Family experiences big blessings in little packages
Baby born seven weeks premature

Spring clean your diet with the 100 most nutritious foods

WIN FREE CHM SWAG (SEE PAGE 9)
1. First-aid kit
2. Picnic cooler
3. Backpack

NEW Member Portal features—details inside

Christian Healthcare Ministries
The biblical solution to healthcare costs

chministries.org
Celebrating 40 years of service—and many more to come Part four: God’s favor

By J. Craig Brown II, President & CEO

Forty years ago, CHM began its ministry to help Christians meet their healthcare costs. No one could have imagined what the ministry would look like today. But God knew exactly what it would look like in 2021.

Similarly, God sees you and knows everything about your future. He has fearfully and wonderfully made you (Psalm 139:14). He knows your strengths, weaknesses and potential. He has woven all of that into a beautiful pattern, even when hardships arise.

God had His eye upon Moses when he was conceived, and His favor and blessing rested upon him. At his birth, Moses’ parents recognized that he was an exceptional child; they built a basket of bulrushes to save his life. Pharaoh’s daughter spotted Moses among the bulrushes and also realized he was special. Why? God’s favor was upon him.

During the first 40 years of Moses’ life, while living in the palace, it was easy to recognize God’s favor on him. However, during the next 40 years of life, when he lived as a fugitive in the desert, one might have wondered if God’s favor was upon Moses—his days were spent taking care of sheep. Nevertheless, at 80 years old, God appeared to him in the desert and called him to lead the Israelites out of Egyptian slavery (Exodus 3:4).

God’s favor is upon you in both trials and victories.

While in ministry over the past 40 years, CHM has continuously experienced God’s faithfulness.

Often, it’s during life’s difficult seasons that God is accomplishing a much greater purpose for us. In hard times, He can teach us lessons, like patience and trust, that we may never learn in our victorious seasons.

So, what are we to do?
Always remain faithful!
The CHM ministry standards (part four)

Last month, we discussed CHM’s standard No. 4: Make it clear in all marketing efforts that CHM isn’t engaged in the business of insurance. This article discusses CHM’s standard No. 5.

Standard No. 5: Receive from each of its members an express acknowledgment and agreement that:

a. neither the Ministry itself nor any other member of the ministry has assumed any legal obligation or risk, or provided any guarantee, that it will pay any member’s medical expenses; and

b. that the member remains solely liable for their medical expenses.

It’s important that our members clearly understand standard No. 5 as they start their CHM membership. As part of the application process, we ask new members to acknowledge they understand standard No. 5. This serves as a reminder to the member about how health cost sharing works and confirms the member wishes to support fellow Christians by taking care of each other’s healthcare costs.

Health cost sharing isn’t insurance because unlike insurance, health cost sharing doesn’t make any promises to its members, nor assume any obligation or risk. It’s our desire that members join, and remain in our ministry based solely on their faith, not on anyone’s promises or guarantees.

Editor’s note: For 40 years, CHM members have faithfully shared 100% of one another’s eligible medical costs.
**Peanut butter power balls (kid-friendly) recipe**

*By Lauren Gajdek, CHM Vice President of Communications & Media*

If you’re looking for a fun and healthy snack, this peanut butter power balls recipe is for you! It is gluten-free, dairy-free, kid-friendly, no-bake, and has a substitution included to make it vegan!

**Ingredients:**
- 1 cup raw oats
- 1 tbsp chia seed
- ¼ cup ground flaxseed
- 1 cup creamy peanut butter
- 2 tsp vanilla or almond extract
- 1/3 bag semisweet chocolate chips (substitute 2-3 tbsp of maple syrup to make vegan)

**Instructions:**
1. Combine all ingredients in a mixing bowl.
2. Roll into 1” balls and refrigerate for at least 30 minutes before serving.
3. If balls are still sticky, combine equal parts ground flaxseed and brown sugar and roll the balls in the mixture to coat them evenly.
4. Yields 12-16 balls

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

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**Health WATCH**

**Infant essentials: Biblical guidance from our Creator**

*By Michael D. Jacobson, D.O., M.P.H.*

In his bestselling book, “The Seven Habits of Highly Effective People”, Stephen Covey wrote, “One of the most profound learnings of my life is this: if you want to achieve your highest aspirations and overcome your greatest challenges, identify and apply the principle or natural law that governs the results you seek.”

When it comes to infant care, this principle of aligning one’s actions with the design of our Creator is critically important.

Here’s a list of what I believe both natural law (science) and revelation from Scripture tell us is most important:

- **Focus on maternal nutrition prior to birth**, then breastfeed the baby, if possible. No alternative beats a mother’s breastmilk for newborns, which dramatically lowers rates of gastrointestinal problems, allergy-related illness (including asthma and eczema) and “crib death.” Babies developing within the womb need nutritious food, and are particularly vulnerable to toxins (i.e., alcohol, tobacco, drugs). The World Health Organization (WHO) “recommends mothers… exclusively breastfeed infants for the child’s first six months to achieve optimal growth, development and health.”

- **Love.** The emotional needs of a newborn are important. According to counselors who work with trauma victims, the most important need in a young child is for others to find joy in their existence. This is just another way of fulfilling God’s command to love one another.

- **Learn.** Parenting teaches us. Remember, Jesus said, “Whoever receives this little child in My name receives me” (Luke 9:48) and “unless you are converted and become as little children, you will by no means enter the kingdom of heaven” (Math 18:3).

**References**


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**Dr. Michael Jacobson, D.O., M.P.H.**

*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.)
Baby born seven weeks premature; CHM shares 100 percent of eligible bills

By Amanda Burton, Springerville, Ariz.

At 32 weeks, my water broke. My mind raced: It’s too early!

I rushed to our local, rural hospital, but they couldn’t deliver a baby prior to 34 weeks. I hurried from there to a larger hospital, where they were able to stop my labor. I stayed there for a week before baby Alice was delivered at 33 weeks, almost seven weeks premature.

It was a difficult pregnancy. There were issues with my placenta, which caused bleeding, and then we had hospital stays on top of that. Once Alice was born, she stayed in the neo-natal intensive care unit (NICU) for 10 days before we were able to bring her home.

CHM was helpful with every part of the process. Since we stayed in two different hospitals and the NICU, we had bills coming from all over. I negotiated discounts with each healthcare provider, and CHM helped me secure those discounts and sent my reimbursement check quickly.

I was so grateful for my Brother’s Keeper membership because our bills exceeded $125,000. I can never fully describe my overwhelming gratitude when we received the amount we needed to pay the remaining bills.

Just as my sister recommended CHM to me, I recommend CHM to everyone. The process was very straightforward, and I knew that everyone I talked to was looking out for me. For any questions I had, I could call the ministry and talk with the Member Services representatives or consult their maternity guide on the website (chministries.org/maternity).

Having a premature baby is scary, but CHM was fantastic. Because of generous members, the financial side of our pregnancy was smooth as possible. Thank you for being a blessing to me and my family!

Read more at chministries.org/testimonials.
“God’s people carried me,” says CHM member after high-risk pregnancy

By Christine Boone, Fort Worth, Texas

Nine weeks into our pregnancy, my husband and I discovered we were having twins.

However, just five weeks later, one twin, Olivia, wasn’t doing well. Her bladder wasn’t developing normally, and because she shared a placenta with her twin, Claire, there was a greater chance that if she died, so would Claire or it would give her cerebral palsy. We were heartbroken.

My dad passed away tragically the summer before, and these twins felt like God’s gift after so much heartache. I couldn’t imagine another loss.

The twins had twin-to-twin transfusion syndrome (TTTS), which meant that they were sharing one placenta and a network of blood vessels. Doctors could intervene with a surgery to separate the placenta and save Claire’s life.

The Houston hospital required payment upfront. We told CHM, who contacted the hospital and worked with the provider to secure our treatment. It was such a blessing to not worry about the financial expenses when we were already overwhelmed with the twins’ future and my health.

The surgery went as well as it could have, but Olivia passed away the next day. I was devastated to lose her and to know I would still carry her for the rest of the term.

At 32 weeks, I went into labor and our girls were born. Claire was in the Neo-natal Intensive Care Unit for three weeks before we brought her home. Her name means “light,” and God uses her to pour His light on our family after such a time of darkness.

During this stressful time, CHM members flooded our house with letters and cards. It was such a beautiful picture of the body of Christ coming together to bear our burdens!

God was faithful; He never let go of us, even when I couldn’t lift my head or my heart. He carried me and His people carried me.

Read more at chministries.org/testimonials.

Welcoming new life as a CHM member

We’re privileged to help mothers and their families bring new babies into the world. We want this experience to be full of joy and excitement!

For CHM Gold members, maternity expenses are eligible for sharing after reaching $500 per pregnancy. The CHM Gold level maternity guide is a resource that offers support during your journey.

The guide has information about sharing eligibility for each part of the pregnancy, including prenatal, delivery, and postnatal. It also discusses eligibility, what to say to your healthcare provider, and other helpful information.

You can access this CHM Gold level maternity guide on CHM’s maternity page (chministries.org/maternity) or by calling and asking that one be mailed to you.
Spring clean your diet with the 100 most nutritious foods

So whether you eat or drink, or whatever you do, do everything for the glory of God. —1 Corinthians 10:31 (CSB)

Spring is coming, which means it’s a great time to consider spring cleaning your diet and cutting back on unwholesome foods.

As followers of Christ, we’re called to do everything—including eating and drinking—to the glory of God. Just as a believer’s heart and soul need the good words of the Bible as nourishment, our bodies need to be well nourished.

According to a 2018 study by the U.S. National Health and Nutrition Examination Survey, over 60 percent of calories consumed by Americans were from ultra-processed foods. Many ultra-processed foods contain little or none of the necessary nutrients needed for a balanced, healthy diet.

Foods that contain the nutrients your body needs to thrive

Scientists recently studied 100 foods, assigning each a nutritional score. According to their conclusions, the higher the score, the more likely a food is to meet your daily nutritional needs.

Five healthy food options and their respective scores:
- Almonds (nutritional score: 97)
- Ocean perch (nutritional score: 89)
- Chia seeds (nutritional score: 85)
- Swiss chard (nutritional score: 78)
- Tangerines (nutritional score: 67)

If you haven’t heard of one of the items on the list, don’t be intimidated. Start with something you’re familiar with or that you can easily work into your meal plan as you reorient your diet and spring into clean eating.

To see the other top foods, visit chministries.org/blog.

Resources:
- https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5855172/

NEW CHM Member Portal features

Christian Healthcare Ministries Member Portal updates make the portal easier to use, and even more valuable to you.

The Member Portal is a one-stop resource where you can make changes to your membership, submit online payments, submit medical bills, and much more. It’s the most efficient way to access your CHM membership information.

To enhance your experience, more new and improved features have been added to the Portal. You can now:
- Review membership details
- Change program levels
- Update personal and contact information
- Reference change requests submitted online

Have you registered for your free Member Portal account? It’s quick and easy! Simply locate a copy of your latest Member Gift form and go to portal.chministries.org. Click “Register” and follow the prompts.
How many Easter symbols do you see?

As Spring brings new life, and we find new ways to celebrate, may we always remember the reason for Easter. Jesus Christ, our Savior, rose from the grave after three days and Easter is one way we as Christians honor His sacrifice for us.

In the picture on the left, there are Easter symbols hidden within the image. How many do you think you can find?

Here are some history facts about the Easter symbols:

Crown of thorns: The crown of thorns is a reminder of two things: Jesus was and is a king; and Jesus was willing to endure pain, insults, and shame on our behalf.

Easter bunnies: Though the Easter bunny is not found in scripture, the historical symbolism of rabbits is new life. Through Christ’s death and resurrection, we as Christians have been given new life.

Easter eggs: Did you know the largest Easter egg ever made was over 25 feet high and over 8,000 pounds? It was built out of chocolate and marshmallow and supported by a steel frame on the inside. From a Christian perspective, Easter eggs are said to represent Jesus’ emergence from the tomb and resurrection.

Cross: The meaning of the cross is God’s love. Because God loves us, He came to earth in the form of a person—Jesus Christ—and on the cross, He became the final sacrifice for our sins.

Christ’s tomb: Jesus’ empty tomb is a symbol of the resurrection and victory over death. When we see or hear of the empty tomb, it should remind that the grave could not hold Jesus.

Fluer-de-lis (Easter lily): Lilies symbolize the purity of Christ. Their growth from bulbs in the ground to flowers symbolize the rebirth and hope of Christ’s resurrection.

Did you find them all? Make it even more fun—grab your kiddos and color in the symbols you find!

References:
- https://history.com/topics/holidays/easter-symbols
- https://billygraham.org/answer/the-symbolism-of-the-cross/

3 easy ways to be healthier for World Health Day

Since April 7 is World Health Day, here are three easy ways you can be healthier.

1. Be active. Many jobs involve a lot of sitting. It’s good to move around. You can climb the stairs instead of taking the elevator, go for a walk on your lunch break, or go on a bike ride after work.

2. Snack healthy. By packing bite-sized fruits and vegetables, you can keep yourself fueled all day. CHM member and nutritionist, Kristen Sherman, has several easy recipes to share (chministries.org/blog/filling-the-hungry-with-good-things)

3. Unplug. Good sleep is important to be healthy. Experts have found that using your phone before bed makes it harder to fall asleep. The blue light restricts your melatonin, the hormone controlling your sleep-wake cycle. Instead of watching a movie or playing on your phone right before bed, try reading a book to wake up refreshed.
Meet your staff: Robert Davis, Michelle Flower, Jeffery Jones, Kristy Owen, Melodie Parson, Jordan Whitlow

Robert Davis  
Member Services  
When you think of Easter, what comes to mind? I think about Jesus and the sacrifice he made for all of mankind. I find it interesting God chose springtime for the resurrection. Spring is the start of new life. What was once lifeless gives way to the warmth of the sun. God gives so much attention to the details.

Michelle Flower  
Member Bill Processing  
How has serving CHM members affected your outlook on life? I am blessed to be able to pray for our members. I may never hear of the outcome of their medical event, but praying for them is a very humbling experience.

Jeffery Jones  
Facilities  
If you could invite someone from the Bible to Easter dinner, who would it be and why? I would invite Elijah. I want to ask him why he feared a messenger from Jezebel right after he witnessed first-hand the power of God consuming all those prophets of Baal. I feel that it would be a great way to start a very lengthy conversation.

Kristy Owen  
Member Services  
What is your favorite Easter tradition? Easter dinner with my family. We always gather around the table, laughing and joking—just enjoying each other’s presence. We make sure to remember that the day is about Jesus. This tradition continues to this day.

Melodie Parson  
Member Bill Processing  
What would you tell members about CHM? I always tell members that CHM is a ministry that serves as God’s hands and feet during their most difficult times.

Jordan Whitlow  
Mail Room  
If you could describe your Christian testimony in one word, what would it be and why? I would describe my Christian testimony as “Thankful.” I’m thankful that I was raised in a Christian home and was saved at a young age. God has done so much for me and I have so much to be thankful for.

Jesus said to her, ‘I am the resurrection and the life. The one who believes in me will live, even though they die; and whoever lives by believing in me will never die. Do you believe this?’” -John 11:25-26

Win free CHM swag!
The ministry is giving away free CHM swag to five randomly selected participants. If you’ve ever had your eye on any CHM items, now’s your chance to get some!

How to enter:
1. Like the contest post on any of our social media platforms.
2. Comment and tag three of your friends or family members.
3. Share the post to your story or feed and tag us (@iheartchm).

Once you’ve done all three, you’ll be entered for CHM swag. Winners will be notified promptly after the contest ends.

Did you know that you can be a winner every day? Through the Bring-a-Friend program, you can earn a free month of membership after a friend you refer submits their third monthly gift.

By reminding the people you tag to use your membership number if they join the ministry, you could win free CHM swag and earn a free month of membership!

*Editor’s note: Bring-a-Friend credits are limited to 12 per calendar year.

Join the fun between April 1-16 for your chance to win. For complete contest rules, visit chministries.org/share-chm-contest.
AND PRAY IN THE SPIRIT ON ALL OCCASIONS WITH ALL KINDS OF PRAYERS AND REQUESTS. WITH THIS IN MIND, BE ALERT AND ALWAYS KEEP ON PRAYING FOR ALL THE LORD’S PEOPLE.”

-EPHESIANS 6:18

In your own words: Members tell the CHM story

Dear CHM,

I’m grateful for each of you and the healthcare service you provide to believers nationwide! Thank you for all you do and many praises to God for blessing this ministry. I pray the rich love of Christ dwells in your hearts and blesses your homes. May His name be magnified through your lives.

In Christ,

Carissa Clark
Asheville, N.C.

Dear CHM,

I received two reimbursement checks for my medical bills this year. This has been a challenging year medically, and receiving those checks brightened my day and my year.

God bless all of the members and staff who together make this the caring ministry that it is. Thank you from the bottom of my heart.

Sincerely,

Cindi Zirinsky
Naples, Fla.
Dear CHM,

I just wanted to write you a little note with a great big thank you for all you have done for me these past few years. I could not have made it without your generosity and kindness!

All of you on staff, CHM’s members have become my family and my cheerleaders during a trying time in my life (the soon to be two years). God continues to carry me and provide me strength and stamina to feel better every day! God is so good! Thank you again with all my heart and soul!

Best wishes always,

Cheryl Davis
Atlanta, Ga.

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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.

**David and Michelle Romero:** 27944 Breakwater Court, Menifee, CA 92585 | Please pray for David and his wife as he continues cancer treatment.

**Beth Schenderlein:** 472 W. 27th Place, Eugene, OR 97405 | Beth lost her daughter and husband in a paddleboard accident. Please pray for comfort during her time of loss.

**Jed Todd:** 16 Faith Circle, Newark, Delaware 19711 | Jed was diagnosed with appendix cancer and it has spread to other areas. Please pray for effective treatment and healing.

**Ethan Broadus:** 1588 CR 3804, Joaquin, Texas 75954 | Ethan was in a car accident. He is battling severe brain and spinal injuries. Please pray for healing.

**Eloisa Torres:** 9580 Red Wing Lane, Montgomery, Texas 77316 | Please pray for Eloisa. She has lost three brothers and three nephews in the last 12 months.

**Erin Vollmer:** 12289 Northwood Drive, Hammond, Louisiana 70401 | Erin is battling a boney tumor in her right hand. Please pray for healing.
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.

How do I send my gift?

You can contribute financial gifts for the Prayer Page directly through CHM. The advantages of making 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.

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

$375,768.81

Thank you for your faithful giving!

Christian Healthcare Ministries
Attn: Prayer Page
PO Box 740569, Cincinnati, OH 45274-0569
800-791-6225 (ask for the Prayer Page)
330-798-6105 | prayerpage@chministries.org

Prayer Page GIVING

Total needs remaining this month: $938,715
Each need would be met if each member family contributed $4.96 this month.

ALL THE BELIEVERS WERE ONE IN HEART AND MIND. NO ONE CLAIMED THAT ANY OF HIS POSSESSIONS WAS HIS OWN, BUT THEY SHARED EVERYTHING THEY HAD...THERE WERE NO NEEDY PERSONS AMONG THEM.

Acts 4:32, 34a

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.

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 #44.

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!


5. Peter Bateman: 2346 Hoover St., Duluth, MN 55811 (batem056@d.umn.edu) Condition: cyst removal. Total bills: $28,918. Remaining: $28,918.


23. Mizy Juhn: 7100 Grandview Overlook, Duluth, GA 30097 (Mizykim@gmail.com) Condition:
<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Condition</th>
<th>Total Bills</th>
<th>Donations</th>
<th>Remaining</th>
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<tr>
<td>24. Samuel Kim</td>
<td>3150 Wilshire Blvd. #2920, Los Angeles, CA 90010</td>
<td>skin growth in ear.</td>
<td>$15,725</td>
<td>$11,466</td>
<td>$4,246</td>
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<td>25. Shean Kirin</td>
<td>9094 Lost Hill Trl., Lone Tree, CO 80124</td>
<td>back pain/surgery.</td>
<td>$8,604</td>
<td>$14,686</td>
<td>$11,203</td>
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<td>26. Carrie Koehn</td>
<td>24651 Coon Hollow Rd., Gentry, AR 72734</td>
<td>urological procedure.</td>
<td>$21,027</td>
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<td>$21,027</td>
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<td>27. Justin Lapp</td>
<td>515 Laurel St., Lancaster, PA 17603</td>
<td>heart surgery.</td>
<td>$59,424</td>
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<td>$59,424</td>
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<td>28. Tina Lapp</td>
<td>974 Miller Rd., Strasburg, PA 17579</td>
<td>varicose veins.</td>
<td>$7,590</td>
<td>$2,431</td>
<td>$5,159</td>
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<td>29. Charlotte Lindborg</td>
<td>999 Mushroom Lane, Bayfield, CO 81122</td>
<td>thyroid nodule.</td>
<td>$8,795</td>
<td>$6,743</td>
<td>$2,052</td>
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<td>30. Garrett Long</td>
<td>4745 Camp Betty Hastings Rd., Walkertown, NC</td>
<td>shoulder replacement.</td>
<td>$13,222</td>
<td>$9,809</td>
<td>$3,413</td>
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<td>31. Anthony Lopez</td>
<td>2048 W Blakes Creek Ave., Nampa, ID 83686</td>
<td>testicular cancer.</td>
<td>$31,859</td>
<td></td>
<td>$25,277</td>
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<td>32. Rebekah Lotz</td>
<td>874 E Barracuda Dr., Nixa, MO 65714</td>
<td>brain cancer.</td>
<td>$8,795</td>
<td>$6,743</td>
<td>$2,052</td>
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<tr>
<td>33. Caleb &amp; Dorcas Miller</td>
<td>5705 Winegardner Rd., Somerset, OH 43783</td>
<td>The Millers’ son, Carter, underwent hernia surgery.</td>
<td>$5,9261</td>
<td></td>
<td>$5,9261</td>
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<td>34. Mark Momb</td>
<td>6418 E 18th Ave., Spokane Valley, WA 99212</td>
<td>heart condition.</td>
<td>$12,471</td>
<td>$24,591</td>
<td>$2,605</td>
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<td>35. Joshua &amp; Briann Nunn</td>
<td>5508 W Teem St., Sioux Falls, SD 57107</td>
<td>The Nunns’ son, Elijah, broke his leg.</td>
<td>$5,407</td>
<td>$1,765</td>
<td>$3,642</td>
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<tr>
<td>38. Cynthia Roberts</td>
<td>3203 Vortac Lane, Georgetown, TX 78628</td>
<td>breast cancer.</td>
<td>$20,037</td>
<td>$30,793</td>
<td>$10,756</td>
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<td>39. Reagan Rydel</td>
<td>812 Belmont St., Arlington, TX 76012</td>
<td>atrial fibrillation.</td>
<td>$79,611</td>
<td>$53,726</td>
<td>$25,885</td>
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<td>40. Robert &quot;Jay&quot; Sappington</td>
<td>3081 Village Circle, Ann Arbor, MI 48108</td>
<td>fourth stent placed in cardiac artery.</td>
<td>$18,059</td>
<td></td>
<td>$6,109</td>
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<td>41. Angela Savelle</td>
<td>104 Blue Springs Drive, Leesburg, GA 31719</td>
<td>surgery for gallstones w/ complications.</td>
<td>$16,869</td>
<td>$53,726</td>
<td>$2,314</td>
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<td>42. Brittanie Scheiber</td>
<td>940 Gragg St., Huntington, IN 46750</td>
<td>hysterectomy.</td>
<td>$25,277</td>
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<td>43. Janet Simon</td>
<td>7 Huntleigh Meadows Ct., St. Charles, MO 63303</td>
<td>foot reconstruction surgery.</td>
<td>$5,150</td>
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<td>$4,390</td>
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<td>45. Catherine J. Smith</td>
<td>1081 Ruby Way, Bogart, GA 30622</td>
<td>emergency hysterectomy and complications.</td>
<td>$11,214</td>
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<td>$11,214</td>
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<td>46. Daniel Smith</td>
<td>284 S. Market St., Ephrata, PA 17522</td>
<td>surgery for degenerative disc disease.</td>
<td>$31,595</td>
<td>$27,948</td>
<td>$3,647</td>
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</tbody>
</table>
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Family experiences big blessings in little packages.

Baby born seven weeks premature.

Spring clean your diet with the 100 most nutritious foods.

NEW Member Portal features—in details inside.

First-aid kit
Picnic cooler
Backpack

Win Free CHM swag (see page 9).

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