



DECEMBER 2023

Merry Christmas
from the CHM staff!

Heartfelt Magazine

As son fights for his
life, members grateful
for flexibility to
choose provider

Gifts you've given
to Prayer Page
members this year

2024 Guidelines
updates

CHM

Christian
Healthcare
Ministries

A joyous Christmas wish to the Christian Healthcare Ministries family

J. CRAIG BROWN II, PRESIDENT AND CEO



We've entered the heartwarming embrace of Christmas, a season of joy, gratitude, and of celebrating the greatest gift of all: Jesus and His sacrifice and love for all humanity.

So, Merry Christmas! It's because of your trust and faith in us that CHM was able to create this vibrant community, bonded not just by shared beliefs but by mutual care and support. Together, we've seen firsthand how faith-inspired solutions can make a transformative difference.

Amid the melodies of carols and holiday traditions, we hope you'll reflect on the blessings we've collectively experienced. Our model, inspired by Scripture and age-old Christian traditions of sharing and caring, stands as a testament to what's accomplished when we come together. In these times of uncertainty, when health is paramount, we've been able to offer hope and a solution to our members. The CHM solution is not just about cost-sharing; it's about shouldering burdens, offering prayers, and navigating health challenges as one united family.

As you gather around the Christmas tree with your loved ones—sharing stories, dreams, and perhaps discussing the year ahead—please share the gift of CHM. There are countless individuals out there looking for a health cost solution that resonates with their values, offers financial relief, and builds community ties.

Sharing CHM with friends and family is more than just introducing them to an affordable healthcare solution: It's about inviting them into a community that cares, prays, and stands by one another through thick and thin. This Christmas, let's spread this beautiful message of hope, unity, and divine care.

May the blessings of Christmas fill your homes with joy, your hearts with love, and your life with laughter. We wish all our members a very Merry Christmas, filled with health, happiness, and the endless blessings of our Savior.

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As son fights for his life, members grateful for flexibility to choose provider

BY VICTORIA BULCHER, BERTHA, MN

It began on a Sunday night. Our then four-year-old son, Xavier, woke up with diarrhea and complaining of stomach pains.

By Wednesday, after he hadn't recovered and refused to eat or drink, we took him into our local clinic. They gave him medication and sent him home. On Friday, he hadn't improved, prompting us to return to the clinic. They did blood work and transferred him to the emergency room to give him fluids. They then sent him home again.

On Monday, we called the clinic to see if they had any answers for us, but they'd lost a critical sample. The following day, Xavier quit urinating. We decided to take him to the children's hospital in Minneapolis. They diagnosed him with hemolytic uremic syndrome. He received multiple blood transfusions, had a catheter inserted, and dialysis to help his kidneys.

It was such a relief to not have to worry about getting pre-approval while we were worrying about our son's life.

We realized just how much danger Xavier was in when the doctor brought us forms to sign for the blood transfusions and catheter. It was draining to watch him fight for his life while making sure our other children were being comforted and cared for. I was also pregnant at the time.

Xavier was given medication for a bit that helped him a lot, but praise God, he's now off it! We're grateful he's back to his typical self.

We originally joined CHM as a more affordable option than traditional insurance, especially after struggling with our previous insurance provider's network. With CHM, we were able to decide where to transfer Xavier, without issues. It was such a relief to not have to worry about getting pre-approval while we were worrying about our son's life. We knew that he needed serious treatment—we didn't have time to wait around.

We thank God for pulling him through. Our children are gifts, and it's important to remember to enjoy each moment we're given with them!



Two new ways CHM is going digital

At CHM, we're always exploring innovative ways to connect with you, our members. We're excited to announce two new ways you'll be able to stay current on all things CHM—digitally!

- **Heartfelt Magazine:** Starting in Jan. 2024, *Heartfelt* will go all digital! Members with an email address will receive the e-magazine rather than the printed version. Plus, you'll get a brand-new online experience catered just for you.
- **Text messaging:** If text is your preferred way to get info, news, and updates, get plugged in through our SMS messaging! It's a great way to stay informed and make the most of your membership. Sign up to receive occasional text messages straight to your cellphone by visiting info.CHMinistries.org/sms.

Gifts you've given to Prayer Page members this year

You, our CHM members, have made an enormous difference through the Prayer Page in the lives of your fellow Christians.

The Prayer Page enables each of us to uplift others both financially and spiritually. It's a practical demonstration of the Holy Spirit's work in our lives to reach out and love others.

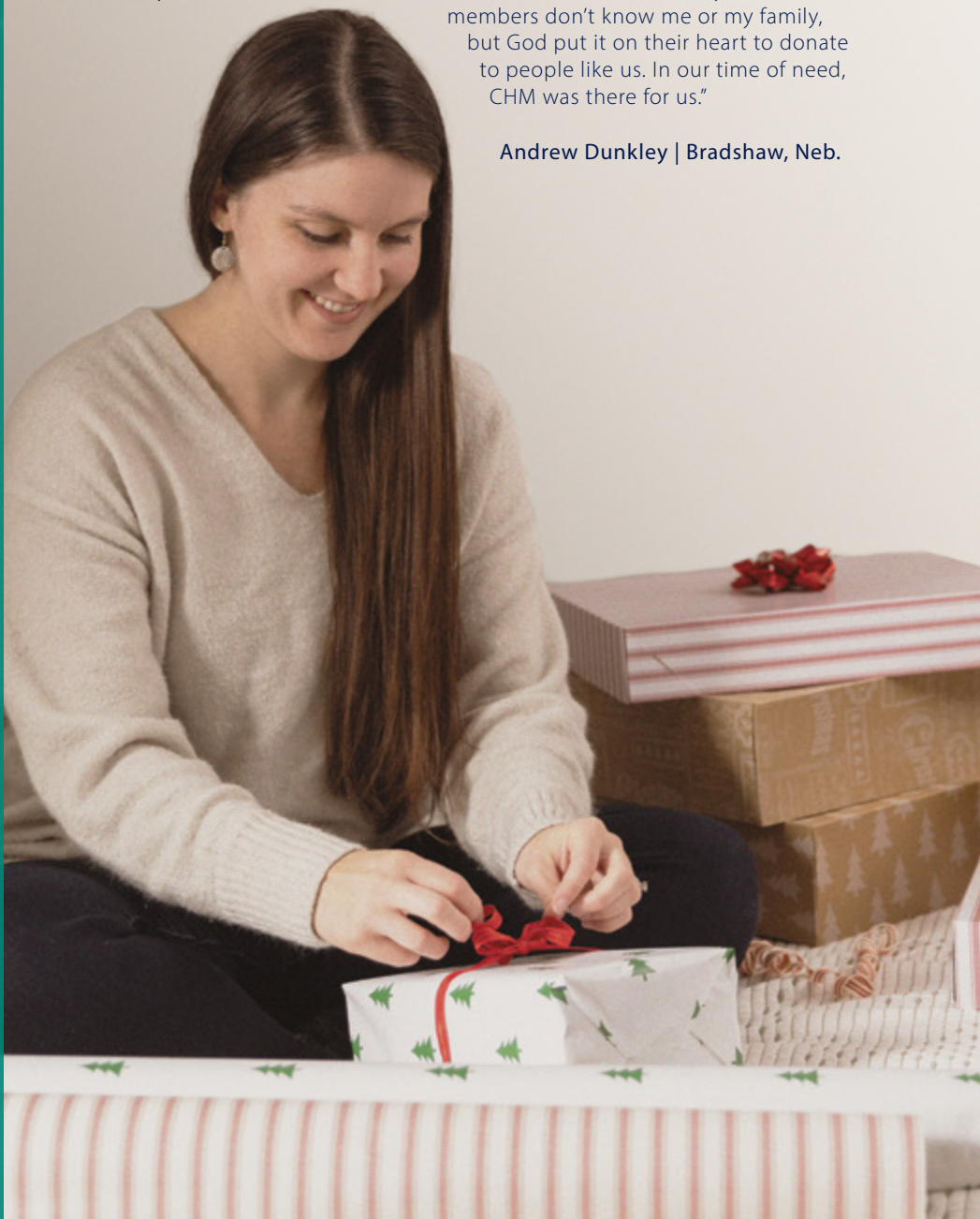
Here's what several members said about how the Prayer Page made a difference in their lives this year.

"Grateful, thankful, and amazed are the words I use to describe CHM and the unselfish members who give above and beyond. To receive this gift has been more humbling than one could imagine. Blessings to CHM and my fellow members."

Patrick Ballard | Presque Isle, Maine

"The Prayer Page is, unironically, an answer to prayer. Our CHM family is praying for us and offering words of encouragement. It's easy to think of the Body of Christ as your church or your family, but this opened our world to think of the Body of Christ as nationwide—worldwide. My fellow CHM members don't know me or my family, but God put it on their heart to donate to people like us. In our time of need, CHM was there for us."

Andrew Dunkley | Bradshaw, Neb.



Patrick and Andrew are only a handful of the 182 members in 2023 who experienced the blessing of having their medical bills for eligible maintained pre-existing conditions shared through the Prayer Page. CHM members came together to help lighten their burden this year. This Christmas season, please take a few minutes to lift up those on the Prayer Page in prayer, write them an encouraging note, or give financially to the Prayer Page.

How to support Prayer Page members

By voluntarily giving funds beyond monthly contribution amounts, members help share the needs of their fellow Christians. If you feel led to make an end-of-year gift to help those on the Prayer Page, here's how to donate:



1. Log onto your Member Portal and visit the "Billing" section.



2. Click "Manage monthly contributions" where you'll be redirected to CHM's secure payment portal.



3. Once there, select "Other gift payments" and "Donations/Prayer Page" in the dropdown menu. Then follow the prompts to complete your donation.

By following these steps, you can choose to make a one-time or recurring donation. Either way, you can know you're making a tangible impact when your fellow members need it most.

Plus, Prayer Page donations are tax deductible! Donations are credited to the year they're received, so checks mailed in December but not arriving at CHM until January are credited to 2024.

The Prayer Page is a great way to make a difference in this time of giving!

WINTER GIVEAWAY:

Pray for your fellow members...

...and enter to win our Coffee & Prayer prize package, plus a \$750 donation to the Prayer Page on your behalf.

There's no better way to give to others than by bearing each other's burdens. From November 28, 2023, to December 19, 2023, you can pledge to pray for your fellow members and be automatically entered in our giveaway.

By participating, you'll agree to pray for a fellow CHM member. It's a great way to stand by fellow Christians in their time of need!

Giving isn't only financial—it's also spiritual. When we give of our time and lift up our community in prayer, it makes a difference. We believe in the power of God to change lives and hearts: praying for each other is a way we can offer our support.

Ready to enter? Visit our social media channels to pledge to pray for your fellow members today.



#iheartchm





Self-employed member faces blood mutation and clots **BY ANGIE BALMAN, MONUMENT, COLO.**

While visiting family in rural Kansas, I felt sudden pain in my leg. Even after an ER visit followed by two doctor visits, my condition worsened until it affected my entire leg. I was diagnosed with an arterial blood clot requiring an emergency surgery that left me hospitalized for a week.

My doctors were puzzled why someone with my health history would have an arterial blood clot. Several weeks after I was discharged from the hospital, they found a genetic blood disorder called Factor V Leiden.

We feel good about sharing costs with like-minded Christians instead of pouring resources into a broken healthcare system.

I spent a year on a blood thinner, and gradually regained almost all the sensation in my right foot, which had significant nerve damage due to the extended loss of circulation.

For a person in good health, it was a frightening experience. It's sobering to confront your own mortality, even with the confidence of knowing the Lord.

My husband and I are self-employed, and work in support-based ministry. Our out-of-pocket costs with traditional insurance would have been astronomical. Additionally, given the rural area where the incident originally happened, with insurance I would have most certainly been considered out-of-network.

When we first moved away from traditional medical insurance, I was skeptical. But now I'm grateful for the flexibility and stability that CHM, which is not insurance, offered us. With CHM, we were able to get all the medical care we needed for a conclusive diagnosis and the ministry shared 100% of my eligible medical bills.

Looking back on this incident, CHM is definitely the best option for our family. We feel good about sharing costs with like-minded Christians instead of pouring our resources into a broken healthcare system.



2024 CHM Guidelines updates

To better serve you, the CHM Guidelines have been updated and improved for 2024. It's important to reference the Guidelines (found in your Member Portal: portal.CHMinistries.org) for complete details on the changes and all other medical bill eligibility criteria.

Here are the highlights:

- Sharing for qualifying CHM Gold members with congenital conditions will increase from \$125,000 to \$200,000 per illness. This applies to babies born into the ministry through an eligible maternity event and babies adopted at birth (Guideline V.C.9).
- Sharing on CHM Gold for life-sustaining medical equipment was increased from a \$4,000 lifetime limit to \$8,000 per eligible illness (Guideline V.C.6).
- New moms with an eligible maternity can receive treatment for postpartum depression up to 90 days after delivery (Guidelines V.E.22 and VII.A.4.b.6). This is also available for women experiencing loss through miscarriage or stillbirth.
- Expenses for a miscarriage or stillbirth can be considered for sharing even if it isn't a pregnancy eligible for sharing (Guideline VII.A.11).
- There's now a specific list of ineligible extreme sports (Guideline V.C.10). If a sport *isn't* listed, injuries from participation in the sport can be considered for sharing if all other criteria is met.
- Hazardous activities are listed; expenses are eligible when the member doesn't participate in the activity as a professional or for financial compensation (Guideline V.C.10) and all other criteria is met.
- Safety equipment requirements apply to injuries involving **motor vehicles**—defined as vehicles designed for use on public roads and subject to state registration requirements (Guideline V.D.1).

Additionally, we've taken care to clarify how eligibility is determined:

- Additional wording in the ineligible medical expenses list (Guideline V.E) clearly explains ineligible services.
- Membership qualifications are reinforced. Members not adhering to the personal testimony Guideline (II.A.1) may forfeit their opportunity to submit bills for sharing (Guideline V.E.47).
- Members are responsible for submitting medical records when requested by CHM (Guideline II.E.6 and V.E.46).

These updates will apply to bills incurred beginning January 1, 2024. Bills incurred prior to 2024 will be processed in accordance with the 2023 CHM Guidelines.

If you have any questions about eligibility or an upcoming medical procedure, please contact Member Services at (800) 791-6225.



Nominal price increase Jan. 2024

Despite continually increasing U.S. medical costs, CHM monthly contributions will only have a nominal increase ranging from \$2-10 per month, per unit.

On Jan. 1, 2024:

- 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.
- There will be no increase to CHM SeniorShare™.
- CHM Plus will increase from \$22/month to \$27/month.

The cost-saving initiatives by CHM and its members means there are no increases in 2024 to Personal Responsibility or Qualifying Amounts.

Helping members get quality medical care at the best possible price is the reason for CHM's cost-savings programs. Going digital with e-bills and *Heartfelt*; partnering with a Nurse Navigator; evaluating fair market pricing for medical bills, and more; cost-saving actions are making an impact. For example, read Dr. Michael Jacobson's *Healthwatch* article on page 8 to learn more about how the Maternity Care Team has been piloting a new initiative that helped save members over \$3 million in maternity medical bills.



Gingerbread loaf

It's easy to let healthy eating habits slip over the holidays, especially when it comes to those delicious, sugary desserts. This Christmas, consider trying out this healthy dessert option.

INGREDIENTS:

- 2 cups whole wheat flour
- 1 tsp baking powder
- 1 tsp baking soda
- 1 egg
- 1/4 cup coconut oil, melted and cooled to room temperature
- 1/2 cup milk (can substitute any milk alternative)
- 1 tbsp ground ginger
- 2 tsp cinnamon
- 1/2 tsp nutmeg
- 1/4 tsp ground cloves
- 1/4 cup molasses
- 1/4 cup maple syrup (can substitute with honey)
- 1 cup applesauce, unsweetened

INSTRUCTIONS:

1. Preheat oven to 350 degrees and prepare a greased 8x4 loaf pan.
2. In a bowl, mix molasses, maple syrup, applesauce, egg, milk, and coconut oil until smooth.
3. Add in whole wheat flour, baking powder, baking soda, and spices. Mix until combined.
4. Pour batter into greased 8x4 loaf pan. Bake for 40 – 45 minutes until baked all the way through.
5. Allow the bread to cool for 30 minutes before removing from the pan. Store in refrigerator to maintain freshness.

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.



Maternity Care Solution achieves the “Grand Slam” of healthcare

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

CHM's Maternity Care Team (MCT) was created with the bold goal of achieving several desired outcomes:

1. Early engagement with CHM members during their first 16 weeks of pregnancy.
2. A seamless process that supports our new mothers, so they don't need to worry about anything but their baby.
3. Providing mothers with the confidence that they're getting top quality care through an easy, uncomplicated process.

Over the past year, the MCT implemented new strategies to reach these goals. This team of maternity experts work together in the same room. All maternity calls are routed to these experts, and a Nurse Navigator answers members' questions about prenatal care and finding high quality healthcare providers in their area.

Since this team was created, it has experienced many wins.

- The MCT helped secure over 2,000 flat-rate packages for professional services and over 700 for hospitals, resulting in more than **\$3.14 million in savings**.
- Specialized team members within the MCT had over 27,000 phone


conversations with members to provide support and guidance for maternity-related inquiries.



- Over 600 mothers engaged with the MCT early in their pregnancies, and were affirmed, equipped, and empowered.
- Over 300 members used our Nurse Navigator to locate quality providers in their area and secure package rates. As a result, members could focus on their baby rather than the delivery bill.
- Members learned from the MCT what to ask for from their providers and helped bring the sharing time for maternity bills down to less than 60 days.

How to get involved

If you become pregnant, make sure you contact the MCT during your first 16 weeks of pregnancy by calling (800) 791-6225. You'll not only have the first \$500 of your Personal Responsibility waived, you'll get the support you need for a high-quality maternity experience!

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.)



CHM eases stress for couple battling heart disease and cancer

BY BARBIE JOHNSON, FORT SMITH, ARIZ.

I joined CHM because we didn't have insurance and a friend recommended CHM.

In March 2021, I discovered I had a leaking heart mitral valve. That June, I had open-heart surgery at Cleveland Clinic. Not long after, my husband, David, found out that he had squamous cell carcinoma in his right tonsil, and, in October 2021, had it removed.

However, over the next year, the cancer continued to grow. David began radiation in August 2022 and had 35 treatments over a two-month period.

Learning that I needed open-heart surgery brought fear, along with wondering how we'd pay the bills. Watching David lose 80 pounds through the course of his treatments and dealing with the medical bills that arrived daily was overwhelming.

We were billed a substantial amount for David's treatments. The financial stress was intense. I called CHM with questions, and every person was helpful and kind. Several even prayed with me.

After David's recovery, we went away for a business-related workshop. We returned from our weekend getaway to discover a check from CHM for the whole amount we owed! It was an incredible blessing.

CHM took care of every eligible medical bill for my open-heart surgery, and David's surgery and radiation. We received cards from CHM staff and members: It meant so much to know people across the nation were praying for me.

We returned from our weekend getaway to discover a check from CHM for the whole amount we owed!

I ran a 5K four months after my surgery. The best news is that David's positron emission tomography (PET) scan showed no evidence of metastatic disease!

God is always trustworthy. During my heart surgery, I leaned into Him and experienced the peace that passes all understanding (Philippians 4:7). Although watching my husband's ordeal was more difficult than enduring my own, God providing through CHM reminded me I didn't need to worry.

I'm so thankful that we found CHM and how they've helped us ease stress, especially in the past two years.

Meet your staff: Danielle Poe, Jina King, Andrew Willis

Danielle Poe



Member Services

What's one area God is growing you?

Learning how to trust Him fully. I've been sober and in recovery for over two years. I came back to God after I got sober, so I'm newer to my faith and learning who I am, which is vastly different than who I've ever been in the past. He saved my life in more ways than I can count. If I can trust Him to protect me in the big parts of my life, why wouldn't He be there in the small stuff, too?

Jina King



Member Services

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

Submission. It has taught me that life is not about me, but Him. I understand that submission ignites an attitude of love and humility. When I allow the love and humility of Christ to take root in my heart, there grows a sense of security that "The will of God will not take me where the grace of God will not protect me." Through submission, I'm continuously learning with joy that God is navigating my life for His glory.

Andrew Willis



Member Services

What's your favorite part about interacting with CHM members?

I love hearing all the stories from people of different ages, locations, and walks of life. However, my favorite part is being able to reassure them when they are distraught or stressed. Being able to relieve a member's worries is what keeps me excited to answer the phone.



O, come, let us adore Him.



In your own words: members tell the CHM story

Dear CHM,

Thank you for sharing our recent medical costs. It was a blessing to receive not only the check for medical bills, but the letter explaining how the Body of Christ has taken up the call to carry each other's burdens.

May God continue to pour out His richest blessings on all in this ministry.

Blessings,

*Marsha Holsombake |
Panama City, Fla.*

Dear CHM,

Every day has been such a blessing with CHM. We're thankful to our CHM family for supporting us through cancer surgery and follow-up treatments.

The outpouring of cards and well wishes from fellow Christians across the country has touched our hearts. CHM is so much more than just healthcare cost support—it's a ministry. We thank God every day for opening the door to CHM.

Sincerely,

*Steven and Gwen Wright |
Edmond, Okla.*

Dear CHM,

Thank you to my fellow members in the Body of Christ that participate in this ministry. My husband and I just received our first check to pay a few medical bills, and I'm so grateful!

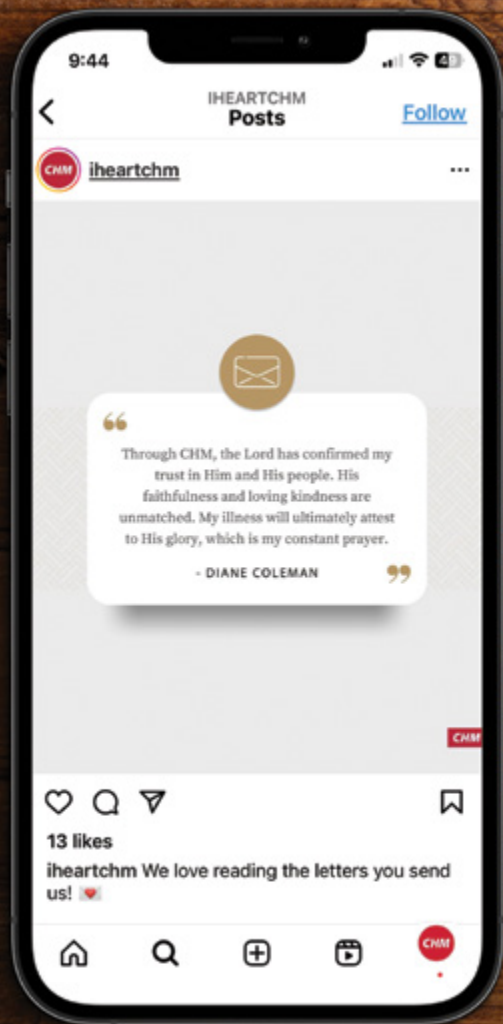
My husband is a small business owner, and we've always paid astronomical prices for health insurance that provided very poor coverage. Friends told me about CHM last year as an alternative to insurance, and I'm so glad they did!

Also, your Member Services staff members are so friendly and helpful! May God continue to bless this ministry!

Sincerely,

Melina Fusillo | Canfield, Ohio





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,

I would like to express my deep appreciation and thanks to my CHM family.

Members of our church told us about CHM, and what a blessing it's been. I had to undergo two major surgeries and then, this past year, was diagnosed with cancer. Knowing so many were praying for me and our eligible medical bills would be shared was such a blessing. We're grateful for the services of the ministry and for all those who took time to pray and send cards and notes of encouragement.

Blessings,

Scott Mikesell | Granville, Ohio

#IamCHM



**...AND THEY WILL CALL HIM
IMMANUEL, WHICH MEANS
'GOD IS WITH US.'**

[MATTHEW 1:23, NLT]

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.

Joseph Bell: 3218 W County Rd 650 N, Greensburg, IN 47240

Pray for Joseph. He was shot in the abdomen and is experiencing many challenging health issues as a result.

LaVerne Eash: 3718 Martinsburg Rd, Gambier, OH 43022

LaVerne had a stroke. Please pray for patience, healing, and wisdom as they navigate his recovery.

John Sanders: 833 Oxford Drive, Canton, GA 30115

John and his family were hit by an intoxicated driver, and they're facing many health issues from it.

Tanya Robinson: PO Box 120, Belfast, ME 04915 Tanya asked for prayers for her financial well being.

Mark Taft: 15029 Waymart Ln, Charlotte, NC 28278

Mark is requesting prayer for financial peace and healing for his neck pain.

Troy Eakins: PO Box 856,

Nixa, MO 65714 Troy is having heart issues. Pray for wisdom, healing, and that his upcoming surgery would go well.

Olivia Farris : 3050 Jarvis St, Holiday, FL 34690

Olivia was diagnosed with a condition that increases the risk of cancer. Pray for peace and health.

Misti Morgan: 30825 Cypress Drive, Tavares, FL 32778 Misti is very sick and is also helping her daughter raise her children. She needs prayers for strength and health.

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: **\$381,162.87**

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

\$253,205.46

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
gnallman@icloud.com
Condition: The Allmen's young son, Brycen, underwent surgery for scoliosis.
Total bills: \$6,098.00. Donations: \$5,453.86. Remaining: \$644.14.
- 2. Megan Baldwin:** 5570 Pescado Ct., Atascadero, CA 93422
Condition: female issues.
Total bills: \$10,654.46. Donations: \$5,845.02.
Remaining: \$4,809.44.
- 3. Renee Banal:** 2302 Schubert Ln., Middletown, DE 19709
reneekbanal@gmail.com *Condition: skin cancer.*
Total bills: \$60,665.16. Donations: \$55,593.93.
Remaining: \$5,071.23.
- 4. Roger Brenneman:** 11191 Hiner Rd., Wooster, OH 4691
Condition: herniated disc.
Total bills: \$26,327.03. Donations: \$1,157.15.
Remaining: \$25,169.88.
- 5. Tina Brown:** 4911 King Richard's Row, Midland, TX 797017
Condition: chest pain.
Total bills: \$4,500.00. Donations: \$3,317.04.
Remaining: \$1,182.96.
- 6. Ricky Burrell:** 240 Stuckey Rd., Dubberly, LA 71024
Condition: hip replacement.
Total bills: \$4,749.25. Donations: \$2,605.43.
Remaining: \$2,143.82.
- 7. Lisa Camacho:** 619 Carriage House, Spring Branch, TX 78070
Condition: heart condition.
Total bills: \$6,250.12. Donations: \$4,860.17.
Remaining: \$1,389.95.
- 8. Beth Chambers:** 1106 Warren St., Henry, IL 61537
bethechambers@gmail.com
Condition: knee replacement.
Total bills: \$51,245.79. Donations: \$50,130.35.
Remaining: \$1,115.44.
- 9. Jesse Clifton:** 2510 FM 467, Seguin, TX 78155
kkdracoulis@gmail.com
Condition: hip pain.
Total bills: \$67,802.79. Donations: \$55,576.75.
Remaining: \$12,226.04.
- 10. Dean Coulter:** 2895 Red Hill Valley Rd. SE, Cleveland, TN 37323
Condition: spinal abscess.
Total bills: \$19,280.06. Donations: \$15,051.06.
Remaining: \$4,229.00.



- 11. 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: \$7,587.19.
Remaining: \$1,277.01.
- 12. Adam & Renee Duke:** 369 Green Hill Rd., Conestoga, PA 17516
rduke@smilebuilderz.com
Condition: The Duke's young daughter, Aria underwent surgery to remove a mass.
Total bills: \$24,508.06. Donations: \$13,445.09.
Remaining: \$11,062.97.
- 13. Dean Everson:** W10235 Koepenick Rd., Deerbrook, WI 54424
dkeverson@gmail.com
Condition: enlarged prostate.
Total bills: \$13,845.73. Donations: \$7,595.75.
Remaining: \$6,249.98.
- 14. Nate Frazier:** 236 Elmore Ave., Nampa, ID 83651
Condition: deviated septum.
Total bills: \$11,600.00. Donations: \$9,799.61.
Remaining: \$1,800.39.
- 15. Ana German:** 1685 H Street #523, Blaine, WA 98230
Condition: endometriosis.
Total bills: \$107,269.16. Donations: \$102,860.78.
Remaining: \$4,408.38.
- 16. Christine Halpin:** 145 W Le Roy Ave., Arcadia, CA 91007
pete33081@gmail.com
Condition: endometriosis.
Total bills: \$105,934.38. Donations: \$76,361.73.
Remaining: \$29,572.65.
- 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: \$8,694.94.
Remaining: \$1,138.14.
- 18. Lavonda Hoover:** 218 Townes Rd., Columbia, SC 29210
hooverscaboose@att.net
Condition: skin cancer.
Total bills: \$197,592.50. Donations: \$22,770.98.
Remaining: \$174,821.52.
- 19. Cindy Jorgensen:** 729 N 800 W., West Bountiful, UT 84087
Condition: hip replacement.
Total bills: \$22,595.47. Donations: \$20,825.68.
Remaining: \$1,769.79.
- 20. Andrew Liesmann:** PO Box 831, Llano, TX 78643
Condition: shoulder replacement.
Total bills: \$9,418.00. Donations: \$5,166.70.
Remaining: \$4,251.30.
- 21. Derek Little:** 4626 Acorn Dr S, Lakeland, FL 33810
Littlel85@gmail.com
Condition: injury complicated by diabetes.
Total bills: \$19,237.31. Donations: \$17,205.26.
Remaining: \$2,032.05.
- 22. Tammy Long:** 6430 S 080 E., Wolcottville, IN 46795
longtammy555@hotmail.com
Condition: foot pain.
Total bills: \$11,773.33. Donations: \$6,286.06.
Remaining: \$5,487.27.

- 23. Kayley Marschke:** 7016 Lanceleaf Dr.,
College Grove, TN 37046
Condition: sinus issues.
Total bills: \$7,250.81. Donations: \$6,042.23.
Remaining: \$1,208.58.
- 24. Pamela Massie:** 4310 County Road 120, Wills Point, TX 75169
pammassie58@yahoo.com
Condition: hip replacement.
Total bills: \$22,234.80. Donations: \$20,939.55.
Remaining: \$1,295.25.
- 25. Michael Matthews:** 121 Minton Way, Smithfield, VA 23430
Condition: heart condition.
Total bills: \$52,280.16. Donations: \$38,536.77.
Remaining: \$13,743.39.
- 26. Bradley McGrath:** 1031 Lewittes Rd., Taylorsville, NC 28681
Condition: dislocated knee.
Total bills: \$21,320.35. Donations: \$11,696.32.
Remaining: \$9,624.03.
- 27. Jeffery Nicholes:** 3168 Midland Dr., Elko, NV 89801
Condition: shoulder pain.
Total bills: \$12,370.46. Donations: \$9,118.52.
Remaining: \$3,251.94.
- 28. Paula Nicosia:** 9114 Water Tupelo Rd., Fort Myers, FL 33912
fennernp@gmail.com
Condition: hip pain.
Total bills: \$11,703.97. Donations: \$10,042.65.
Remaining: \$1,661.32.
- 29. Anthony O'Donnell:** 1440 Michigan Ave., Detroit, MI 48216
Condition: hip replacement.
Total bills: \$16,554.64. Donations: \$15,302.08.
Remaining: \$1,252.56.
- 30. Brandy Perry:** 1413 N. Plata Cir., Washington, UT 84780
Condition: back pain.
Total bills: \$25,622.70. Donations: \$14,056.58.
Remaining: \$11,566.12.
- 31. Jody Richardson:** 1482 S Bay Rd., Arbor Vitae, WI 54568
Condition: shoulder surgery.
Total bills: \$15,038.27. Donations: \$13,449.77.
Remaining: \$1,588.50.
- 32. Michael Roy:** PO Box 168, Sidney, IL 61877
mroy69@hotmail.com
Condition: congestive heart failure.
Total bills: \$9,896.66. Donations: \$8,115.88.
Remaining: \$1,780.78.
- 33. Robert Sanz Luis:** 25390 Bates Rd., Splendora, TX 77372
Condition: back pain.
Total bills: \$12,869.88. Donations: \$11,510.43.
Remaining: \$1,359.45.
- 34. Sara Schultz:** 28611 County Road 7, Sleepy Eye, MN 56085
saraschultz0628@gmail.com
Condition: breast cancer.
Total bills: \$15,941.35. Donations: \$14,257.46.
Remaining: \$1,683.89.
- 35. Rick Schuring:** 2263 Dakota Dr., Pella, IA 50219
Condition: heart condition.
Total bills: \$86,270.76. Donations: \$83,985.57.
Remaining: \$2,285.19.
- 36. Paul Short:** 23860 E Tansy Dr., Aurora, CO 80016
Condition: complication from past procedure.
Total bills: \$12,708.76. Donations: \$10,025.09.
Remaining: \$2,683.67.
- 37. Eli Shrock:** 24 W Coleman Rd., Farewell, MI 48622
Condition: pacemaker surgery.
Total bills: \$7,834.92. Donations: \$4,298.23.
Remaining: \$3,536.69.
- 38. Stephanie Silvers:** 2081 River West Dr., Windsor, CO 80550
steviejogonzales@yahoo.com
Condition: sinus issues.
Total bills: \$11,104.60. Donations: \$9,459.20.
Remaining: \$1,645.40.
- 39. Karen Stang:** 10225 Tapestry Hill, Lake Elmo, MN 55042
Condition: nerve pain.
Total bills: \$23,103.36. Donations: \$17,029.96.
Remaining: \$6,073.40.
- 40. Lauren Stauffer:** 3160 Bowman Rd., Lancaster, PA 17601
Condition: heart condition.
Total bills: \$30,915.30. Donations: \$27,649.70.
Remaining: \$3,265.60.
- 41. Wesley Yoder:** 1406 Dorsey Hotel Rd., Grantsville, MD 21536
Condition: spinal stenosis.
Total bills: \$118,620.00. Donations: \$110,798.30.
Remaining: \$7,821.70.
- 42. John Young:** 2 Amulet Oaks Pl., Spring, TX 77382
Condition: heart attack.
Total bills: \$61,595.53. Donations: \$59,613.47.
Remaining: \$1,982.06.



HAVE A VERY MERRY

CHRISTMAS

FROM THE CHM STAFF



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