

Let all that you do  
be done in love.

FEBRUARY 2024

[1 CORINTHIANS 16:14 ESV]

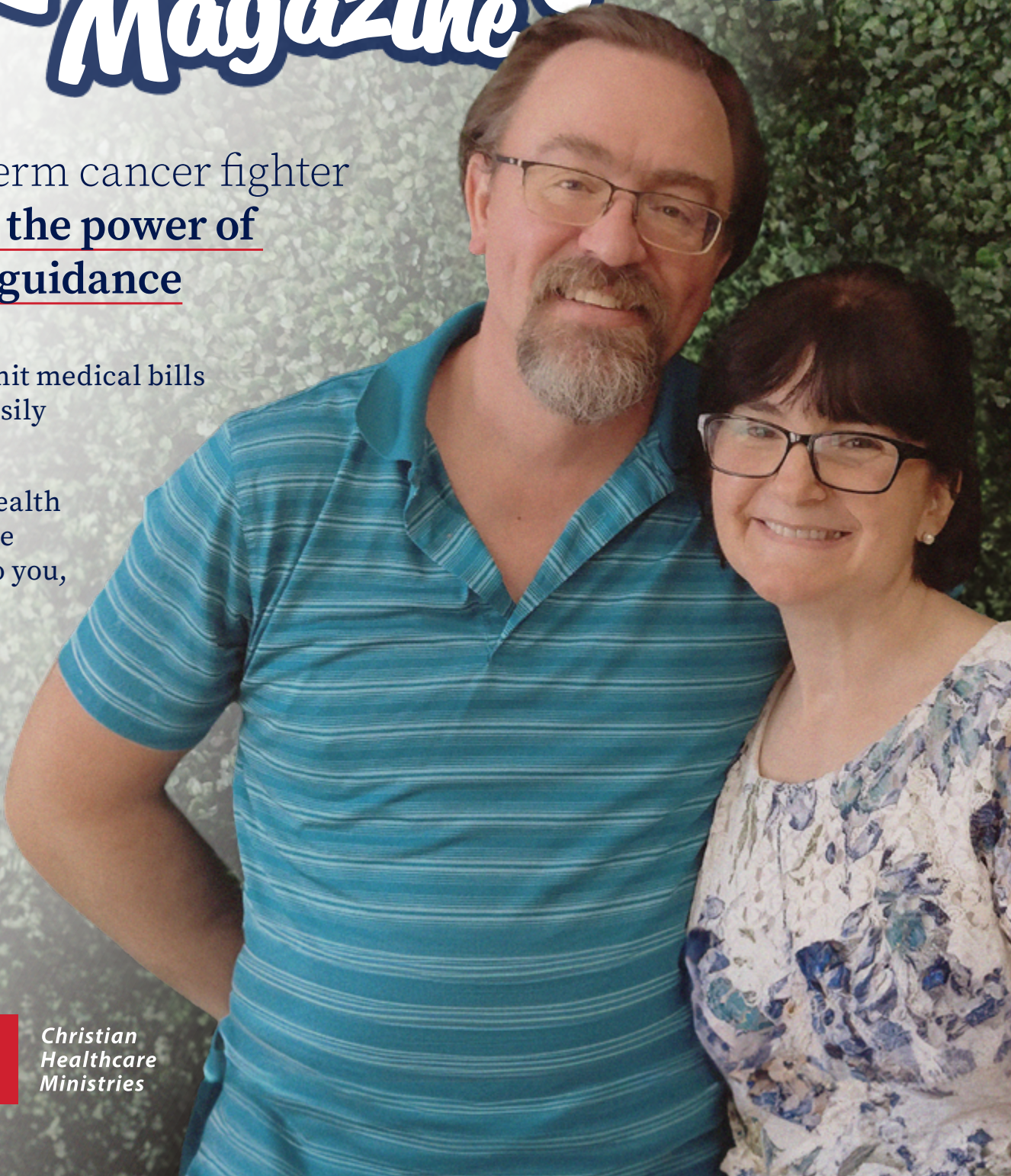
# Heartfelt Magazine

A long-term cancer fighter  
turns to the power of  
God for guidance

How to submit medical bills  
quickly & easily

Why good health  
outcomes are  
important to you,  
and to CHM

Moses: God  
will work  
it out



**CHM**

Christian  
Healthcare  
Ministries



# A long-term cancer fighter turns to the power of God for guidance

BY MARIA ABELS, ROUND ROCK, TX

I began experiencing what was thought to be just a stubborn cough, but after eight months of treatment for what we thought was seasonal allergies, I was diagnosed with lung cancer.

When receiving the diagnosis, the pulmonologist said that without treatment, I had five months to live and with treatment, a year at most. I was in shock.

My PET scan results revealed cancer in my right lung, lymph nodes, liver, and bones. It quickly became a difficult and stressful time. I faced many decisions: choosing a doctor and treatment plan, confronting fears, side effects, and the mounting medical bills.

I've undergone chemotherapy treatments for six-and-a-half years with no breaks, far surpassing the pulmonologist's gloomy forecast. The treatment showed signs of effectiveness, but unfortunately, the cancer came back two different times. This called for more testing and treatment. The heavy journey for myself and my family comprises of scheduled infusions, chemo, and radiation, but we don't count any of these against us. God

gave us the joy to use every opportunity for His glory, praying for other patients or staff at the cancer center.

A friend once asked me, "How are you truly doing?" I became teary as I explained the side effects I was experiencing from treatment.

He then asked, "What are you holding onto?" I exclaimed: "Jesus!"

After continuous treatment, and considering everyday a gift of God's grace, I began seeing positive results. God has been a constant source of hope, healing, and joy, continually sending prayer warriors from far and near to fight for us.

I'm so grateful for CHM and my fellow members. From getting encouragement from other CHM members, to reading their testimonies full of hope, to their help with the endless pile of medical bills, the CHM family has been a complete blessing to us. We thank God for the miracles He has provided and for the ministry providing us with both spiritual and financial relief in our times of need

## FEBRUARY 2024

- 2 A long-term cancer fighter turns to the power of God for guidance
- 3 How to submit medical bills quickly & easily

- 4 Why good health outcomes are important to you, and to CHM

- 6 Moses: God will work it out
- 9 Prayer Page



# How to submit medical bills quickly & easily

As members of Christian Healthcare Ministries (CHM), you're empowered to take charge of your health, enabling you to choose the best healthcare providers for your needs, interact with your providers, get the treatment you need, and more.

It also means you're responsible for submitting your own medical bills to CHM. If you're unsure how it works, here's the CHM medical bill submission process.

## Request your itemized bills

The submission process starts when you request itemized bills from your providers. Itemized bills contain the following information:

- Provider information
- Patient name
- Description of service (or CPT code)
- Date of service
- Total charges

Medical bills must be submitted to CHM within **six months** of the date of service. Bills are processed in the order they are received. The sharing clock starts as soon as you submit your medical bills, so submit your medical bills as soon as possible.

## Submit medical bills via the Member Portal

Along with your itemized medical bills, you'll also submit a Sharing Request Packet. The packet includes the following forms:

- Sharing Request Form
- Medical Bill Worksheet
- Medical Information Release Form
- Maternity Verification Form (only for maternity submissions)
- Prayer Page Form (only for pre-existing conditions)

The Member Portal is the easiest and most efficient way to submit your medical bills and forms. The Sharing Request Packet can be downloaded from the portal, but you can also fill out your forms digitally.

After you complete the questions, you'll have the option to submit your medical bills quickly and easily by uploading them onto the portal. When you've uploaded your information and medical bills, you can access your upload history—and even keep track of where your bills are in the sharing process.

CHM staff will also communicate directly with you through the Member Portal; we'll use portal notifications to send requests for missing itemized bills, medical records, or forms.

## Brush up on your CHM Guidelines

The Member Portal also gives you access to important membership resources such as the CHM Guidelines. All sharing eligibility decisions are made based on the Guidelines, so please stay current on important eligibility information that impacts you. Through the CHM Guidelines, you can know what's eligible for sharing before you even submit a bill.

If you have questions about CHM processes, procedures, Guidelines, what's eligible for sharing, or anything else, please contact the CHM staff. You can message our team through the Member Portal, by calling us at (800) 791-6225, or by emailing us at [info@CHMinistries.org](mailto:info@CHMinistries.org).

Help us speed your reimbursements to you and make the most of your CHM membership through your Member Portal. If you haven't already, activate your Member Portal account by visiting [portal.CHMinistries.org](https://portal.CHMinistries.org), and get connected today.





# Why good health outcomes are important to you, and to CHM

BY MICHAEL D. JACOBSON, D.O., M.P.H, CHM'S MEDICAL DIRECTOR

Good health outcomes are important to you, and to Christian Healthcare Ministries (CHM).

In the medical world, a health outcome is the impact of the healthcare services you've received, and includes your health and quality of life after a procedure. An excellent outcome means that you've received the right treatments to improve your health and you had a positive experience with your provider throughout the medical event.

At CHM, we're piloting concepts to assist our members in getting the best health outcomes possible outcomes in four different areas:

- Quality healthcare treatment
- Lowest price
- Best experience
- Great provider experience

## Quality healthcare treatment

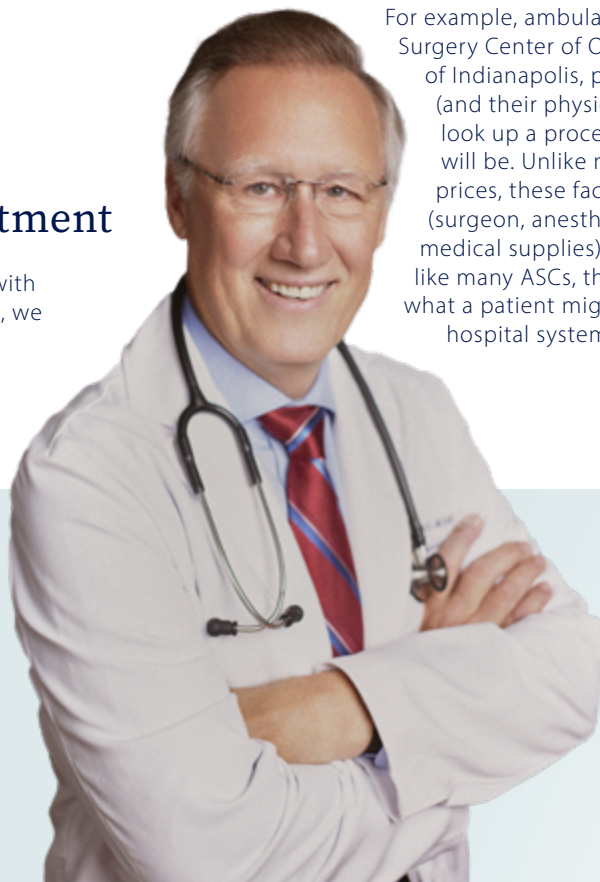
We want you, our member, to fully recover with no lasting complications. To accomplish this, we know you need to get high-quality care. I'll explain in a future article how to recognize healthcare quality.

## Lowest price

We also want you to get the best price on your medical care. Many patients are unaware that there's **no correlation in America** between the cost of medical care and the quality of that care. Paying more for a procedure doesn't guarantee you'll get better quality care. In fact, the reverse might be true.

The best way to secure the lowest possible price is to know **in advance** what the care will cost. While this concept is outside the current system norm, I believe the day will soon be here when transparent, up-front pricing is the rule, not the exception.

For example, ambulatory surgery centers (ASCs), like Surgery Center of Oklahoma and Wellbridge Surgical of Indianapolis, post their prices online. Patients (and their physicians) can go to their websites and look up a procedure and find exactly what the cost will be. Unlike most hospitals that might post their prices, these facilities post an all-inclusive price (surgeon, anesthesia, operating room, recovery, medical supplies) except travel and lodging. And, like many ASCs, their prices are usually well below what a patient might otherwise expect to pay within a hospital system.



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✉ [doc@CHMinistries.org](mailto: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.)*

cont. from page 4

## Best member experience

We want our members and their families to be physically, spiritually, and emotionally strengthened and encouraged by their medical experience. For that to happen, members need at least two things: to know they're **not alone** in their journey from care to wellness, and they need to get the **best information** so they can be wise in their healthcare decision-making.



## Great provider experience

We also want those who provide your medical care to be encouraged and blessed. That happens when providers are treated with courtesy and respect (something typical for our members!) and when they are compensated for their services promptly. Building strong relationships with providers is the CHM way.

## How CHM is working to solve this issue

For most of CHM's history, we've advised our members who get sick or injured to get whatever care they need through the doctor or facility of their choice. When that's accomplished, you send CHM your itemized bills as you receive them to put them in the reimbursement process and CHM will work with you to share them. However, as much as our members treasure their healthcare freedom, many have felt lost and alone trying to navigate one of the most complicated and expensive medical systems in the world.

But I'm here to tell you that there's a better way. In all my years at CHM, I've never been more excited about how we're serving our members.

Stay tuned for CHM's solution.



# Moses: God will work it out

BY ANNALIESE RAYNAK

Carrying out God-given tasks while combatting physical or emotional limitations is a feat. Feelings of inadequacy can creep into our hearts and minds, and before we know it, we're ready to give up before we've even started. Moses in the Bible would relate.

## Moses and the burning bush

In Exodus 3, Moses is tending flocks in the wilderness when he spots a burning bush. Taking a closer look, he has an encounter with God. God calls Moses from within the bush, telling him that He will liberate the then enslaved Israelites from Pharaoh's grip through Moses.

When He gives us a mission,  
He'll empower us with the ability  
to complete it.

Moses protests, stating that the leaders won't listen to him, and the people won't believe him. God proves He will be with Moses. In fact, "God replied to Moses, 'I AM WHO I AM. Say this to the people of Israel: I AM has sent me to you'" [Exodus 3:14, NLT].

Moses comes up with every excuse not to go, and he finally pulls out what he considers to be his ultimate excuse: he struggles with a stutter.

Theologians debate if Moses had a physical stutter or if the passage refers to his loss of eloquent speech due to his exile from Egypt. Either way, Moses clearly struggles with public speaking and speech anxiety.

## Elohim

Moses pleads with God, explaining that he's not the right man for the job because of his slow speech and ability to get tongue-tied easily [Exodus 4:10].

God notes He's the creator of all, encouraging Moses that He will give him the right words to say. Nevertheless, Moses continues to protest in his weakness, so God has Aaron, his brother, speak in his place, instructing the two of them to stand together before Pharaoh.

One of the names of God is *Elohim*, meaning Creator. He has a purpose for every part of His creation. Even when Moses thinks he can't measure up, God knows his true potential.

cont. from page 6

Moses believes his inability to speak will hold him back, complicate or invalidate God's plan, and put him in danger. He sees his physical limitation as a barrier to God's goodness.

But Moses serves a miracle-working God. He serves a God who restores wholeness. Where Moses saw lack, God saw an opportunity to impart grace.

## When we are weak, He is strong

Moses didn't know then how he was created for God's glory. As he would lead the Israelites out of Egypt, he'd see the Red Sea parted, the Egyptian army crumble, and healing for his people, even after they fell short of what God asked of them.

Like Moses, we're all broken vessels. While we might not struggle with stuttering or public speaking, we've each felt the weight of pain, physical disability, or the fear of failure.

However, our shortcomings don't limit our God. Instead, His strength has an opportunity to shine [1 Corinthians 12: 9-11].

When we're imperfect, when we fall or fail, God's grace is supplied to empower us to fulfill His purpose. When He has given us a mission, He'll empower us with the ability to complete it.

## Overcomer


No matter how hard we try, we can't do this life alone. We can't climb mountains on our own, but with God, we are more than conquerors [Romans 8:37].

When our anxiety is great, He brings us joy. When our hearts are worn, He brings us peace. When our lives crumble, He brings us wholeness. When our bodies ache, He is our healing.

He's our climbing partner, our steady light, our everlasting love. Christ redeemed us, and He establishes the work of our hands according to His purpose [Psalm 90:17]. With our eyes focused on Him, we are overcomers.

Our  
shortcomings  
don't limit  
our God.





Above all, keep loving one another earnestly, since love covers a multitude of sins.

[1 PETER 4:8 ESV]

## 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.

**Ann Schmidt:** 46 Hermanos Loop, Los Lunas, NM 87031

Ann was recently diagnosed with cancer and is asking for prayers for healing.

**Janice Harvey:** 16061 Breeze St, Justin, TX 76247

Janice recently received a cancer diagnosis. Pray for strength, peace, and healing.

**Kathleen Mesarch:** P.O. Box 1101 Logan, OH 43138

Kathleen recently suffered a miscarriage. Pray for peace and strength as she navigates this.

**Elizabeth Racheau:** 25 Marble Dr, Stuarts Draft, VA 24477 Please pray for healing for Elizabeth's broken wrist. She's experiencing pain and stiffness.

**Amy Dillon:** 1218 N. Lost Woods Rd., Oconomowoc, WI 53066

Amy's family is really struggling with finances. Pray for the Lord's provision for their family.

**James Lucas:** 2152 Michael Dr, Portage, IN 46368

James started chemo treatments recently and would like prayers for healing.

**Kevin Foster:** 13296 Quince Rd, Neosho, MO 64850

Kevin's heart stopped, and he was revived. Pray that he's able to recover swiftly.

**Katie Schuelke:** 12630 Bighorn Rd, Whitewood, SD 57793

Pray for Katie's daughter who is experiencing scary and unknown health issues.



# 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](http://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: **\$339,569**

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



Donations can be made online using the Member Portal ([portal.CHMinistries.org](http://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

**\$279,162.87**

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. Megan Baldwin:** 5570 Pescado Ct., Atascadero, CA 93422.  
**meclaassen@yahoo.com** Condition: female issues.  
Total bills: \$10,654.46. Donations: \$8,574.48.  
Remaining: \$2,079.98.
- 2. 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.
- 3. Carole Blair:** 535 Raleigh Rd., Galveston, IN 46932.  
Condition: oral cancer.  
Total bills: \$6,683.00. Donations: \$4,588.98.  
Remaining: \$2,094.02.
- 4. Roger Brenneman:** 11191 Hiner Rd., Wooster, OH 46910.  
Condition: herniated disc.  
Total bills: \$26,327.03. Donations: \$15,441.60.  
Remaining: \$10,885.43.
- 5. Jesse Clifton:** 2510 FM 467, Seguin, TX 78155.  
**kkdracoulis@gmail.com**  
Condition: hip pain.  
Total bills: \$67,802.79. Donations: \$62,515.29.  
Remaining: \$5,287.50.
- 6. Samantha Cooper:** 10176 Bentwood Cir.,  
Highlands Ranch, CO 80126. **todd.cooper10@gmail.com**  
Condition: heart blockage.  
Total bills: \$2,510.38. Donations: \$1,424.70.  
Remaining: \$1,085.68.
- 7. Betty Detweiler:** 12947 Brosius Rd., Garrettsville, OH 44231.  
Condition: growth.  
Total bills: \$7,391.19. Donations: \$4,194.66.  
Remaining: \$3,196.53.
- 8. 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: \$20,723.57.  
Remaining: \$3,784.49.
- 9. Dean Everson:** W10235 Koepenick Rd., Deerbrook, WI 54424.  
**dkeverson@ymail.com** Condition: enlarged prostate.  
Total bills: \$13,845.73. Donations: \$11,142.75.  
Remaining: \$2,702.98.
- 10. Ana German:** 1685 H Street #523, Blaine, WA 98230.  
Condition: endometriosis.  
Total bills: \$107,269.16. Donations: \$105,362.63.  
Remaining: \$1,906.53.
- 11. Christine Halpin:** 145 W Le Roy Ave., Arcadia, CA 91007.  
**pete33081@gmail.com** Condition: endometriosis.  
Total bills: \$105,934.38. Donations: \$96,144.85.  
Remaining: \$9,789.53.
- 12. Amanda Hershberger:** 1365 Yale Ave NW., Canton, OH 44703.  
Condition: ovarian cancer.  
Total bills: \$12,445.00. Donations: \$7,329.04.  
Remaining: \$5,115.96.

- 13. Lavonda Hoover:** 218 Townes Rd., Columbia, SC 29210.  
**hooverscaboose@att.net** Condition: skin cancer.  
 Total bills: \$182,136.97. Donations: \$135,959.68.  
 Remaining: \$46,177.29.
- 14. Richard Hyde:** 700 Moffatt Rd., Lexington, OK 73051.  
**susiessecretsuccess@gmail.com**  
 Condition: knee replacement.  
 Total bills: \$3,093.90. Donations: \$1,755.86.  
 Remaining: \$1,338.04.
- 15. Andrew Liesmann:** PO Box 831, Llano, TX 78643.  
 Condition: shoulder replacement.  
 Total bills: \$9,418.00. Donations: \$7,579.41.  
 Remaining: \$1,838.59.
- 16. Tammy Long:** 6430 S 080 E., Wolcottville, IN 46795.  
**longtammy55@hotmail.com** Condition: foot pain.  
 Total bills: \$11,773.33. Donations: \$9,400.21.  
 Remaining: \$2,373.12.
- 17. Michael Matthews:** 121 Minton Way, Smithfield, VA 23430.  
 Condition: heart condition.  
 Total bills: \$67,194.00. Donations: \$60,908.19.  
 Remaining: \$6,285.81.
- 18. Bradley McGrath:** 1031 Lewittes Rd., Taylorsville, NC 28681.  
 Condition: dislocated knee.  
 Total bills: \$21,320.35. Donations: \$17,158.17.  
 Remaining: \$4,162.18.
- 19. LaTrinda Murphy:** 65 E 24th St., San Angelo, TX 76903.  
 Condition: female issues.  
 Total bills: \$10,653.25. Donations: \$6,045.95.  
 Remaining: \$4,607.30.
- 20. Jeffery Nicholes:** 3168 Midland Dr., Elko, NV 89801.  
 Condition: shoulder pain.  
 Total bills: \$12,370.46. Donations: \$10,964.07.  
 Remaining: \$1,406.39.
- 21. Brandy Perry:** 1413 N. Plata Cir., Washington, UT 84780.  
 Condition: back pain.  
 Total bills: \$25,622.70. Donations: \$21,320.60.  
 Remaining: \$4,302.10.
- 22. Camille Porter:** 1830 Mesa Canyon Dr., Idaho Falls, ID 83401.  
**camilleporter2011@gmail.com** Condition: female issues.  
 Total bills: \$16,711.98. Donations: \$10,147.80.  
 Remaining: \$6,564.18.
- 23. 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: \$4,725.78.
- 24. Paul Short:** 23860 E Tansy Dr., Aurora, CO 80016.  
 Condition: complication from past procedure.  
 Total bills: \$12,708.76. Donations: \$11,548.13.  
 Remaining: \$1,160.63.
- 25. Eli Shrock:** 24 W Coleman Rd., Farewell, MI 48622.  
 Condition: pacemaker surgery.  
 Total bills: \$7,834.92. Donations: \$6,305.38.  
 Remaining: \$1,529.54.
- 26. Karen Stang:** 10225 Tapestry Hill, Lake Elmo, MN 55042.  
 Condition: nerve pain.  
 Total bills: \$23,103.36. Donations: \$20,476.75.  
 Remaining: \$2,626.61.
- 27. Lauren Stauffer:** 3160 Bowman Rd., Lancaster, PA 17601.  
 Condition: heart condition.  
 Total bills: \$30,915.30. Donations: \$29,503.00.  
 Remaining: \$1,412.30.
- 28. Kirk Wersland:** 1312 East 250 North, Bountiful, UT 84010.  
 Condition: shoulder pain.  
 Total bills: \$51,574.99. Donations: \$17,644.59.  
 Remaining: \$33,930.40.
- 29. Phillip Whitt:** 188 Timberland Trail,  
 Abbeville, SC 29620. **vision.cast08@gmail.com**  
 Condition: shoulder replacement.  
 Total bills: \$51,183.49. Donations: \$32,047.74.  
 Remaining: \$19,135.75.
- 30. Wesley Yoder:** 1406 Dorsey Hotel Rd.,  
 Grantsville, MD 21536. Condition: spinal stenosis.  
 Total bills: \$118,620.00. Donations: \$115,237.27.  
 Remaining: \$3,382.73.

We love because He first loved us.

[1 JOHN 4:19 ESV]

# Happy Valentine's Day

from the  
CHM staff



CHM legal notices (more notices are on our website at [CHMinistries.org/legal-notice](http://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.

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