

OCTOBER 2023

Breast Cancer
Awareness Month

Heartfelt Magazine

After high-risk pregnancy and deadly illness, CHM brought member peace

Nominal
price changes
coming in 2024

Consumer
protection: why
transparency
matters



CHM

Christian
Healthcare
Ministries

CHMinistries.org



Healing the whole: nurturing the body and spirit at Christian Healthcare Ministries

J. CRAIG BROWN II, PRESIDENT AND CEO



As we embrace autumn's vibrant beauty, we're reminded of the beauty in life and the importance of physical and spiritual health. At Christian Healthcare Ministries, we believe that true healing extends beyond our physical bodies and encompasses our members'

spiritual well-being. Our approach is rooted in Scripture, understanding that when the body needs healing, the spirit often yearns for restoration as well.

In times of illness, it's natural to seek medical care, and it's heartening to witness the CHM family coming together to share the burden of members' medical bills. This financial support embodies the scriptural truth of Galatians 6:2, "Bear one another's burdens, and so fulfill the law of Christ." By sharing medical expenses, we exemplify the love and compassion that Jesus taught us, forging stronger bonds within our Christian community.

However, we also recognize spirituality's vital role in healing. James 5:16 reminds us, "The prayer of a righteous person has great power as it is working." Each member becomes a cherished part of a family of believers, uplifted in prayer during their time of need.

The foundation of our spiritual healing lies in claiming the promises of God's Word. In Isaiah 41:10, we find comfort in God's assurance: "Fear not, for I am with you; be not dismayed, for I am your God; I will strengthen you, I will help you, I will uphold you with My righteous right hand." These words remind those facing physical challenges that they are never alone in their journey to recovery.

At CHM, our biblical community affirms members with love, compassion, and encouragement. Our solution extends beyond financial assistance to include prayers and spiritual support. As a Christian community, we pray for and uplift one another, claiming the promises of God's Word and becoming a beacon of hope and healing for those facing physical and spiritual challenges.

OCTOBER 2023

- 3 Nominal price changes coming in 2024
- 3 AMPS: a cost-saving tactic underway at CHM
- 4 After high-risk pregnancy and deadly illness, CHM brought member peace
- 6 Breast cancer survivor remains hopeful throughout her journey

- 7 Consumer protection: Why transparency matters in healthcare
- 7 Meet your staff: Andrew Ferguson, Irennemie Vega, Rachael Jenkins
- 8 Roasted butternut squash soup

- 8 How to support someone with cancer
- 9 Use CHM's virtual care solution (telemedicine) and save today
- 10 In your own words: members tell the CHM story

12 Prayer Page



Nominal price changes coming in 2024

As we continue to serve you and everyone in the CHM family, we regularly evaluate our cost-saving efforts in relation to the cost of medical bills. Unlike health insurance (CHM isn't insurance), this equips us to share 100% of our members' eligible medical bills.

After much consideration, CHM's cost-saving efforts benefit you in that there are no changes in 2024 to Personal Responsibility or Qualifying Amounts for medical bill sharing. Additionally, monthly contribution increases will range from only \$2 per month to \$10 per month, per unit. This is an increase of only about 2% in most cases, while the American Academy of Actuaries projects that traditional health insurance costs will increase at a rate even higher than inflation in 2024.

Beginning January 1, 2024, here are the changes:



- CHM Gold will increase from \$235/month to \$240/month.



- CHM Silver will increase from \$135/month to \$138/month.



- CHM Bronze will increase from \$90/month to \$92/month.



- CHM Plus will increase from \$22/month to \$27/month.



- There will be no increase to CHM SeniorShare™.

A major factor in the monthly contribution increase is that for several years more members have been submitting more bills than ever before in the ministry's history. Over the last three years, there has been a 5% increase in the number of memberships who have submitted medical bills. Additionally, as we look ahead to 2024, PwC's (PricewaterhouseCoopers') Health Research Institute is projecting a 7% medical cost trend, which is even higher than 2022 and 2023.

CHM's many cost-saving initiatives, including going digital with e-bills, evaluation of fair market pricing for medical bills, partnering with HealthiestYou™ to offer telemedicine services, a Nurse Navigator, and more, have resulted in 2024 increases of only about 2% and no change to Personal Responsibility and Qualifying Amounts.

Enabling members to get quality medical care at the best possible price is the reason for all of CHM's cost-saving initiatives. As the CHM family continues to bear each other's burdens, we make an impact together for the Kingdom of God.



AMPS: a cost-saving tactic underway at CHM

To help keep sharing costs down, CHM has partnered with Advanced Medical Pricing Solutions (AMPS). If your bill is above fair market price, AMPS will step in to make sure those bills are fairly and correctly priced. It's one more way to keep member costs down—and help your budget go further!

After high-risk pregnancy and deadly illness, **CHM brought member peace**

BY KAYLI ACEVEDO, RIVER OAK, TEXAS

When I found out I was pregnant, I was so excited! I couldn't believe I was growing a beautiful miracle baby inside of me. I was most excited to see our baby on the sonogram and hear his heartbeat.

At six weeks, things became complicated: a large kidney stone caused me to vomit uncontrollably and caused major pain in my back and side. The stone was too big to pass on its own. My medical provider put me under anesthesia to emplace a stent, which allowed me to pass the stone.

A few weeks later, I was diagnosed with preeclampsia, which made my pregnancy high-risk. My blood pressure sometimes spiked to nearly 200, and my doctor thought it would cause me to be hospitalized at 24 weeks pregnant. It didn't help that one of my good friends was diagnosed with preeclampsia as well; she had a stroke a month before my due date.

Elijah's delivery went well, but, afterward, I ran a high fever. The doctor couldn't figure out why. I felt very sick when they sent me home a week later. I ended up having kidney stones in both kidneys. I had two surgeries to break up both stones and emplace stents.

Not even a week after the surgeries, I was vomiting and running a high fever again. At the ER, they discovered I was septic; if I'd waited any longer to get to the ER, I could have died.

Without CHM, we would've been in serious medical debt. We first heard about CHM from friends, and we joined because we loved the thought of being part of something bigger than ourselves. We also loved that by participating, we'd be helping others.

Despite having been members for a while, we'd never used CHM before. So, I was nervous about how it would work and stressed by the medical bills piling up. But CHM always came through!

If I'd waited any longer to get to the ER, I could have died.





CHM staff prayed for me countless times. On top of the pregnancy complications, I also lost my grandmother two weeks before my son was due. So many emotions ran through me—medical bills were the last thing I wanted to worry about. CHM brought us peace and comfort during these difficult times! Prayers were my shield during this battle for my health, and CHM was on my side the whole time.

I absolutely recommend the CHM maternity solution. You can ask anyone who knows me, and they will tell you how much I love and promote CHM! I could be an ambassador for the ministry; they made the pregnancy process easy and took away much anxiety. We hope we can be part of someone else's story through CHM.

I could be an ambassador for CHM; they made the pregnancy process so easy and took away so much anxiety.



Breast cancer survivor remains hopeful throughout her journey

BY SHAWN ELDGRIDGE, TROY, OHIO

I was diagnosed with Stage 1 breast cancer on May 5, 2021. A couple of months later, after meeting with my surgeon and doctors, the decision was made to have a lumpectomy. After the lumpectomy, beginning on Sept. 1, I received radiation treatment five days a week for six weeks.

Halfway through radiation, I reached my lowest point. I remember crying to my husband after treatment and telling him that I couldn't take this anymore. I wanted to give up. He was calm and told me how strong I was, encouraging me that I was already halfway done.

When the bills started coming in, I was scared. So many started coming almost immediately, but CHM remained on top of everything. Through this process, I trusted in God and CHM more and more, because I was held up by the Body of Christ.

I accepted the challenge and knew, deep down, with God on my side, that I would come out with a clean bill of health

I was extremely blessed to have my friends and family as an amazing support system. I was also blessed by CHM employees, who were helpful during this time by answering all my questions. And, over a year after my diagnosis, my mammogram results were clear!

I believe that God won't give us something we can't handle, even when we don't believe we're strong enough. God knew that I could handle this diagnosis and all the treatments that came with it. My friend told me, "You are about to embark on a journey," and I said, "Bring it on, I'm ready." I accepted the challenge and knew, deep down, with God on my side, that I would come out with a clean bill of health. I knew God had so much more in store for me, and He wasn't ready to bring me home yet.



Shawn with her husband and children



Consumer protection: Why transparency matters in healthcare

A concern for most Americans is the steeply rising cost of medical care. Additionally, Americans wonder how—and if—that rising cost relates to the quality of patient outcomes.

The U.S. is currently spending over twice the amount on healthcare costs as other developed countries, according to the Peter G. Peterson Foundation. This is due to a combination of factors, including hospital monopolies, administrative costs, and inefficient practices and procedures. Moreover, the higher prices don't equate to better quality care; U.S. patient outcomes aren't any better than other developed countries—and may even be worse for common medical incidents.

This confirms the importance of consumer protection. A lack of competition and choice of healthcare providers results in higher prices for services.

"Consumers are best able to protect themselves from rising healthcare costs if they're given better information on healthcare provider pricing and quality of care. Patient outcome must remain the focus and not be sacrificed to lower prices," said David Tschantz, CHM vice president and general counsel.

That's why CHM prioritizes integrity and consumer protection. By taking steps such as our first-in-the-nation independent accreditation by Demotech (a nationally-recognized financial stability ratings organization), evaluating medical bills for accuracy, and more, we make a difference in the healthcare industry. We want every CHM member to have access to fair market pricing for medical incidents and to have the flexibility to choose a quality provider who provides treatment according to the CHM Guidelines.

Meet your staff: Andrew Ferguson, Irennemie Vega, Rachael Jenkins

Andrew Ferguson



IT Service Desk

What's an area God has been growing you?

Trust. The Lord has been testing—and strengthening—my trust in Him by sending many trials and tribulations.

Though it has been a season of struggle, God is using these times to move me ever closer to Him and expand my faith further still.

Irennemie Vega



Talent Acquisition Lead

What's one word you would use to describe your faith journey, and why?

Growth. I believe God pressed in my heart to continue to grow deeper in my

relationship with Him, learning more and more about Him through His Word.

Rachael Jenkins



Maternity Care Team

What's your favorite fall activity?

The Circleville (Ohio) Pumpkin Show. I've been going to the show with my husband for over 13 years. I love watching my kids enjoy it and be in the parades. When I was an art teacher, I would display the students' pumpkin-themed art in the Pumpkin Show, and they loved going and showing their amazing art skills to their family and friends.

Roasted butternut squash soup

There's no better time than autumn for a good, hearty soup. This roasted butternut squash soup is packed with vitamins, minerals, and other great health benefits to help you feel refreshed and energized.

INGREDIENTS:

- 1 large butternut squash, peeled, seeded, and cubed
- 1 large sweet potato, peeled and cubed
- 1 onion, chopped
- 2 carrots, peeled and chopped
- 4 cloves garlic, minced
- 3 cups vegetable broth
- 1 cup milk
- Salt and pepper

INSTRUCTIONS:

1. Preheat the oven to 375 degrees F.
2. In a large roasting pan, combine butternut squash, carrots, sweet potato, onion, and garlic.
3. Roast for 30-35 minutes or until vegetables are tender.
4. In a blender, puree roasted vegetables, vegetable broth, and milk.
5. Salt and pepper to taste.

Serve warm and enjoy!

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.



How to support someone with cancer

**BY MICHAEL D. JACOBSON,
D.O., M.P.H**

Recently, a friend of ours called to tell us she'd been diagnosed with cancer. She'd seemed fine when we visited her a few weeks earlier. The cancer had gone undetected for months, perhaps years, before it was finally discovered. By then, it had spread throughout her body, and her prognosis was grim. It could have been caught sooner had her early symptoms not been dismissed.

The earlier cancer is detected, the better the outcome. For example, Stage I cancer patients have a prognosis of 95% or better, meaning that 95 out of 100 patients with that same cancer and same stage will likely be alive five years later. Once it moves to Stage II, that can drop to around 75 or 80%. Stage III cancer carries with it about a 50% prognosis, and Stage IV cancer is much less.

What you need to know from your physicians

It's critical for cancer patients to get an accurate diagnosis. Ask questions like:

- What kind of cancer is it?
- Where did the cancer originate?
- What stage is the cancer?
- What's your prognosis if the cancer is left untreated?

- How does that prognosis change with the treatment plan?
- Are there other treatment options?

How you can help


Thankfully, our friend was responsive to chemotherapy, and she had a tremendous support network within the healthcare system and from her loved ones. As she (and others) expressed, there are many ways that you can provide support and comfort for a loved one with cancer.



Here are ways you can help:

- Rides to appointments
- Grocery shopping or meals
- Flowers, cards, and notes of encouragement
- Visiting
- Prayer and Scripture

Jesus often chooses to express His presence and compassion through others. He is the Good Shepherd (John 10:11), but He gives us the privilege of being His hands, His feet, even His very presence as we express Him to those in need.

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.)



Prescription eligibility: Incident-related versus maintenance

Before a medical event occurs, it's important to understand CHM's prescription eligibility and the difference between incident-related and maintenance prescriptions.

CHM's prescription eligibility

For CHM Gold members, CHM shares—in accordance with the ministry's Guidelines—the cost of the first 90 days of incident-related, newly prescribed medications. This period enables CHM members to understand the cost of their treatment and medications more fully and allows time to explore cost-reducing options.

Severe illnesses—such as cancer, serious infections, and others—may require a treatment plan that goes beyond 90 days. Oftentimes, under CHM Gold, the ministry can continue to share past the first 90 days if the medications have a curative purpose and are considered a qualified incident under CHM Guidelines. In these cases, we may request medical records and a treatment plan from your doctor to verify the prescription's intent to cure.

Incident-related vs. maintenance prescriptions

An incident-related prescription is prescribed for a recent acute medical incident and is categorized as sudden or temporary. Common examples are broken bones, the flu, or allergic reactions that result in prescriptions for pain medications, antibiotics, or eye drops. These prescriptions have limited refill numbers and aren't required long-term.



In contrast, a maintenance prescription is taken long-term, or for life, to reduce symptoms or negative effects of a chronic medical condition. Often, these diagnoses have no cure and require medication to manage symptoms and prevent complications. Maintenance prescriptions commonly treat conditions such as diabetes, asthma, hypertension, and autoimmune diseases. CHM only shares for the first 90 days of a new prescription; once it's considered a maintenance prescription, it's ineligible for sharing.

Sometimes, changes in lifestyle can help reduce or eliminate the need for maintenance medications, but be sure to adhere to your doctor's prescription and monitoring.

Resources

For all prescriptions—especially those not eligible for sharing through CHM—there are multiple prescription discount options. If you are made aware of an expensive prescription, talk to your doctor about equivalent or generic medications. Also, ask if they have medication samples or know of a manufacturer coupon. You may contact the manufacturer of the medication directly or visit their website. Finally, visit CHM's **prescription page** (CHMinistries.org/blog/prescriptions) or contact **CHMRx** (chmr.org/contact) for additional cost-saving resources.

Use CHM's virtual care solution (telemedicine) and save today

Receive care and consultation with just a few clicks—all while saving on costs. That's HealthiestYou™ by Teladoc! By enrolling, members gain access to licensed medical physicians who work around the clock to provide medical expertise. CHM offers this valuable resource to all members, regardless of program participation—at no additional cost!

With telemedicine, you'll get access to virtual, 24/7 services, making it easier for you to get the information you need with just a few simple clicks. While remaining comfortably at home, you can access CHM's virtual care solution via phone or video chat.

Best of all, HealthiestYou™ has saved members more than \$26 million since 2021. To enroll and start making appointments, begin by downloading the HealthiestYou™ app. Follow the registration steps and enjoy compassionate care in your time of need. If you need assistance getting set up, contact help@healthiestyou.com.





I will give to You
my burden

As You give to me
Your strength

Come and fill me with
Your Spirit

As I sing to You
this praise

**You deserve the
greater glory**

Overcome, I lift my voice

**GOOD AND GRACIOUS KING
BY CITYALIGHT**



In your own words: members tell the CHM story

Dear CHM,

My husband and I became CHM Gold members just over a year ago, and this year was the first time we had bills to submit. Thank you for supporting our eligible healthcare expenses. Many people questioned us for trusting something that isn't insurance, but we couldn't be happier or more blessed that we joined CHM. We also love that we can contribute extra each month to the Prayer Page to help others.

God bless,

*Barbara and Charles Schmalz |
Wisconsin Rapids, Wis.*

Dear CHM,

We can't thank you enough for the help we received with our medical bills. Our sincere thanks go out to the ministry, staff, and all the wonderful members. CHM works exactly as described. I believe my healing was accelerated because our CHM family took all the stress of huge medical bills away. I couldn't be happier with my CHM experience!

Thank you,

*Brian and Shirl Tuite |
Pittsburgh, Pa.*

Dear CHM,

Just wanted to take a few minutes to thank everyone at CHM for helping me with my medical bills. It's highly appreciated! God used my friend to speak to me about CHM at a time when I couldn't afford insurance. We live on one income, so sometimes it's a financial struggle. But God has always provided.

God blessed me with this ministry—He's using CHM to bless many people! I'm so grateful, thankful, and appreciative for my CHM family. I have been, and will continue, to keep this ministry in my prayers.

Sincerely,

Tina Pommier | Maurice, La.





Connect with us on social media and see what others are saying! You can find us on Facebook, YouTube, Twitter, Instagram, TikTok and LinkedIn @iheartchm.

Dear CHM,

After a surgery, I received a gracious gift from CHM members to help me pay my medical expenses. I have shared CHM with everyone. Thank you so much for this ministry and your gifts to me and others! CHM members are extended family to me.

In His love,

Reverend Gerald Mapstone | Venice, Fla.

**We have to pray with
our eyes on God, not on
the difficulties.**

-Oswald Chambers

Prayers UNCEASING

Prayers Unceasing is our monthly ministry enabling Christians to lift one another up in prayer. These are prayer requests only. Please send your monthly financial contribution to the CHM office (see instructions on your Member Contribution Form). If you'd like to donate to members with pre-existing conditions, please view the Prayer Page. We invite you to send cards or words of encouragement to the people listed below.

Theresa Stout: 705 E Henderson Ave, Beloit, WI 53511

Theresa had a heart attack. She has to have a 4-bypass surgery and is self employed. Please pray for healing.

Homero M Torres: 3682 Cape York Trace, Alpharetta, GA 30022

Homero's wife passed away. Please pray for him as he navigates this very difficult time.

Jeffrey Anderson: PO Box 1402, Carefree, AZ 85377 Please pray for Jeff as his cancer spread to his lymph nodes.

Christopher McMahon: 3656 Henry Town Rd, Sevierville, TN 37876 Christopher is grateful for the prayers and cards following a fall from his tractor.

Andrea Davenport: 6862 Caviness Way, Liberty, NC 27298 Andrea asked for prayers as she has been diagnosed with breast cancer.

John Weiler: 10130 Andy Reese Ct, Garden Grove, CA 92843 John was in a car accident and broke every bone in his body. Please pray for comfort and healing.

Kurt Young: 1465 Prospect Lakes Dr, Wentzville, MO 63385 Kurt had a stroke, and they're also experiencing financial hardship. Please pray for God's intervention.

Marita Miklos: 751 Dresden Dr, Hubbard, OH 44425 Marita requests prayers for healing from lung cancer.

Anita Poverud: 124 Plantation Estates Dr, Pryor, OK 74361 Anita was diagnosed with breast cancer. Please pray for her healing and for her husband as he cares for her.

Mark Taft: 15029 Waymart Ln, Charlotte, NC 28278 Mark is a missionary serving with severe neck pain. Pray for healing.

#IamCHM

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. **The sharing of these expenses by the members of CHM is not a guarantee that CHM's members will share any expenses in the future.**

Through CHM's Prayer Page program, members voluntarily donate above their monthly contributions. CHM members are encouraged to give to Prayer Page medical bills as they feel led. We urge you to send cards of encouragement even if you are unable to contribute financially. See the Guidelines for complete information (CHMinistries.org/guidelines).

Donations to the Prayer Page are tax deductible, unlike your regular monthly financial contributions. Donating to the medical needs listed on these pages is not your CHM monthly contribution. It is an opportunity to give over and above your contribution amount.

Prayer Page giving

Total medical bills remaining this month: **\$338,380.81**

The recommended monthly donation is **\$15.00**



Donations can be made online using the Member Portal (portal.CHMinistries.org) or by calling 800-791-6225. We encourage you to consider setting up recurring monthly donations. Go online or call today to set up monthly Prayer Page donations. Prayer Page medical bills are shared until they are paid in full (as long as there is no lapse in membership) and CHM reserves the right to allocate your donation to any member with eligible medical bills.

PRAYER PAGE NEEDS SHARED LAST MONTH

\$313,231.85

THANK YOU FOR YOUR FAITHFUL GIVING!

Please do not send financial donations directly to the people listed below. Donations should be sent via the CHM office. Prayer Page needs are shared until they are paid in full (as long as there is no lapse in membership) and CHM reserves the right to allocate your donation to any member with eligible medical bills.

1. Matthew & Gina Allmen: PO Box 882,
Yorktown, TX 78164 (gallman@icloud.com)
Condition: The Allmen's young son Brycen underwent surgery for scoliosis.
Total bills: \$6,098.00. Donations: \$3,647.69.
Remaining: \$2,450.31.

2. Renee Banal: 2302 Schubert Ln.,
Middletown, DE 19709 (reneekbanal@gmail.com)
Condition: skin cancer.
Total bills: \$55,347.16. Donations: \$45,187.83.
Remaining: \$10,159.33.

3. Steven Beam: 8479 County Road 92,
Newell, AL 36280
Condition: hip replacement.
Total bills: \$15,500.00. Donations: \$12,065.25.
Remaining: \$3,434.75.

4. Carole Blair: 535 Raleigh Rd.,
Galveston, IN 46932
Condition: oral cancer.
Total bills: \$20,506.63. Donations: \$15,899.78.
Remaining: \$4,606.85.

5. Ingaborg Blough: 5723 Breconshire Dr.,
Fort Wayne, IN 46804
Condition: lung disease.
Total bills: \$36,823.65. Donations: \$26,657.22.
Remaining: \$10,166.43.

6. Andrea Bowles: 7690 SW Roanoke Dr.,
Wilsonville, OR 97070
Condition: torn shoulder ligament.
Total bills: \$8,353.09. Donations: \$5,948.90.
Remaining: \$2,404.19.

7. Beth Chambers: 1106 Warren St.,
Henry, IL 61537 (bethechambers@gmail.com)
Condition: knee replacement.
Total bills: \$51,245.79. Donations: \$47,002.64.
Remaining: \$4,243.15.

8. Jesse Clifton: 2510 FM 467,
Seguin, TX 78155 (kkdracoulis@gmail.com)
Condition: hip pain.
Total bills: \$51,989.75. Donations: \$21,294.64.
Remaining: \$30,695.11.

9. Lisa Coffman: 10381 Keith Road,
Coal City, IN 47427 (lcoffman15@gmail.com)
Condition: metastatic breast cancer.
Total bills: \$95,306.61. Donations: \$93,280.23.
Remaining: \$2,026.38.

- 10. James Coley:** 709 1/2 Front St.,
Marietta, OH 45750 (jimcoley03@gmail.com)
Condition: Parkinson's disease.
Total bills: \$70,668.58. Donations: \$57,958.39.
Remaining: \$12,710.19.
- 11. Dean Coulter:** 2895 Red Hill Valley Rd. SE,
Cleveland, TN 37323
Condition: spinal abscess.
Total bills: \$15,051.06. Donations: \$10,753.60.
Remaining: \$4,297.46.
- 12. Zachary & Jodi Davis:** 808 Onion Creek Rd.,
Colville, WA 99114
Condition: The Davis' young daughter, Ara, underwent a procedure for a clogged tear duct.
Total bills: \$8,864.20. Donations: \$4,006.42.
Remaining: \$4,857.78.
- 13. Stephanie Durocher:** 127 Suthon Ave.,
Houma, LA 70364
Condition: The Durocher's young son August, underwent surgery to remove his tonsils.
Total bills: \$11,252.37. Donations: \$8,758.88.
Remaining: \$2,493.49.
- 14. Sharon Fitzpatrick:** 127 Columbus Rd.,
Fredericktown, OH 43019
Condition: knee replacement.
Total bills: \$17,487.09. Donations: \$14,473.54.
Remaining: \$3,013.55.
- 15. Nate Frazier:** 236 Elmore Ave.,
Nampa, ID 83651
Condition: deviated septum.
Total bills: \$11,600.00. Donations: \$4,751.28.
Remaining: \$6,848.72.
- 16. Ana German:** 1685 H Street #523,
Blaine, WA 98230
Condition: endometriosis.
Total bills: \$107,269.16. Donations: \$88,628.54.
Remaining: \$18,640.62.
- 17. James & Maria Hardgrove:** 549 S Canal St,
Canal Fulton, OH 44614
Condition: The Hardgrove's young daughter is dealing with chronic ear infections.
Total bills: \$9,833.08. Donations: \$5,503.58.
Remaining: \$4,329.50.
- 18. Lavonda Hoover:** 218 Townes Rd.,
Columbia, SC 29210 (hooverscaboosie@att.net)
Condition: skin cancer.
Total bills: \$21,008.34. Donations: \$17,160.20.
Remaining: \$3,848.14.
- 19. Tracey Humphrey:** 10672 FM 344 E.,
Whitehouse, TX 75791
Condition: torn meniscus.
Total bills: \$9,986.82. Donations: \$7,773.77.
Remaining: \$2,213.05.
- 20. Cindy Jorgensen:** 729 N 800 W.,
West Bountiful, UT 84087
Condition: hip replacement.
Total bills: \$20,285.47. Donations: \$15,863.15.
Remaining: \$4,422.32.
- 21. Derek Little:** 4626 Acorn Dr. S.,
Lakeland, FL 33810 (Littlel85@gmail.com)
Condition: injury complicated by diabetes.
Total bills: \$19,237.31. Donations: \$11,507.35.
Remaining: \$7,729.96.
- 22. Joann Mansur:** 2312 Southwood Dr. Apt. 6,
Appleton, WI 54915 (jmansur4@gmail.com)
Condition: thyroid cancer.
Total bills: \$18,509.41. Donations: \$16,520.41.
Remaining: \$1,989.00.
- 23. Kayley Marschke:** 7016 Lanceleaf Dr.,
College Grove, TN 37046
Condition: sinus issues.
Total bills: \$7,205.81. Donations: \$2,685.62.
Remaining: \$4,520.19.
- 24. Pamela Massie:** 4310 County Road 120,
Wills Point, TX 75169 (pammassie58@yahoo.com)
Condition: hip replacement.
Total bills: \$22,234.80. Donations: \$17,307.64.
Remaining: \$4,927.16.
- 25. Paula Nicosia:** 9114 Water Tupelo Rd.,
Fort Myers, FL 33912 (fennernp@gmail.com)
Condition: hip pain.
Total bills: \$11,703.97. Donations: \$5,384.27.
Remaining: \$6,319.70.

- 26. Anthony O'Donnell:** 1440 Michigan Ave.,
Detroit, MI 48216
Condition: hip replacement.
Total bills: \$16,554.64. Donations: \$11,789.88.
Remaining: \$4,764.76.
- 27. Robert Reynolds:** 3906 Leghorn Court,
Charlotte, NC 28215
Condition: hip replacement.
Total bills: \$11,960.55. Donations: \$8,552.56.
Remaining: \$3,407.99.
- 28. Jody Richardson:** 1482 S Bay Rd.,
Arbor Vitae, WI 54568
Condition: shoulder surgery.
Total bills: \$15,038.27. Donations: \$8,995.57.
Remaining: \$6,042.70.
- 29. Robert Roman:** 1301 European Dr.,
Henderson, NV 89052 (payroll@firebydesign.com)
Condition: heart condition.
Total bills: \$11,061.29. Donations: \$8,610.14.
Remaining: \$2,451.15.
- 30. Michael Roy:** PO Box 168,
Sidney, IL 61877 (mroy69@hotmail.com)
Condition: heart failure.
Total bills: \$10,671.66. Donations: \$849.81.
Remaining: \$9,821.85.
- 31. Robert Sanz Luis:** 25390 Bates Rd.,
Splendora, TX 77372
Condition: back pain.
Total bills: \$12,869.88. Donations: \$7,698.49.
Remaining: \$5,171.39.
- 32. Sara Schultz:** 28611 County Road 7,
Sleepy Eye, MN 56085 (saraschultz0628@gmail.com)
Condition: breast cancer.
Total bills: \$15,941.35. Donations: \$9,535.78.
Remaining: \$6,405.57.
- 33. Ashley Sears:** 3133 W Mirage Ct.,
Meridian, ID 83646
Condition: endometriosis.
Total bills: \$14,947.75. Donations: \$12,394.19.
Remaining: \$2,553.56.
- 34. Tyler Shewmaker:** 120 Rebecca Dr.,
Hendersonville, TN 37075
Condition: kidney failure.
Total bills: \$10,334.79. Donations: \$8,039.87.
Remaining: \$2,294.92.
- 35. Treg Spicer:** 114 Summits Rdg.,
Morgantown, WV 26508
Condition: stomach inflammation.
Total bills: \$14,157.00. Donations: \$10,502.96.
Remaining: \$3,654.04.
- 36. Lauren Stauffer:** 3160 Bowman Rd.,
Lancaster, PA 17601
Condition: heart condition.
Total bills: \$30,915.30. Donations: \$18,492.88.
Remaining: \$12,422.42.
- 37. Viktor Stupak:** 7308 W Richardson Rd.,
Pasco, WA 99301
Condition: heart condition.
Total bills: \$196,633.15. Donations: \$192,067.37.
Remaining: \$4,565.78.
- 38. Laura Valentine:** 333 Jay Bob Ln.,
Afton, WY 83110 (lrvalentine8788@gmail.com)
Condition: back pain.
Total bills: \$72,779.12. Donations: \$70,476.18.
Remaining: \$2,302.94.
- 39. Brayden Waller:** 5027 Wayne 380,
Patterson, MO 63956 (brayden.waller@gmail.com)
Condition: hernia surgery.
Total bills: \$24,988.07. Donations: \$14,947.33.
Remaining: \$10,040.74.

40. James Weaver: 2935 Groninger Valley Rd.,
Mifflin, PA 17058
Condition: back surgery.
Total bills: \$192,110.94. Donations: \$187,052.64.
Remaining: \$5,058.30.

41. Michael Weaver: 211 Newport Ave.,
Christiana, PA 17509
Condition: scoliosis.
Total bills: \$288,835.11. Donations: \$287,343.53.
Remaining: \$1,491.58.

42. Jason Welch: 3546 Canter Dr.,
Trinity, NC 27370
Condition: osteoarthritis of the knee.
Total bills: \$23,091.37. Donations: \$21,081.62.
Remaining: \$2,009.75.

43. Anna Wiebe: PO Box 401,
Satanta, KS 67870
Condition: hip replacement.
Total bills: \$58,016.46. Donations: \$51,367.74.
Remaining: \$6,648.72.

44. Wesley Yoder: 1406 Dorsey Hotel Rd.,
Grantsville, MD 21536
Condition: spinal stenosis.
Total bills: \$118,620.00. Donations: \$85,493.76.
Remaining: \$33,126.24.

45. John Young: 2 Amulet Oaks Pl.,
Spring, TX 77382
Condition: heart attack.
Total bills: \$61,017.83. Donations: \$53,881.71.
Remaining: \$7,136.12.



CHM legal notices (more notices are on our website at CHMinistries.org/legal-notice)

Alaska, Alabama, Arkansas, Arizona, Florida, Georgia, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, North Carolina, South Dakota, Texas, Virginia, Wisconsin, Wyoming: NOTICE: Under the laws of your state, Christian Healthcare Ministries, in facilitating the sharing of medical expenses, is not an insurance company and does not use insurance agents or pay commissions to insurance agents. Whether anyone chooses to assist you with your medical bills will be totally voluntary because neither this ministry nor any other participant may be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. The ministry's guidelines, plan of operation and other documents are not an insurance policy or a promise to pay for the financial or medical needs of a participant by the ministry. It is not offered through an insurance company, it is not subject to the regulatory requirements or consumer protections of your state's insurance laws, and if you join this ministry instead of purchasing health insurance you will be considered uninsured. This program is not guaranteed under your state's Life and Health (or Disability) Insurance Guaranty Association or similar organization. Without health care insurance, there is no guarantee that you, a fellow member, or any other person who is a party to this ministry will be protected in the event of illness or emergency. Regardless of whether you receive any payment for medical expenses or whether Christian Healthcare Ministries terminates, withdraws from faith-based sharing of medical expenses, or continues to operate, you are always personally responsible for the payment of your own medical bills. If your participation in this ministry ends, state law may subject you to a waiting period before you are able to apply for health insurance coverage.

You should review this ministry's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs. Complaints concerning Christian Healthcare Ministries may be reported to the office of your state's attorney general.

Maryland: Notice: This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether or not this entity continues to operate, you are always liable for any unpaid bills.

Pennsylvania: NOTICE: This publication is not an insurance company nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this publication should never be considered a substitute for insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always liable for any unpaid bills.

All Others: This is not an insurance policy. It is a voluntary program that is neither approved, endorsed nor regulated by your state's department of insurance and the program is not guaranteed under your state's Life and Health (or Disability) Insurance Guaranty Association or similar organization.

OCTOBER 2023

Flourish Magazine

After high-risk pregnancy and deadly illness, **CHM brought member peace**

Nominal price changes coming in 2024

Consumer protection: why transparency matters



Follow us on social media



or call us at 1-800-791-6225

CHM

Christian
Healthcare
Ministries

127 Hazelwood Ave.
Barberton, OH 44203