Parents of preemie gain peace of mind, say CHM shared “every cent”

CHM frees pastors to answer God-given call

How to have a healthy and budget-friendly vacation

You’re worth celebrating—so save the date!

October 1

Christian Healthcare Ministries
The biblical solution to healthcare costs
CHM has weathered many storms during its history, emerging stronger after each one. Since its founding, healthcare regulations and costs have risen exponentially. The faith that led to CHM’s inception is the same faith that guides it into the future.

It’s possible to imagine, but not know, what was going through Noah’s mind when a cloudburst brought torrents of rain on the earth that didn’t let up for 40 days and nights (Genesis 7:4). Prior to the flood, it had never rained. There had only been streams and a morning dew to keep the earth moist and fertile (Genesis 2:5). When the floodwaters began to buoy the ark off its building site, I can imagine that Noah questioned if the ark would withstand the test.

Since its founding, CHM has withstood the test, and has helped hundreds of thousands of Christians weather the storms of healthcare costs.

Noah began his 120-year building project by faith, drawing up the ark’s engineering plans, gathering construction material, and working diligently to finish the project. His goal was to build an ark that would save his family and animals of each kind.

Throughout the New Testament, the followers of Christ were encouraged to help their Christian brothers and sisters by sharing with those who had fallen on hard times. Paul and his associates collected donations from those parts of the Mediterranean world that were doing well to give to Christians who were hurting. (1 Corinthians 15:1-2; 2 Corinthians 8:13-21). They joyfully shared with them.

The idea of sharing healthcare costs with other Christians is the very backbone of CHM’s mission!

Celebrating 40 years of service—and many more to come Part seven: Forty days in the storm

Prayer for CHM family By J. Craig Brown II, President & CEO

Dear Heavenly Father, we come before You and bow down to worship You as the highly exalted One. You’re the Creator of this universe and You sustain it with Your mighty power. There’s no one else in the universe who is the Almighty One.

We give thanks for who You are. You’re a merciful God who loved us even when we were running away from You, and by Your grace, You drew us unto Yourself. When the light of your Spirit shone upon us and we were bowed in anguish over our sins that separated us from You, in mercy You forgave us and cast our sins into the sea of forgetfulness forever. Thank You for being a merciful God.

Thank You for the gift of life and the gift of breath that sustains us every day. There’s no greater privilege than to be able to walk this journey of life in fellowship with You!

We bring before You the needs of the CHM family. There are a multitude of needs in this family—more than we can wrap our minds around. Yet, You know each need on a personal basis and care about every aspect of our lives. You desire to walk each step of life’s journey with us. You also impart the grace that we need to overcome our burdens. May Christ live through our lives and shine into our world. We ask that You grant us new grace today that we may walk in fellowship with You.

We ask this in Jesus’ name. Amen!
The CHM ministry standards (part seven)

By Dave Tschantz, Vice President & General Counsel

Last month, I discussed CHM’s standard No. 9: Meet all the requirements set forth in the definition of health care sharing ministries found in the U.S. Patient Protection and Affordable Care Act (commonly known as the ACA or Obamacare). This article discusses CHM’s standard No. 10.

Standard No. 10: Publish an online mechanism for its members to provide feedback and suggestions regarding the function of the Ministry.

Standard No. 10 is considered essential by our staff for sound ministry operations. Suggestions and constructive criticism are carefully considered by the management team, and can lead to changes and improvements in operations. A landing page on our website provides a form that members can easily fill out and submit for review (chministries.org/tell-us-what-you-think).

This online suggestion “box” is meant for your thoughts and ideas on all aspects of this Ministry.

In addition, emails can be sent to info@chministries.org, and we always read your cards and letters sent by regular mail.

If you have a suggestion, please send it to us. Your comments and concerns are appreciated. This is another way that you can help your fellow believers—by helping us improve your ministry.

You’re worth celebrating—so save the date!

What CHM members do for one another is nothing short of miraculous. CHM members are the reason over $6 billion has been collectively shared in one another’s medical bills. That’s a big deal!

It’s because of you that we’re eager to celebrate 40 years of service on October 1. This will occur across our social media channels—and you’re invited to join the fun.

Here’s what to expect:

• A birthday bash—complete with party favors and giveaways
• Stories from some of CHM’s longtime members
• Insight about the future and how we’ll serve you even better

These are just a few of the ways we’re honoring you. We hope you’ll join us for this special occasion.

Thank you for the difference you’ve made and for being a powerful testament of God’s love and the work of the Holy Spirit in lives of believers.

Don’t forget to save the date!
Escarole and orzo soup with turkey-parmesan meatballs

By CHM staff member Roseann Sikorsky

This soup is perfect for lunch or dinner. Just add a salad and bread, and this recipe is sure to be a hit!

Ingredients:
- 1 large egg
- 2 tbsp water
- ¼ cup plain dried breadcrumbs
- 12 oz. lean ground turkey
- ¼ cup freshly grated parmesan cheese
- 2 tbsp chopped fresh Italian parsley
- 2 garlic cloves, minced
- ¾ tsp salt
- ¼ tsp ground black pepper
- 8 cups (or more) low-salt chicken broth
- 1 cup chopped peeled carrots
- ¾ cup orzo (rice-shaped pasta)
- 4 cups coarsely chopped escarole (about ½ medium head)

Instructions:
1. Whisk egg and 2 tablespoons water in medium bowl to blend.
2. Mix in breadcrumbs; let stand 5 minutes.
3. Add turkey, parmesan cheese, parsley, garlic, salt, and pepper; gently stir to blend.
4. Using wet hands, shape turkey mixture into 1 ¼-inch-diameter meatballs.
5. Place on baking sheet; cover and chill 30 minutes.
6. Bring 8 cups chicken broth to boil in large pot. Add carrots and orzo; reduce heat to medium and simmer uncovered 8 minutes.
7. Add turkey meatballs and simmer 10 minutes.
8. Stir in chopped escarole and simmer until turkey meatballs, orzo, and escarole are tender, about 5 minutes longer.
9. Season soup to taste with salt and pepper (can be made 2 hours ahead). Rewarm over medium heat, thinning with more broth if desired.
10. Ladle soup into bowls and serve.

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

Getting outdoors provides an endless list of benefits to our health. I’m going to be more intentional in getting my family to our great national parks, including doing something I never considered in the past: Use the cold winter months to visit our country’s best parks in the southwest.

According to parksexpert.com, there are over 420 national park parks in the U.S., with an “elite” group of 63. The website ranks these parks in order of their popularity.

Topping the list is Great Smoky Mountains National Park in Tennessee, which hosted 12.5 million visitors in 2019. According to this site, the best time to go is in the fall, for the foliage and fewer crowds.

Grand Canyon National Park takes second, hosting nearly 6 million visitors that year. Surprisingly, winter is recommended as the best time to visit because of cooler temperatures and stunning, snow-covered vistas.

Colorado’s Rocky Mountain National Park is a close third, with 4.7 million visitors, followed by Zion, Yosemite, and Yellowstone.

Given that more than 60 parks were closed for two months in 2020 because of the pandemic, attendance dropped nearly 30 percent, to the lowest number of visits to national parks since 1980. However, if the dearth of bicycles, boats, RVs and camping gear at our local retailers is any indication, my guess is that last year’s dip will see a dramatic rebound this year, as we recover from our collective cabin fever.

With 420 national parks in America, there’s probably one not far from you. I encourage you to take advantage of every park you can, when you can, because healthy benefits await.

Resources:
- https://parksexpert.com/all-us-national-parks-list/
Parents of preemie gain peace of mind, say CHM shared “every cent”  
Natalie Mathers, St. John, Fla.

This pregnancy was a roller coaster from day one. At our first ultrasound, the doctor could see a baby, but he couldn’t find a heartbeat. The next week, he found the baby and a heartbeat right away.

A few weeks later, I had unexpected bleeding that I assumed was a miscarriage. A rushed OB/GYN visit showed a subchorionic hemorrhage which didn’t affect baby Maddie.

Several months later, I went in for another routine ultrasound, discovering Maddie was especially small for her stage of development. A week later, the high-risk doctor found that my blood pressure was extremely high, and that hypertension affected the flow in the umbilical cord.

I needed to be admitted to the hospital immediately.

Everything was a blur, but I kept finding comfort in God’s sovereignty. “God’s in the details and He’s in control” kept running through my mind.

The hospital diagnosed me with preeclampsia. This was quickly becoming a dangerous pregnancy. My kidneys were shutting down and my liver enzymes skyrocketed. The medication they gave me made me feel worse, like my insides were on fire.

Out of options, they scrambled me into surgery to deliver Maddie at 28 weeks. Outside my room, they prepared my husband, Eli, for the worst: He might leave without a wife or baby.

After a successful C-section, Maddie spent 64 days in the Neonatal Intensive Care Unit. While they didn’t have to put her on a ventilator, there were a lot of other areas in which she needed help.

Our bills totaled more than $600,000, but our CHM family was there for us every step of the way. We were able to get substantial discounts, and CHM members shared the remaining eligible bills. Thank you for supporting us during this difficult time!

Even though it has been the hardest year we’ve had as a family, God continuously carried us through it all.

Read more at chministries.org/testimonials.
Learn more about CHM’s Gold maternity program at chministries.org/maternity.

Editor’s note: In all situations, the CHM Guidelines are the ultimate authority to medical bill sharing eligibility and members are encouraged to consult them. For additional guidance about how medical bills for specific conditions are shared by CHM, call Member Services at 1-800-791-6225 ext. 5993, or submit a query through the Member Portal.

Mad libs for page 7
1. noun:
2. state:
3. proper noun:
4. noun:
5. noun:
6. noun:
7. noun:
8. plural noun:
9. noun:
10. adjective:
11. noun:
12. adjective:
13. numeral:
14. plural noun:
15. adjective:
16. noun:

These and other Heartfelt Magazine articles can be found at chministries.org/blog.
Watch their story of faith, and how you—thier fellow CHM member—helped carry the burden of medical bills at chministries.org/videos.

These and other Heartfelt Magazine articles can be found at chministries.org/blog.

CHM frees pastors to answer God-given call  

Monica Cook, Dewey, Ariz.

When I was a little girl, my dad pastored a local church and my mom worked. I decided if I was ever married to a pastor, I would never work full-time—I wanted to pastor with my husband.

I did end up marrying a pastor and we now serve at a small independent church, Prescott Valley Vineyard Church. For him to pastor, I had to work.

One day, working as a nurse, a sense of regret came over me. I was working full-time so that we could have health cost support while my husband, Lloyd, was ministering without me. I thought, “Oh my goodness, I’m literally doing what I said I wouldn’t do.”

When our friends told us about CHM, it opened a door. With CHM, I have the freedom to walk alongside my husband and our ministry. I don’t have to go one way and he go the other—we can serve together.

I was nervous because I have a rare heart condition called arrhythmogenic right ventricular dysplasia (ARVD), which occurs when the muscle tissue dies and is replaced with scar tissue. We were able to ask CHM very detailed questions. They answered our questions and walked us through the ministry’s process.

Even though I already had this condition, because it was maintained, CHM said they would help me by using its different programs for pre-existing conditions. Within four years of joining, my pre-existing conditions were eligible through the ministry’s regular sharing program. (Editor’s note: To learn more about sharing eligibility for pre-existing conditions, visit chministries.org/preexistingconditions.)

Because of the experience we’ve had with CHM, we want to give our church staff an avenue to join CHM, too. We want them to be free to serve God, just as we’re free to serve God.

So, if you’re a pastor and you have a small church, I highly recommend that you look into CHM for your own church staff. I highly recommend that every Christian look into CHM and ask the Lord: “Is this something for me?”

Read more at chministries.org/testimonials.

Editor’s note: ARVD is caused by a genetic defect; please reference the CHM Guidelines for information on sharing limitations for congenital birth defects.
Greetings wonderful citizens of ___(noun)  1  ___(state)  2 !

I’m so thrilled you all have decided to join us here at the annual ___(proper noun)  3  ___(noun)  4  show.

As we celebrate our country gaining its ___(noun)  5  ,
we invite you to enjoy the festivities of this year’s firework display.

There are ___(noun)  6  trucks,
face ___(noun)  7  for your ___(plural noun)  8  , popcorn
and ___(noun)  9  stands, as wells as ___(adjective) 10  ___(noun)  11  to enjoy before the firework show begins.

Feel free to take a walk around this ___(adjective) 12  park and take a look at the ___(numeral) 13  of July facts we have scattered along the ___(plural noun) 14  .

Enjoy the wonderful ___(adjective) 15  ___(noun) 16  everyone!
Meet your staff: Rhonda Birti, Robert Curtis, Sharon Deem, and Brittany Marcelli

Rhonda Birti
Member Services
If you could invite one person from the Bible to your 4th of July BBQ, who would it be and why? Mary, the mother of Jesus. I’m so curious about all the things she pondered! I’m curious about her betrothal to Joseph and how her relationships with the villagers changed through the years when she returned to Nazareth with Jesus. I’m also curious about Jesus as a child: Did He seem unusual as a toddler and teen, considering He was holy even then? I would love more details!

Robert Curtis
Information Technology
What do you appreciate about working at CHM? I really appreciate the spirit and heart of people here. You can tell they care about the ministry of helping people with their medical financial needs.

Sharon Deem
Member Services
If you could describe your Christian testimony in one word, what would it be and why? Thankful! I’m so thankful for God’s amazing love that He continually shows me through the ups and downs of my life. God’s love is astounding!

Brittany Marcelli
Finance
What’s your favorite food to eat on the 4th of July? Hands down, my grandma’s homemade macaroni and cheese!

Ten ways to have a healthy and budget-friendly vacation

What do healthy and budget-friendly vacations have in common? It’s possible to have both! Here are tips for a trip that won’t stretch your budget—or your waistline:

1. Book a rental property with a kitchen or a hotel with free breakfast. Cooking while on vacation is an ideal way to save and to eat healthy foods. There are numerous websites where you can book inexpensive vacation homes or apartments. Also, many quality hotel chains offer free breakfast (and free parking).

2. Visit a local farmer’s market or supermarket. Farmer’s markets are a common sight in cities and towns during warmer months. If you’re vacationing off the beaten path, you’ll still save big and cut calories by buying meal ingredients and healthy snacks at a local supermarket.

3. Walk, hike, or bike—or all three. In many cities, group walking tours are free or “pay what you like.” Don’t want to lug your bike around? In many popular vacation spots, you can rent or even share bikes for a nominal fee.

4. Get a national parks (“America the Beautiful”) annual pass. This pass is valid at more than 60 U.S. national parks and is about $80 (discounted for seniors and free for disabled persons, military, and 4th graders). You’ll save money even if you visit just two to three national parks in one year. (And national parks provide plenty of opportunities for exercise.) See Dr. Jacobson’s article on page 4 for more info about national parks.

5. Use public transportation: buses, trains, trolleys, and sometimes even funiculars and gondolas.

6. Travel during off-season (or “shoulder” season). Note that different destinations have different off seasons, so there are deals to be had at almost any time of the year.

7. Get a multi-attraction pass (available in most major cities) or visit museums on “free days” (usually once per month).

8. Use a travel aggregator website to bundle your flight, hotel, and car rentals. Some examples are Expedia, Skyscanner, and Kayak.

9. Bring your own snacks (or breakfast). This works particularly well for road trips and can be a great way of getting lots of fiber by eating cereal, granola, etc. for breakfast.

10. Last but not least: Make a budget and stick to it! Have a spending plan for each category, such as transportation, food, dining out, attractions, and souvenirs. Pay with cash or your debit card as often as possible so that your vacation doesn’t “follow you home.”
How to rest when you’re on vacation

As a member of a culture always on the go, it can be hard to rest. Even coming back from vacation, Americans are reporting exhaustion and burnout—almost like we need a vacation from vacation! Here are some tips to help you truly rest during your time off.

Turn off your phone.
Take a digital rest and allow your brain to relax without the constant demand of being on your phone.

Sleep.
Your body needs eight hours of sleep, and that includes when you’re at the beach. Sleep also helps you retain memories from vacation.

Leave open spots in your schedule.
Try to only plan one or two substantive things a day. Leave open spots to explore, sunbathe, or relax.

Take your rest seriously.
You are on vacation to have fun, relax, and spend time as a family. Don’t let work or other things take away from that.
I will sing of the mercies of the Lord forever; With my mouth will I make known Your faithfulness to all generations.

-Psalms 89:1

In your own words: members tell the CHM story

Dear CHM,
Thank you so much for sharing the cost of my recent procedure. It’s so nice and reassuring to know there’s someone in our corner when it comes to medical costs. I found that asking for self-pay discounts is not as difficult or intimidating as I imagined or anticipated. CHM is truly a gift—healthcare cost sharing is the answer for us.

Sincerely,
Lyle and Laurie Burgess
Ryegate, MT

Dear CHM,
No words can express the way we feel. It was such a big relief and burden lifted when we received those two checks in the mail for Francis and my hospital bills. God is great!

Bless you all,
Francis and Kathy Klinger
Biglerville, PA

Dear CHM,
A heartfelt thanks to every staff member who makes CHM a success!

Sincerely,
Gary Reed
Portland, OR

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!
Prayer requests

These are member-submitted 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.

Dear CHM,

I’m submitting a donation to the Prayer Page in memory of Linda Kay Jones Mura Miller, who passed away in Oct. 2017. I hope that it will bless a few people’s lives. Linda was a lovely person with a kind heart for charitable causes. Thank you for all you do for the community of Christians.

Best regards,

Gregory R. Knight
Mesa, AZ

Dear CHM superstar staff,

I just want to thank you for all you do in helping us with this important ministry. I’m overwhelmed by your generosity and the generosity of my fellow members in helping me with my medical bills! I pray that God blesses you all abundantly.

In His care,

Alicia Coombs
Wilsomar, CA

Roy and Dayna Rutan: 628 Senn Dr., Coventry Township, OH 44319  Please keep Roy and Dayna in your prayers. They lost their son tragically and suddenly.

Thomas and Christina Neher: 535 Devon Rd., Norwood, PA 19074  Please keep Christina and Tom in your prayers. Christina was diagnosed with hydrocephalus.

Tina Horning: 315 Linden St., East Earl, PA 17519  Please keep Tina in prayer. She was diagnosed with Non-Hodgkin’s Lymphoma and will begin chemotherapy.

James and Patricia Reynolds: 603 N. Black St., Silver City, NM 88061  James is battling bladder cancer and underwent surgery. Please pray as he begins chemotherapy.

Robert and Shannon Haynes: 302 Sunsetview Dr., Jonesville, VA 24263  Please pray for Shannon. She was diagnosed with breast cancer.

Gregory and Anna Stedma: 1507 E 2nd Ave., Apt B, Post Falls, ID 83854  Please continue to pray for Gregory and Anna. Greg was diagnosed with stage three rectal cancer.

Rhea and Tracy Noel: P.O. Box 67, Ellettsville, IN 47429  Please lift Rhea in prayer. She was diagnosed with cancer and is beginning treatment.


Beryl and Tracy Popp: 44540 Cumro Rd., Broken Bow, NE 68822  Please pray for Beryl. He was diagnosed with multiple myeloma and is beginning treatment.
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

$423,730.17

Thank you for your faithful giving!

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

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.

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

$423,730.17

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

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 #5.

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!
Please do not send financial gifts directly to the people listed below. Giving should be sent via the CHM office.

Addresses are provided below if you wish to send cards, letters or emails of encouragement.

2. Karen Anagnostopoulos: 826 St. James St., Rapid City, SD 57701 (Karenanag@gmail.com) Condition: knee replacement. Total bills: $3,398.
   Discounts: $980. Remaining: $2,418.
5. Randy Barker: 2371 Plain View Hwy., Dunn, NC 28334 (randybarker21@gmail.com) Condition: complications from heart condition. Total bills: $18,270.
6. Peter Bateman: 2346 Hoover St., Duluth, MN 55811 (batem056@d.umn.edu) Condition: cyst removal. Total bills: $28,918.
    Discounts: $3,312. Remaining: $12,057.
    Add-on bills: $5,341. Remaining: $3,617.


