faced a crisis of our own. We had been members of CHM for quite a few years without needing their services. Then Jonna learned she had ovarian cancer.

She was diagnosed on July 12 and underwent surgery on July 31. Those next several months were a blur as she went from surgery, to recovery, to complications, and finished with 18-20 weeks of chemotherapy.

Quite suddenly, we found ourselves not only a provider promoting CHM, but now also on the other end, having to make use of CHM resources ourselves. I thought, I guess we’ll see if they really do what they say they will.

And CHM really came through. At the date of this writing CHM members shared over $180,000 in bills, 75 percent of which was

DOLLARS & SENSE:

Prescription savings at your fingertips

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

One of our ministry goals is to give you tools to help you be a great steward of your fellow CHM members’ gifts. In the April and May editions of Dollars and Sense, CHM shared with you websites offering price-shopping tools for medical procedures. Did you know you can also price shop for prescriptions?

As a CHM member, you have access to the CHMRx prescription discount card; this is not a prescription plan, but a card that offers discounts to our members. Provide the card to your pharmacist at the time you are filling the prescription and ask about pricing. Members saved more than $45 million in prescription costs in 2019. Those savings were enjoyed by only 10 percent of our members, because that’s the percentage using the card. Don’t be left out! If you need a card, please contact CHMRx Member Services at 877-403-8233.

(Note: The CHMRx card is not administered by CHM and this is not a CHM phone number.)

Two other recommended prescription price-shopping tools are goodrx.com and singlecare.com. When you visit your doctor and they suggest a prescription, pull out your smartphone and navigate to one of these websites. Enter the name of the drug and search. The results will show local pharmacy prices and coupon offers. Be sure to match your results with the prescribed dosage and quantity. Using one of these tools can potentially save you thousands of dollars annually.

Talk with your doctor about prescription drug pricing. Less expensive options and generics are often available.

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.

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 down of medical bills is in full (as long as there is no lapse in membership)


31. Patricia Farnsworth: PO Box 66, Kipton, OH 44049 (abmspat1@gmail.com) Condition: The Farnsworths’ young daughter, Lidgerwood, had surgery for heart valve abnormality. Total bills: $5,801. Donations: $3,103. Remaining: $2,700.

32. Luis Fragoso: 514 Lidgerwood Ave., Apt. A-10, Elizabeth, NJ 07202 (luisfragoso.04@gmail.com) Condition: pituitary tumor removal. Total bills:

33. Frank Gallaway: 374 N Gold Creek Loop, Hamilton, MT 59840

34. Gregory Gear: PO Box 706, North Webster, IN 46555
   Condition: high blood pressure. Total bills: $9,675. 
   Donations: $3,067. 
   Remaining: $6,608.

35. Doug Gerard: 4398 Interstate 30-W, Brashear, TX 75420
   (dougswaterers@yahoo.com) Condition: inguinal hernia. Total bills: $12,469. 

36. Richard Gheen: 11121 S Windsor Ct., Lehi, UT 84043
   (lmgheen@comcast.net) Condition: inguinal hernia. Total bills: $9,675. 

37. Kiley Gonzalez: 628 W Charlotte St., Lehi, UT 84043
   Condition: bunions. Total bills: $9,675. 

38. Stan R. Good: 10830 Tallow Wood Lane, Indianapolis, IN 46236

39. Jamie & Emily Grabbe: PO Box 128, Celina, TX 75009
   Condition: The Grabbe’s daughter, Charlie, underwent surgery for sinus relief. Total bills: $4,564. 
   Donations: $2,961. Remaining: $5,534.

40. 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. 

41. Johnny Haer: PO Box 190, Craig, MO 64437
   (Johnnyhaer182@gmail.com) Condition: heart condition. Total bills: $53,295. 
   Donations: $33,387. 
   Remaining: $21,846.

42. Richard A. Hansen: 51180 Banner Rd., Delta, CO 81416
   (chansen210@hotmail.com) Condition: achalasia (digestive disorder). Total bills: $21,676. 

43. David Harris: 23 Road 1799, Farmington, NM 87401
   (dddharris86@gmail.com) Condition: hip replacement. Total bills: $20,921. 

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

45. Marvin Hatton: 603 N County Rd. 1 East, Monte Vista, CO 81144
   (jeeperr182@gmail.com) Condition: carpal tunnel syndrome. Total bills: $33,387. 

46. Sara Heise: 224 Brookwood Dr, Hortonville, WI 54944
   (heis.life@charter.net) Condition: re-injury of the ACL. Total bills: $5,341.

47. Paul Hershberger: 1297 Sielken Rd, Bronson, MI 49028
   (pauljhershberger88@gmail.com) Condition: surgery for nasal polyps. Total bills: $9,546.

48. Cynthia Hicks: 319 West Bacon St, Amboy, IL 61030
   Condition: hysterectomy. Total bills: $39,000.

49. Shane Hill: 2721 Bungalow Dr., Ammon, ID 83401
   (shanejhill@gmail.com) Condition: foot surgery. Total bills: $20,921. 

50. Alexis Hinson: 2949 S Jiovanni Ave., Meridian, ID 83642
   (lexyhinson@gmail.com) Condition: foot surgery. Total bills: $16,729. 

51. Lonnie Holloway: 1333 West Hwy 52, Emmett, ID 83617
   Condition: back surgery. Total bills: $9,662.
surgery. Total bills: $21,139. **Donations:** $40,645. **Discounts:** $2,866. **Add-on bills:** $25,601. **Remaining:** $3,229.

52. Jeffery T. Huffman: 12401 Island Rd., Maxwell, NE 69151 ([jeffh5625@gmail.com](mailto:jeffh5625@gmail.com)) Condition: knee ligament surgery. Total bills: $7,742. **Donations:** $2,473. **Remaining:** $5,269.


54. Adam & Elena James: 6311 Fort Maddin St, San Antonio, TX 78233 ([sejam69@gmail.com](mailto:sejam69@gmail.com)) Condition: The James’ son, Grayson, had a shunt revision due to hydrocephalus. Total bills: $8,789.


56. Terri Jamison: PO Box 595, Walnut, IL 61376 Condition: chronic hernia pain. Total bills: $7,602. **Donations:** $2,399. **Remaining:** $5,203.

57. Myran Jones: 10106 Buffum, Houston, TX 77051 ([jonesmyran@hotmail.com](mailto:jonesmyran@hotmail.com)) Condition: diabetes complications. Total bills: $27,605. **Donations:** $87,492. **Add-on bills:** $75,484. **Remaining:** $15,597.

58. Stephanie Knoop: 784 West 180 S, Spanish Fork, UT 84660 Condition: blood vessel condition. Total bills: $15,915. **Donations:** $12,566. **Remaining:** $3,349.


60. Dawn Kuntz: 28189 Longbranch Lake Rd, Macon, MO 63552 ([Dkuntz05@gmail.com](mailto:Dkuntz05@gmail.com)) Condition: uterine pain. Total bills: $3,167.

61. Cynthia Kwast: 20825 Bulhand St., Cassopolis, MI 49031 Condition: ovarian cancer. Total bills: $10,788. **Donations:** $62,110. **Discounts:** $9,613. **Add-on bills:** $65,243. **Remaining:** $4,308.

62. Rebekah Lattimer: 11340 Stage Rd, Akron, NY 14001 ([joellatt@buffalo.edu](mailto:joellatt@buffalo.edu)) Condition: surgery for endometriosis/ hysterectomy. Total bills: $6,109.

63. Keith Lawton: 801 Nogales Way, Gillette, WY 82716 ([klawton10@gmail.com](mailto:klawton10@gmail.com)) Condition: lesion removal surgery. Total bills: $77,983. **Donations:** $92,113. **Discounts:** $20,626. **Add-on bills:** $50,896. **Remaining:** $16,140.


65. Patrick Lockhart: PO Box 2366, Granby, CO 80446 Condition: Barrett’s esophagus/gastroesophageal reflux disease. Total bills: $6,354. **Donations:** $26,190. **Add-on bills:** $26,581. **Remaining:** $6,744.


68. Jonathan Malm: 238 S. 13th St. Lindenhurst, NY 11757 ([jmal213@gmail.com](mailto:jmal213@gmail.com)) Condition: heart condition. Total bills: $41,177. **Donations:** $13,015. **Remaining:** $28,162.
function/mobility Total bills: $2,110. 


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Prayer Page needs shared last month $471,832.04

Thank you for your faithful giving!
One million reasons to be thankful for CHM members—literally  By Stacie Feldman, Murdock, Minn.

Even after treatment, Jim was under surveillance; because Jim’s cancer was rare, his doctors believed it could return aggressively—and it did.

My husband Jim, a self-employed truck driver, often heard about CHM while listening to The Dave Ramsey Show. After reviewing CHM membership information, we joined CHM’s Gold level and the Brother’s Keeper program in Dec. 2016. We rarely went to the doctor; however, Jim noticed a lump on his left thigh in Aug. 2017. After testing, doctors believed it was a cyst, which was removed at our local hospital.

Then we received the news—pathologists further analyzed the cyst and discovered Jim had extraskeletal osteosarcoma. We were sent to Mayo Clinic to determine a treatment plan.

Even after treatment, Jim was under surveillance; because Jim’s cancer was rare, his doctors believed it could return aggressively—and it did. Six months later the first spot appeared on his lungs. Subsequent scans revealed additional fast-growing nodules and tumors.

It was a downhill slope from there, as the cancer continued to rapidly metastasize. Jim was released from the hospital to home hospice care and passed away nine days later on October 12, 2019.

The generosity of our loved ones—especially our CHM family—was humbling. We received many cards from members encouraging and praying for us. We truly witnessed the heart of Jesus poured out to us.

CHM members shared 100 percent of our eligible medical expenses, totaling over $1 million! It was a huge relief knowing I wouldn’t be left with expensive bills as I mourned the loss of my husband.

Jim’s cancer was our first experience using CHM—and I’ll admit I was nervous. Now I can confidently recommend CHM to friends and family. I’m happy to share from firsthand experience the process of negotiating with providers and organizing and submitting medical bills.

Although I didn’t get the answer to prayer I hoped for, I never doubted that God was with me and Jim. The two years from Jim’s first appointments to the moment he lost his earthly battle were the most rewarding of our 31 years of marriage. We learned

Continued on page 16

Toddler nearly drowns shortly after brother’s birth  By Charis Olchesky, La Grange, Texas

Our family was facing one of the most challenging seasons of our lives.

My husband, Jeff, works for Pine Cove Camp (a Christian summer camp headquartered in Tyler, Texas), and he had just finished a 22-month, $2 million project to build a camp for high schoolers. The next day I gave birth to our fourth child, Nix. Two weeks later, I took our children—including our newborn—to a friend’s house for a fun day of swimming.

Our two-year-old, Susanna, who we call Susu, had trouble eating her lunch. She couldn’t reach her mouth to eat with her life jacket on, so I took it off. After she finished eating, I asked if she wanted to get back in the pool; she said no. Since a mother was present in the pool and other adults were in proximity, I felt comfortable letting Susu play nearby, even without her life jacket.

The lady in the pool got out to take care of her toddler’s diaper. She had run out of her supply of diapers, so I offered one of mine. We both briefly turned to retrieve the fresh diaper from my bag.

At that moment we heard the older kids yelling, “The baby’s in the bottom of the pool!”

It was Susu.

A woman jumped in the pool and grabbed her. I’m a registered nurse, so I instinctively checked for a pulse, but Susu didn’t have one. Her skin was blue, she wasn’t breathing and there were

Continued on page 17
Meet your CHM staff: Joanna Baltzly, Alyse Hartley, Halley Hunter, Melissa Roberts and Whitney Vaughn

Joanna Baltzly  
*Member Bill Processing*

What crazy activity do you dream of trying someday? The only two U.S. states that I haven’t had the privilege of visiting are Alaska and Hawaii. To check one more state off my list, I dream of taking a week-long dog sledding adventure across Alaska to truly experience the beauty I’ve only seen and read of in books.

Alyse Hartley  
*Member Bill Processing*

What Christian hero outside of the Bible do you most admire? The hero that I admire most is my grandfather. He was loving, kind, humble, hardworking and always had a joke to share. He loved his country and his family, but he loved the Lord most of all. He taught us in every situation to trust in God.

Halley Hunter  
*Member Bill Processing*

What does #IamCHM mean to you? #IamCHM means being part of a biblical solution during a time of rising healthcare costs. It also means exemplifying Christian values.

Melissa Roberts  
*Member Bill Processing*

What do you want members to know about your job? I want members to know I’m not just entering their bills. I say a prayer for each member, asking God to help them through their medical circumstances. Our members are the most important part of CHM and are always in our thoughts and prayers.

Whitney Vaughn  
*Member Services*

What is one worship song or lyric that has really spoken to your heart? The song most on my heart recently is *Peace Be Still* by Hope Darst. Amidst anxiety, uncontrolled circumstances, or failed expectations, I think of the lyrics: “Peace be still. You are here, so it is well. Even when my eyes can’t see, I will trust the voice that speaks.” These words remind me that I am not called to have it all together all the time or to know all the answers. God knows everything—I can trust Him, and that is enough.

“CHM at any stage or age”, continued from page 2

• Families pay no more than three units of membership, regardless of the number of dependent children.

*Editor’s note: Women switching from a lower level to Gold must allow 30 days for the change to take effect and have an estimated delivery date 300 days after switching membership levels to receive maternity assistance. The CHM staff require notification after the baby’s birth to add the child to the family membership.

Self-employed | Getting down to business

CHM provides on-the-go professionals and self-starters with cost-effective, flexible and reliable healthcare cost sharing support—particularly as they consider their career goals and family responsibilities. Portability is a significant advantage for CHM members in that participation isn’t tied to an existing or future employment position. Likewise, Christians who began their membership as part of a group program can continue their participation even when transitioning to a new employer.

Other highlights:

• Membership operates on a month-to-month basis, providing additional flexibility when it comes to participation start dates or choosing the right participation level.

• Easy, straightforward sharing eligibility means spending less time on healthcare research and more time on your mission.

• Your membership allows you to take ownership of your healthcare and play a more active role in healthcare decisions.

Continued on page 15
Ministry staff | Healthy churches, healthy families

The joining together of CHM members to meet each other’s needs shows that the body of Christ is different from the rest of the world.

As pastors, missionaries, and ministry staff members labor daily at serving and edifying those around them, they find strength in being served by fellow Christians. CHM’s solutions have helped hundreds of participating groups—ranging in size from two people to hundreds of families—focus on the health of the Church while meeting their own financial and spiritual needs—along with the needs of their loved ones and their brothers and sisters in Christ.

Other advantages:

- Ministry membership means your money shares expenses that are God-honoring.
- Your staff can receive spiritual support from Christians outside of their local church or biblical community.

Other positive features:

- Monthly financial gifts* remain consistent at all participation levels, regardless of your age or medical history, even as you near the stage of life where you’re more likely to incur medical costs.
- The amount Medicare pays for any eligible medical incident applies toward your Personal Responsibility amount.

*Editor’s note: Silver and Bronze, though good programs, can only share surgery bills or medical bills incurred in a hospital; CHM doesn’t suggest or recommend Silver or Bronze for members on Medicare. Medicare-aged members must use Medicare-accepting providers for the outstanding balance of eligible medical expenses to be shared.

Retirement-age | Finishing with ease—and comprehensive healthcare

As CHM members approach retirement age, they can have great comfort in knowing that CHM participation continues without interruption to the next phase of life.

Members who are 65 and older can use CHM as a complement to Medicare parts A and B. (Though Medicare parts A and B likely will cover the majority of healthcare costs, without additional provision like CHM, it’s common for senior citizens to find themselves with high dollar amounts they must pay.)

*Last, but not least

All members—no matter their age—are encouraged to consider Brother’s Keeper participation as an extension of their CHM membership. For Gold members, the Brother’s Keeper program for catastrophic expenses removes the $125,000 per-illness cap to an unlimited amount. Silver and Bronze members receive an additional $100,000 (accruing up to $1 million per illness) with each annual renewal.
2D or 3D mammography

According to breastcancer.org, a recent five-year study involving 67,350 screening MMGs concluded that 3D mammograms—which create a picture using X-rays from several different angles—find more breast cancers and offer fewer false positives when compared to 2D mammograms. A false positive occurs when a mammogram shows a suspicious area that, after further testing, turns out to be normal. Since the increased number of angles in 3D mammogram allows a radiologist to better differentiate between normal, overlapping breast tissue and tumors, 3D mammograms result in approximately 20 percent fewer false positives. For this reason, 3D mammography appears to be emerging as the preferred breast screening technology.

Resources/References

“Christiansen testimony”, continued from page 5

Him, He will provide a solution—and He did. The same was true for my parents when they were looking for healthcare cost provision: They waited on God for an answer. He led them to CHM—a ministry about which they’d heard only good things—and they decided to check it out. I’m so glad they did. I’m happy to report that I’m completely healed. I can’t express how grateful I am to experience the blessing of Christians sharing one another’s medical expenses. This health cost sharing model illustrates the greatness of God and the amazing ways He works in our lives. Now we tell everyone how CHM came through for our family.

“Dollars and sense”, continued from page 6

As a CHM member you’re a self-pay patient, defined as uninsured; as such, you are eligible for various drug assistance programs. For example, there are many varieties of cancer drugs. Talk with your oncologist about options, pricing and eligibility for patient drug assistance programs. These programs are offered directly through the drug manufacturers; your oncologist can help you with the application process. One CHM member battling cancer is saving $40,000 per month on chemo drugs through one of these helpful programs. The Bible supports the use of medicines to aid in our healing process: Jeremiah 8:22, Proverbs 17:22, and Ezekiel 47:12 are just a few examples. We want to partner with you to help you find the medicine that you need at a fair price, and we’re grateful to offer the CHMRx card and other resources as part of the solution. (Editor’s note: Routine maintenance medications are not eligible for sharing. Please see Guideline T for additional information.)

“Doctor’s perspective”, continued from page 6

Jonna’s journey toward recovery has been fantastic. She’s exercising regularly and her hair is coming back. We look forward to continuing progress until she’s back to normal.

God is the great scriptwriter; He writes the story of our lives, and it’s often not what we would write. Jonna and I would never have written this story, but we thank Him because we’ve been able to meet and minister to people we never would have otherwise—and He’s shined His light through us.

“Feldman testimony”, continued from page 13

Though I still grieve Jim’s passing, I have peace knowing he’s home with our Creator and we’ll see each other again in glory.

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

Q: Is radon a legitimate health concern?

A member wrote:

Last summer we moved into a home built in 1965. We performed a radon test and the results were sometimes as high as 11 in our finished basement. Levels on the ground floor were lower, though still above the recommended level. We don’t want to spend money on a radon mitigation system if it’s truly not necessary, but neither do we want to be negligent. Is this a genuine health concern?

Dr. Jacobson’s response: Thank you for your question about radon. Without delving too far into scientific technicalities, I believe it’s wise to have a general understanding of radon and why it’s a legitimate cause for concern.

First, radon (chemical symbol Rn) is a colorless, odorless, tasteless, radioactive noble gas that occurs naturally and is commonly present in rocks and soils. It routinely rises through the ground into our homes through such ground-contact openings as pipes, drains or cracks in the foundation. The Environmental Protection Agency (EPA) measures radon in picocuries per liter of air (pCi/L). Their recommended action level is 4 pCi/L: Any home with that level or higher should consider corrective measures to reduce the amount of radon gas.

Radon is a leading cause of lung cancer. An estimated 21,000 Americans die of radon-induced lung cancer each year—second only to smoking. Virtually every occupational and public health agency strongly recommends radon testing and mitigation (the process of reducing harmful levels of the gas). Personally, when our own basement measured high years ago, we decided it was in our family’s best interest to have a solution installed.

For additional information regarding radon testing and mitigation, please visit [epa.gov/radon](http://epa.gov/radon).

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](mailto:doc@chministries.org). This information is not intended to replace the advice of your physician.

“Olchesky testimony”, continued from page 13

no signs of life. My medical training took over, and I started CPR while screaming for someone to call 911. I wasn’t sure how long she had been under water.

The realization hit: I’m going to have to tell Jeff that our daughter died while I was watching her.

By the time the emergency responders arrived, Susu had been without oxygen for at least 8–10 minutes. Just as they reached her side, Susu started gurgling and I found a weak pulse. Jeff arrived a few minutes later, and we were advised to head to the hospital to meet Susu and the response team. I praised God that she was headed to one of the best children’s hospitals in the country. (Editor’s note: Transportation bills from the site of an emergency to a medical facility are not eligible for sharing. For more information see CHM Guideline U.)

When we got there, however, we saw all of the emergency responders standing by. I had a sinking feeling: She’s gone. She died.

What we couldn’t see was that, around the corner, doctors and nurses were working on Susu. It was eerily quiet, but that was the turning point. The initial labs and test results gave us hope; each subsequent test brought better news.

Susu was going to make it.

We were delighted to hear that doctors expected a full recovery. One physician told us less than one in 10 submersions of this magnitude result in the patient surviving without permanent disability. Susu was released to come home three days later.

After Susu’s accident, God intervened in amazing ways, surrounding us with skilled healthcare providers, loving family members and dear friends and church family. There’s no way we can adequately thank them all.

When CHM staff members heard what happened to Susu, they immediately sent an email to the entire ministry staff asking them to pray for our family. They were incredibly helpful in the coming weeks when we’d have questions about how to submit the medical bills. CHM shared nearly $89,000 for Susu’s drowning accident in addition to nearly $8,000 for Nix’s birth.

Susu’s ordeal strengthened our relationship with the Lord because we saw Him work and move in powerful, unexplainable ways. I remember one eye-opening moment when I thought about God’s sovereignty and care for our family. I thought, Susu was never alone. God was with her at the bottom of that pool. He was with her on route to the hospital and when the doctors were working on her. He was with us through every parent’s worst nightmare when we couldn’t see that there was hope of life being restored.

We look forward to sharing this story with Susu when she’s older and explaining to her that God has a profound purpose for her life.

We want to thank the CHM staff for supporting us so graciously when our heads were spinning and we felt overwhelmed. We thank fellow members for sharing our many expenses and relieving us of a great financial burden.

God is working through Christian Healthcare Ministries.
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,

I’m overwhelmed with gratitude for the body of Christ and thankful for their commitment of love to me and my beautiful wife, Sharon, as well as their willingness to partner with us through this amazing season of our lives. I feel so richly blessed today by this check to share Sharon’s medical expenses.

Thank you, Vicki, for all your support and help. Please know how grateful I am for your humble attitude of servanthood and your kind, thoughtful and gentle spirit. I believe you were another of the angels that the Lord blessed Sharon and me with throughout this journey.

With a most grateful and thankful heart to all of you and most certainly to Him to whom belongs all praise, honor and glory.

Sincerely,
Steve Simon
Littleton, N.H.

Dear CHM,

My wife and I have been members of CHM for only one month, but already you have changed the way we think of taking care of our health. We’ve gone from cynical skepticism to a blossoming attitude of love and compassion towards other believers and ourselves. It’s remarkable.

Sincerely,
Rick and Jan Tuma
West Chicago, Ill.

Dear CHM,

My mother, Maria, recently passed away after being diagnosed with stage 4 cancer. It was a shock to us as we struggled to come to terms with her dying and our losing her.

The many, many cards which flooded in from CHM members—filled with godly encouragement and assurances that we were being prayed for—really touched us. To know that complete strangers (though brothers and sisters in Christ) took the time to let us know that they cared and were praying—that knowledge frequently left us in grateful tears.

Thank you for everything you do!

Sincerely,
Mattea Weldon
Marshfield, Mo.

Dear CHM,

I would like to give a very heartfelt thank you to all the staff at CHM for the sharing of my wife’s most recent medical bills. Coming from a family with a history of heart issues, we could not ignore the symptoms when she experienced chest pain. By the grace of God, all the tests that were done have confirmed that everything is functioning very well. The chest pain may have been a symptom of acid reflux or job-related stress, and we continue to pray for God’s grace as we deal with the things in which we cannot control.

We are also very grateful for this ministry. The work that CHM does gives us so much comfort, knowing that God will take care of our financial burdens through this ministry. May you all continue to do God’s work and may God bless each and everyone at CHM.

Sincerely,
Forrest Teeters
Park Falls, Wis.

Dear CHM,

Late last year I was diagnosed with epilepsy after having one seizure at my job and another at my house. I found out about both when I woke to find EMS workers taking me to the ER. (Editor’s note: Transportation bills from the site of an emergency to a medical facility are not eligible for sharing. For more information please see CHM Guideline U.) After my second episode, I had several thousands of dollars in medical bills, even with self-pay discounts. Thanks to CHM members generously sharing over $11,000, my bills are mostly satisfied. Thank you very much for what you have done for me.

Sincerely,
Jeffrey Hornick
Dunn, N.C.

Dear CHM,

Fifteen years ago this ministry was blessing us in our affliction. We thank God for this biblical vision and what it means to so many.

Sincerely,
Robert and Wilma Helms
Chandler, Ind.

Dear CHM,

Thank you so very much for all those who shared in my medical expenses. What a blessing it is to be a member of such an awesome ministry. I’m so thankful to be able to share each other’s medical bills. Knowing I’m helping someone else is such a blessing. Our God is an awesome God. Again, thanks so much to all.

Blessings,
JoAnne Smith
Fertile, Iowa

Dear CHM,

I am thankful every single day for CHM. My husband is joining in July.

Blessings,
Cynthia Günselman
Lubbock, Texas
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.

Betty Black: 3201 Carmel, Denton, TX 76205  Betty has malignant masses on her lungs. Please pray for her as she undergoes treatment.

Cynthia Roberts: 3203 Vortac Ln., Georgetown, TX 78628 Please pray for Cynthia. She was diagnosed with breast cancer and also had a cancer spot removed from her leg.

Priscilla Smith: 3733 Cherokee Ford, Gainesville, GA 30506 Priscilla’s husband passed away. Please pray for comfort, strength and peace during this time.

Lori Huckaby: 6275 Autumn Dr., Hudsonville, MI 49426 Lori was diagnosed with breast cancer. Please pray for her as she undergoes treatment.

Steven and Barbara Coriell: 50123 Louisiana Polo Farms E. Blvd, Folsom, LA 70437 Barbara was diagnosed with breast cancer. Please pray for the Coriells throughout this difficult time.


John Morris: 1012 Norwich Rd., Charlotte, NC 28227 John’s wife, Vickie, passed away. Please pray for him as he grieves her loss.

Kevin and Lori Helmuth: W7840 County Rd. M, Shawano, WI, 54166 Lori was diagnosed with cancer in her lymph nodes. Please lift her in prayer as she undergoes treatment.

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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.