Tips & tidbits for new CHM members

CHM staff pray for ministry members during a chapel service (2018)

Members offer savings tips for medical costs

Christian Healthcare Ministries
The biblical solution to healthcare costs

chministries.org
Celebrating 40 years of ministry—and many more to come  

By J. Craig Brown II, President & CEO

When Christian Healthcare Ministries started in Oct. 1981, no one could have known how God would use it to bless and minister to so many of His people. CHM began with a definable need, followed by an act of obedience to God’s prompting, resulting in a continuing healthcare cost solution for hundreds of thousands of Christ-followers today.

Going into our 40th year, CHM is true to its founding mission—and we continue to experience historic vibrancy and growth. In addition to being the nation’s longest-serving health cost-sharing ministry, we are recognized as the standard-bearer for health cost sharing. That translates into much more than only monetary value for current and prospective CHM members:

1. **Ministry motivation.** CHM is dedicated to providing a biblical, compassionate solution to healthcare costs through which Christians voluntarily share each other’s medical bills.

2. **Leadership and experience.** I am honored to lead one of the most highly skilled, ministry-motivated leadership teams anywhere. CHM’s leadership team is comprised of dedicated men and women of high integrity and Christian character who have many years of proven leadership experience.

3. **Credibility and reputation.** CHM has 40 years of excellence and credibility with members and healthcare providers alike. CHM is a high-integrity, trustworthy ministry, marked by transparency, full accountability and adherence to best practices.

4. **Scale and consistency.** CHM members enjoy being part of a Christian community that is hundreds of thousands of members strong, spanning all 50 states and the U.S. territories. Our well-trained team of ministry staff delivers a consistent ministry experience built on nearly 40 years of continuous improvement and refinement.

5. **Vision and momentum.** CHM members have the advantage of being served by ministry staff who share a clear and compelling vision for a larger, stronger and more excellent CHM. Their vision is accompanied by service through such improvements as new technologies and a sustainable and historically low average share time of less than 60 days.

Each of these areas enhances CHM’s value to current and prospective members. But perhaps the greatest value we offer is our staff’s ministry motivation and commitment to CHM’s founding mission. We have an amazing history, but we are even more excited to see what God will do in our future. We’re so glad you’re part of this ministry!

To better serve our rapidly growing membership, CHM’s staff grew from about 120 in 2015 to about 290 in 2020. CHM extended its parking lot in 2020 to accommodate the growth.

**October 1, 2021**

CHM’s birthday celebration!

DETAILS COMING SOON

CHM’s Hazelwood campus (2017)

Save the Date
The CHM ministry standards (part one)

By David Tschantz, Vice President & General Counsel

CHM was the nation’s first health cost sharing ministry. As the pioneers of this model and as its standard-bearer, our obligation is to continue setting the standard.

CHM is guided by a set of 14 best-practice ministry standards.

The first standard stresses the importance of ministry to our members, and the necessity that they share common religious beliefs.

CHM’s mission statement makes it clear: We aren’t here to make money, increase assets or funds, or pay dividends. We exist to glorify God, show Christian love and experience God’s presence as we share each other’s medical bills.

We don’t use third-party administrators to handle membership concerns or to process sharing requests. Membership needs are handled in-house to maximize funds available for bill sharing, and for no other purpose!

Our shared faith is indispensable to our mission. Christians know that a person can’t have a true bond with another person when they don’t also have the Holy Spirit. Some sharing organizations accept people of all faiths. While service may be provided, they can’t truly minister because there’s no common belief among participants. Our ministry model sets us apart. It’s how we can pray with you—as Christians serving Christians.

Read more at chministries.org/blog.

CEO’s prayer for CHM

By J. Craig Brown II, President & CEO

Almighty God, we come to You in the mighty name of Your son, Jesus. Thank you for the incredible things You’ve done through CHM over the past 39 years. You’ve guided, grown and strengthened our ministry throughout this incredible journey. Thank you for each member You’ve added to our number; members to whom we have the privilege of ministering to during their time of need.

Father, we confess our complete dependence upon You as we “carry one another’s burdens” by sharing each other’s healthcare bills. We ask that Your Holy Spirit will continue His perfect work in our hearts, binding the CHM community together in love for one another and giving witness to the world that we’re Your children and the sheep of Your pasture.

Father, our desire is for CHM to be the best it can be, for Your glory. Please grant us wisdom as we continually make improvements to help our members and enhance this ministry in its service to Christians. Please continue to strengthen us as You make the CHM staff and members more effective for Your glory and Your kingdom.

We ask these things in the sweet, strong name of Your son, Jesus. Amen.

In 2015 CHM purchased a second former school building in Barberton, Ohio, for just $1. The building hosts several ministry departments, including CHM’s Member Services team.

CHM’s mission statement

Our purpose is to glorify God, show Christian love, and experience God’s presence as Christians share each other’s medical bills.
Spiritual and physical health—a direct connection

By Dr. Michael Jacobson, D.O., CHM Medical Director

“These all wait for You, that You may give them their food in due season… You open Your hand, they are filled with good. You hide Your face, they are troubled; You take away their breath, they die and return to the dust.”

—Psalm 104:27-29 (NKJV)

The Bible says we were made by the Creator—a spiritual being. The Bible tells us from whence we came; who we are; why we get sick, suffer and die; and how we can live forever. The foundation for our understanding of health, disease, death and healing begins in Genesis, the “Book of Beginnings.” Here, we learn several critical things about ourselves.

• Life comes from the Creator, who is the only true God (Genesis 1 and 2).
• Man was created in His image, yet inferior (Genesis 1:27, 2:7).
• Man was created perfect (“very good”) and immortal (Genesis 1:31, 2:17).
• God and man have an adversary who opposes them (Genesis 3:1).
• Man sinned: He listened to Satan’s lie and violated God’s command to not eat of the forbidden tree (Genesis 3).
• Death (and disease) entered the world as a result (Romans 5:12, 6:23).

Nevertheless, God’s promises link obedience to good health and a relatively long life (Exodus 15:26 and Proverbs 3:1). Here are a few examples:

• The fifth commandment promises long life to those who honor their parents (Exodus 20:12). This is repeated to New Testament Gentile believers in Ephesians 6:1-3.
• Honesty in business can extend your life (Deuteronomy 25:14-15).
• Watching what we say can also prolong life (Psalm 34:12-13).
• In Proverbs, Solomon repeatedly linked long life with the need to listen to wisdom (Proverbs 4:10, 3:13-22).
• Solomon linked the fear of God to health and life (Proverbs 3:7-8).
• Keeping our hearts merry and contented can have a dramatically positive effect on our health (Proverbs 14:30, 16:24, 17:22).

Does spiritual health have any connection to physical health? Absolutely!

Chocolate hummus: A healthy post-holiday treat

By CHM member Kristen Sherman, Muncie, Ind.

Chocolate hummus tastes great with apples, bananas and anything else that pairs well with chocolate. It’s a protein-filled dessert to help you kick off the New Year.

How to make it:

• 15-ounce can of chickpeas (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

Place ingredients in a blender and blend until very smooth. It takes several minutes to create a smooth texture, but it’s worth the wait. Add a bit more maple syrup, if desired. You might wish to add another tablespoon or two of water to achieve your preferred dipping consistency.

Optional twists on this recipe: Add a scoop of peanut butter to make peanut butter and chocolate hummus. Serve with graham crackers or pretzels for a flavorful snack.

Do you have a favorite healthy recipe you’d like to share? We want to share it! CHM members may submit their recipes to editor@chministries.org for publication consideration in future magazine issues.

Dr. Michael Jacobson, D.O.
Medical Director, Christian Healthcare Ministries

127 Hazelwood Ave.,
Barberton, OH 44203
800-791-6225 | 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.)
Members offer savings tips for medical costs
By Robert Lawson, Cleveland, S.C.; Garry Morgan, Truckee, Calif.; Terry Williams, Beaumont, Texas

Robert Lawson
When it comes to our healthcare, we’re our own best advocates.

I had a surgery to correct ear problems. My wife, Suzanne, called to ask about costs and discovered the one-hour outpatient surgery was $66,000 but could be discounted to $53,000.

We found a hospital in Raleigh quoting the same surgery for $15,000. They offered additional discounts for upfront payment, reducing the cost to only $4,328!

The hospital was a five-hour drive, but we wanted to be prudent with fellow members’ money.

We arrived on Monday, stayed overnight, and I had surgery Tuesday morning, saving over $49,000.

★ Member tip: Think outside the box.

Garry Morgan
Shortly after launching my own business, I heard about CHM on The Dave Ramsey Show. After researching the ministry, I joined.

Months later, I noticed a bulge on my stomach. It was a hernia, and my doctor suggested repairing it quickly to prevent more damage.

Local prices for hernia repair range from $5,000 to $25,000; I found an outpatient clinic charging just below $6,000. It was a blessing to save CHM members nearly $20,000!

Recovery went well, and I’m back to full strength. CHM membership is such a blessing.

★ Member tip: Comparison shop when possible.

Terry Williams
As a car salesman, I drive my wife, Denise, crazy by assuming everything is negotiable. I brought this same mindset to our medical bills.

One evening, I felt like an elephant sat on my chest. Testing revealed I had a heart attack and needed a quintuple bypass.

CHM’s online medical bill submission process was easy; I used the free Member Portal to submit bills and communicate with CHM. I called my healthcare providers to remind them that I was a self-pay patient, and the result was over $210,000 in discounts.

Navigating the uncertainties of my experience, I learned that my worries were for naught; God provided for us, and CHM staff and members took great care of me and my family.

★ Member tip: Ask for self-pay discounts.

Read more at chministries.org/testimonials.
**CHM releases updated Guidelines**

The CHM Guidelines have been updated; to read the 2020 v.2/2021 Guidelines, please visit chministries.org/guidelines.

Changes include:

- Clarified language on what constitutes alternative treatment and how CHM makes that determination
- Members are now requested, but not required, to apply for financial aid
- Updated language on medical transport for Gold members
- Updated language on the timeframe for members to pay a healthcare provider with shared funds, as well as CHM’s right to pay providers directly

The Guidelines explain what is and isn’t eligible for sharing, and reading and knowing them enables you to fully enjoy the advantages of your membership.

For information about how the Guidelines serve you, a CHM staff member explains their importance: chministries.org/video-resources.

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**Member Portal updates!**

Exciting things are happening in the free Member Portal, with new features and options coming soon for you.

The Member Portal is your easy-to-use, one-stop shop as you manage your CHM membership and submit your medical bills—and it’s only getting better.

Updated features releasing in February 2021 will enable you to:

**View your history of online participation change requests.** You’ll know in an instant what changes you requested and when.

These updates will join other Member Portal features already available, such as the ability to submit your monthly financial gift, donate to the Prayer Page, download the Sharing Request Packet, and submit your medical bills and forms.

These new, helpful features releasing next month can be found by visiting the updated Member Portal at portal.chministries.org.

You asked; we answered! CHM staff are working on additional enhancements suggested by you. Additional functions will enable you to sign up for recurring giving, update or change giving preferences and payment details, view your giving balance, and more. The Member Portal adds great value to the member experience.

More updates will be announced in the coming months.

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**How to register for your free Member Portal account**

If you haven’t taken advantage of your free Member Portal account, now’s the time to do it. The Member Portal will make your CHM experience even better. Here’s how to sign up:

1. Find your CHM member number and your portal access code provided on your monthly Member Gift Form billing statement. (If you can’t find the number and code on your form, please call CHM at 1-800-791-6225, ext. 5993 and ask for the Member Services department; a staff member will be happy to help you locate it.)

2. Go to portal.chministries.org and click on “Register” at the top right hand side of the page.

3. In the appropriate fields, enter your member number, access code and valid email address, and create a strong password.

4. Click “Register Now.”

After you’ve completed these simple steps, you’ll be able to access the free Member Portal and its helpful features.
Tips & tidbits for new members

Here are some tips to make the most of your CHM membership:

⚠️ **Read the Guidelines.** The Guidelines are your GPS to the ministry; they define what is and isn't eligible. Understanding how CHM works and its terminology enables you to have more effective conversations with CHM staff.

🔍 **Explore the free Member Portal.** Easy and convenient, the free and secure Member Portal is your one-stop shop for all your CHM needs. You can submit medical bills, make changes to your membership, contact CHM staff, and much more. (See page 6.)

🔍 **Dive into the CHM family.** CHM is more than health cost sharing: CHM is a family of believers uniting to support each other. You can experience this family by interacting with your fellow members on social media, praying for members appearing on the monthly prayer cards, and by making donations and encouraging members on the Prayer Page!

🔍 **Shop around for your healthcare.** With CHM, you're in the driver's seat! You have flexibility to choose your own providers. With this flexibility comes responsibility—and opportunity. Shopping for medical services enables you to find high-quality, budget-friendly care and keeps monthly gift amounts low.

⚠️ **Be aware that CHM doesn’t use insurance agents.** CHM does not contract, incentivize, or in any other manner work with insurance agents. It’s illegal for agents to “bundle” or “sell” CHM. If an insurance agent has attempted to “sell” you a CHM membership, please contact us at info@chministries.org. We’d love to review your membership to make sure you aren’t paying additional costs—we want you to get the most out of your membership.

⚠️ **Reach out for prayer.** CHM is a ministry dedicated to serving God’s people. This means we’re intentional about meeting your financial and spiritual needs. As you go through a medical crisis, our staff members are here to pray with you and support you.

Where did the Prayer Page go?

We’re excited to announce that Heartfelt Magazine is now enhanced to be more user-friendly and easier to read.

One of the changes gives the Prayer Page a new home, now located on pages 13 through 16.

While it has a new location, the Prayer Page you know and love remains the same—an outpouring of Christian, Spirit-led love for members with maintained, pre-existing conditions. We encourage you to view it and pray over the names you see listed.

If you feel led, please send cards of encouragement to members on the list, and let them know that you’re lifting them up. You can donate online through the free Member Portal, or by calling the ministry at 1-800-791-6225, ext. 5993.

Thank you for your care and love for your fellow members! It truly sets you apart as Christians “bearing each other’s burdens.”
CHM is delighted to bring to our Medicare-age members a new cost reduction offered to members participating in Medicare Parts A and B or a Medicare Advantage Plan.

Your monthly gift amount will have a $65 reduction applied if you’re a qualifying Medicare-age member participating at the Gold level. This will lower the monthly gift amount for qualifying members from $172 to $107 per unit. To receive the cost reduction, you must have a Medicare Verification form on file with CHM.

This advantage is available only to Medicare-eligible Gold members age 65 and older. If you’re participating at the Silver or Bronze level, please consider transitioning to Gold. To make the change, call 800-791-6225, ext. 5993, or update your membership through the free Member Portal found at portal.chministries.org.

CHM is offering a cost reduction to make it easier for our Medicare-age members to continue as valued members of the CHM family. This age group plays a vital role in the ministry, often serving fellow-members as prayer warriors, advocates, influencers and donors. It’s a winning solution: Medicare-eligible members can continue their participation, and CHM can have the honor of serving them. Every member matters, and we want you to stay plugged in to CHM.

If you’re a Medicare-age member, be sure to reach out to CHM by phone at 800-791-6225, ext. 5993 or email at info@chministries.org to see how you can take advantage of this cost-saving reduction.

*Editor’s note: The cost reduction for Medicare-age members may or may not apply for members participating as part of a CHM group membership.
Meet your staff: Katelyn Bader, Jessica Dickson, Ann Gayer, Alexander Simmons and Anthony Spengler

Katelyn Bader  
Member Services  
Tell us something about you that might surprise us. My favorite hobby is drumming, and I've been a drummer for just over 10 years. Also, my husband and I are in the process of adopting a young child from South Korea.

Why DirectGift bank withdrawal is the preferred giving method

- **It's good financial stewardship.** CHM pays up to $9 in fees for each monthly gift credit card transaction, but only 17 cents for bank draft fees. The savings add up fast—and it helps us as we help you.

- **It saves you time.** You don't have to write checks, mail envelopes, or update credit cards after they expire.

- **It's convenient.** DirectGift takes care of your monthly gift even when you're on vacation or out of town. You'll never need to worry about being on time.

- **It's flexible.** Enrollment is quick and easy—you can add this feature at any time.

Sound like something you'd like? Email billing@chministries.org, or call CHM at 1-800-791-6225, ext. 5993 and ask for the Member Services department to sign up today.

CHM pays up to $9 in fees for each monthly gift credit card transaction, but only 17 cents for bank draft fees.

Ann Gayer  
Member Bill Processing  
What's your favorite comfort food? I find comfort not so much in the food itself, but in the people with whom I'm sharing a meal. It's comforting to have a good meal and good conversation with the people you love.

Jessica Dickson  
Member Bill Processing  
How do you hope to make a difference at CHM? My hope at CHM is to use my strengths to assist my team in sharing our members' medical bills quickly and proficiently— I want to make the sharing process as smooth and uncomplicated as possible for those to whom we are ministering.

Alexander Simmons  
Member Bill Processing  
What are your family activities outside of work? When our family leaves the house together, it’s most often to go to church. We also have daily Bible studies after we eat dinner together. When the Ohio weather complies, we occasionally go outside to play or take walks in local parks.

Anthony Spengler  
Member Services  
If you could live anywhere, where would it be? If I could live anywhere, it would first be under the stipulation that I could transplant my community of people as well (family, friends and church family). I would pick Australia or New Zealand, because both of these countries have beautiful scenery and fun accents!
Dear CHM,
I am extremely grateful and blessed to be a part of CHM. I thank you—my brothers and sisters in Christ—for sharing my recent medical bills in full. You are what makes CHM such an outstanding example of God’s love for us. Thank you for sharing your loving, caring spirit toward me.

Sincerely,
LeAna Brown
Lake Worth, Texas

Dear CHM,
Thank you so much for sharing my medical expenses. It’s such a blessing to know I have help financially when I need it. I’m so thankful to be a part of this ministry.

God bless,
Glenda Allison
Ellijay, Ga.

Dear CHM,
I am so grateful for CHM. To know I have CHM members praying and supporting my medical events is more than fabulous and makes me feel very richly blessed! Thank you. You do good work.

Sincerely,
MaryAnn Reid
Portland, Mich.

Dear CHM,
My husband and I want to thank the CHM staff for their hard work in taking care of our medical bills. We are still in the learning process, but everyone has been so kind and helpful. Bless you!

Sincerely,
Hal and Deanna Barnes
Midwest City, Okla.

Dear CHM,
I received an encouraging voicemail from CHM. The caller identified himself as “Jack.” I wish Jack worked for my company! His choice of words, verbal presence and kind demeanor were incredibly professional and emotionally disarming. Whatever Jack is doing, spread it around!

Thank you Jack!
Tom Strauss
Waukesha, Wis.

In your own words: Members tell the CHM story

Do you have an #IamCHM story? Do you want to say thank you to your fellow members? Send your testimony or note to editor@chministries.org!
Editor’s note: We’re sad to report that Jack passed away last year. However, his legacy of encouragement lives on through the many lives that were touched by the kindness and compassion Jack offered CHM members.

Prayer requests
These are prayer requests only. Please send your monthly financial gift to the CHM office (see instructions on your Member Gift Form). We invite you to send cards or words of encouragement to the people listed below.

Michael and Ruth Hershberger: 11095 N. Knoll Avenue, Beach City, OH 44608 | Ruth was diagnosed with a brain tumor after giving birth to her son. Pray for strength and comfort for her and her family.

John and Anna Skelton: 18549 Auten Road, South Bend, IN 46637 | Anna requests prayer for healing and peace as she battles the effects of rheumatoid arthritis.

John and Carrie Echols: 7502 Westover Place, Amarillo, TX 79119 | Please pray for Carrie as she undergoes breast cancer treatment.

Beth Hansen: 1522 W Wahalla Lane, Phoenix, AZ 85027 | Beth was diagnosed with small cell lung cancer. Please hold her up in prayer.

Jeff and Tara Gray: 463 Church Road, Ridge Spring, SC 29129 | Please pray for the Grays as Tara receives treatment for renal failure.

Verna and Matthew Wesenick: 3605 Howland Ave., Schofield, WI 54476 | Verna is undergoing thyroid cancer treatment. Please lift her in prayer.

Stacy and Sherry Curtis: 158 Wolf Creek Road, Mineral Bluff, GA 30559 | Stacy was diagnosed with kidney cancer. Please pray for healing and effective care and treatment.

Peter and Teri Stinnett: 7070 Butler Warren Road, Mason, OH 45040 | Please pray for Peter as he continues treatment for diffuse large B-cell lymphoma.

Allison Suddeth: 91 Red Cedar Street, Bluffton, SC 29910 | Please lift the Suddeth family in prayer. Their daughter Lillian, 2, was diagnosed with leukemia.

Elisabeth Maloney: 178 S 4th Ave., Brighton, CO 80601 | Elisabeth is undergoing breast cancer treatment. Please lift her in prayer.
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.

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 “How do I use the Giving Guide?” for suggestions.

Prayer Page needs shared last month

$453,558.87

Thank you for your faithful giving!

Donations can be made online using the Member Portal (portal.chministries.org) or by calling 800-791-6225, ext. 5993. We encourage you to consider setting up recurring monthly donations. Call today to speak with a CHM staff person to set up monthly Prayer Page contributions.

If donating by mail, please make out your check to Christian Healthcare Ministries and write “Extra Giving” on the memo line. If you would like to specify a recipient, please also write their name on your check.

Prayer Page needs shared last month

$453,558.87

Thank you for your faithful giving!

Christian Healthcare Ministries
Attn: Prayer Page

127 Hazelwood Ave, Barberton, OH 44203

800-791-6225 (ask for the Prayer Page)

330-798-6105 | prayerpage@chministries.org

ALL THE BELIEVERS WERE ONE IN HEART AND MIND. NO ONEclaimed 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

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 #20.

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!
1. **Tim Adams**: 9650 Spring Ridge Cir.,
Estero, FL 33928  Condition: infected cyst/
appendectomy.  Total bills: $85,813.

2. **Shelby Alexander**: 13443 Haverhill Dr.,
Spring Hill, FL 34609 (Sia4c2000@gmail.com)
Remaining: $6,800.

3. **Andrea Anderson**: 2528 Meadow Park
Cir., Apt. 182, Bedford, TX 76021  Condition:
surgery for ruptured cyst.  Total bills: $7,088.

4. **Jason & Renee Andreas**: 4262 Hamlin
Hwy., Moscow, PA 18444 (reneeandreas@
gmail.com)    Condition: The Andreas’ daughter,
Cora, had an ear infection.  Total bills: $16,298.
Donations: $4,049. Remaining: $12,249.

5. **Alexis Baker**: 200 N Summerwind Dr.,
Nampa, ID 83651 (lexyhinson@gmail.com)
Donations: $25,302. Add-on bills: $9,618.
Remaining: $1,045.

6. **Randy Barker**: 2371 Plain View Hwy.,
Dunn, NC 28334 (randybarker21@gmail.
com) Condition: complications from heart
condition.  Total bills: $18,270. Donations:

7. **Kelley Beanblossom**: 7464 CR 3600,
Brownsboro, TX 75756 (kperkbean@aol.
com) Condition: lower back pain.  Total bills:
$4,033. Donations: $36,965. Add-on bills:
$44,646. Remaining: $11,714.

8. **Martha Berry**: 279 HCR 1367, Hillsboro, TX
76645 (marthaberry2012@gmail.com) Condition:
hip replacement.  Total bills: $15,996.

9. **Bethany Bierman**: PO Box 8, Carterville, MO
64835 (Bethanylouise1914@yahoo.com) Condition:

10. **Kassie Bolander**: 5622 John Curry Rd.,
Christoval, TX 76935  Condition: hysterectomy &
bladder sling.  Total bills: $2,053. Donations:
$1,046. Add-on bills: $5,747. Remaining: $6,754.

11. **Emily Brown**: 4313 49th St., Lubbock, TX
79413 (eebrown316@yahoo.com) Condition:
hysterectomy.  Total bills: $13,164.

12. **Isaac Campbell**: 1037 N Monroe St., Lincoln,
IL 62656 (isaacjay87@yahoo.com) Condition:
hernia surgery.  Total bills: $7,774. Donations:

13. **Larry Carlson**: 123 Keel Ct., Mooresville, NC
28117 Condition: atrial fibrillation.  Total bills:
$49,343. Donations: $45,140. Add-on bills:
$1,046. Remaining: $3,902.

14. **Laura Carter**: 10423 County Loop 128,
Carthage, MO 64836 Condition: tumor in the
lumbar region.  Total bills: $8,563. Donations:
$1,492. Remaining: $7,071.

15. **Patrick Cirriacks**: 12020 Meadow Ct.,
Wauwatosa, WI 53222 (peciriacks@gmail.
com) Condition: Parkinson’s disease.  Total bills:

16. **Renee Corrigan**: 12777 Corriander Ct.,
Rancho Cucamonga, CA 91739 (reneelc.realestate@
gmail.com) Condition: lipedema.  Total bills:

17. **Zachary Courtney**: 2100 Clubview Dr.,
Rockwall, TX 75087 (shellyneave@gmail.com) Condition:
herniated disc.  Total bills: $14,250.
Donations: $12,734. Remaining: $1,516.

18. **Jason DeCarlo**: 641 Ponderosa Dr.,
Silt, CO 81652 (jdecarlo@aspensnowmass.
com) Condition: back surgery.  Total bills:
$11,411.

19. **Steven Eskeback**: 1143 Don Bernabe Garcia
Lane, El Prado, NM 87529 Condition: cervical
spondylosis & myelopathy.  Total bills: $62,999.

20. **Garmon Gainus**: 917 Walker Creek,
Ennis, TX. 75119 Condition: overactive
parathyroid.  Total bills: $2,208.

21. **Mark Hansen**: 24646 Greenway
Ave., Forest Lake, MN 55025 Condition:
hernia surgery.  Total bills: $3,961.
Donations: $2,017. Remaining: $1,944.


29. Charlotte Lindborg: 999 Mushroom Lane, Bayfield, CO 81122 (caelgw@gmail.com) Condition: thyroid nodule. Total bills: $8,795.


40. Vincent Nader: 5766 Dora Lane, Clarkston, MI 48348 Condition: hypertension. Total bills: $11,979.


47. Susan Russell: 3152 Woody Way Loop, Kodiak, AK 99615 (srussell5961@gmail.com)  Condition: sleep deprivation.  Total bills: $4,480.


60. Myron Yoder: 2250 CR 70, Sugar Creek, OH 44681 (myskoop.my@gmail.com)  Condition: back surgery for cracked vertebrae.  Total bills: $4,671.

