

APRIL 2024

# Heartfelt Magazine

15-year-old softball player  
receives quality care  
through Advantage  
Care Solution

Introducing Advantage  
Care Solution (ACS):  
healthcare done better

Why orthopedics is the  
perfect match for ACS

Member faces surgery,  
all eligible medical bills  
shared on the Prayer Page

**CHM**

Christian  
Healthcare  
Ministries





## 15-year-old softball player receives quality care through Advantage Care Solution

### Member testimony

BY HOLLY & TROY LA PORTE, LEE'S SUMMIT, MO. | Read time: 01:00 MIN

I'd taken my 15-year-old daughter to 12 different doctors. Nobody could figure out what was wrong. Numerous misdiagnoses and failed treatment plans later, we finally got the proper diagnosis: hip dysplasia, where your hip joints don't grow properly and are too shallow to cover the femurs, thus creating instability and pain.

The hospital we were working with at the time requested a large upfront payment for the surgery to fix it, so we contacted CHM for help. That's when they told us about Advantage Care Solution (ACS).

Not only did the ACS team research potential healthcare providers for us but encouraged us to do so as well. They worked with us and explained they weren't going to let us settle for anyone we weren't 100% confident in.



CHM took care of all our eligible expenses: surgery, flights, hotel, parking, and even a rental car. CHM was like a family to us, handling everything we needed. Being a CHM member allowed us to pursue our daughter's health without stressing over the expenses and details.





## Advantage Care Solution: healthcare done better

### Advantage Care Solution

*Read time: 01:00 MIN*

It can be difficult to navigate the complex healthcare system, especially when you're struggling through an illness. That's why we created Advantage Care Solution (ACS)!

CHM members like you are the heart of this ministry, and we care about your health and wellbeing. We want to help you receive the best possible care for your medical conditions. ACS

helps you receive fast-tracked, quality care with savings and simplicity you'll love!

ACS is currently available for orthopedic medical conditions but will be expanding in the future. If you don't have orthopedic needs right now, be on the lookout for exciting updates!



**Ready to learn more?** The next page gives you a detailed look at what ACS offers.





Let all that you do  
**be done in love.**

[1 CORINTHIANS 16:14 ESV]

If you receive medical care through Advantage Care Solutions, you can expect cost savings, quality care, a simplified process, and considerations for travel reimbursement.

**What does that mean?**





## COST SAVINGS

# What cost savings can I expect through ACS?

*Read time: 03:30 MIN*

When you have a procedure through Advantage Care Solution (ACS), you will receive a \$1,000 credit that can be applied to your unit's Personal Responsibility (PR) for the year.



**What if I've already satisfied my PR for the year in a previous incident?**

The \$1,000 credit can be applied to monthly membership contribution amounts in cases where the participant already satisfied their PR for the year.



**Does my participation in ACS save the ministry money?**

ACS connects members with quality healthcare providers who offer fair-market pricing for their medical procedures. This protects CHM members from overpaying for healthcare services and better stewards members' monthly contributions.





## SIMPLIFIED PROCESS

# What's the ACS process?

When you connect with Advantage Care Solution (ACS), we will ask you to fill out a Sharing Request Packet and send in medical records/doctor's orders (if available). The Advantage Care Team and our nurse navigators will then research the best healthcare provider options for you.

Once you've selected a provider, we will make any necessary travel arrangements. You just need to receive your medical care, and we will pay your provider directly.\* You will not need to submit any medical bills for services included in the ACS process.

***\* CHM Bronze and CHM Silver participants may have additional Personal Responsibility (PR) amounts that they'll need to pay directly to their provider after the \$1,000 PR reduction is applied.***



### What happens if I need continued care after my procedure?

ACS may or may not be able to accommodate some follow-up care. Any eligible follow-up care that isn't processed through ACS will need to go through the regular CHM sharing process.





## QUALITY CARE

# How do you determine the quality of providers?

We work with nurse navigators and our robot data set to assess the quality of potential healthcare providers. Here are some of the things we take into consideration:

1



The provider's procedural success rate for your specific medical condition—**are their patients cured and healing well?**

2



The provider's education and the number of **years of experience**

3



The patient's **location and preferences**



**If the service is less expensive, doesn't that mean poorer quality?**

Often, when it comes to healthcare, higher cost doesn't equal better care. ACS will find the highest quality care for your needs at a competitive price, so all you'll need to do is focus on healing.





## TRAVEL REIMBURSEMENT

# Will I need to travel for my procedure?

We will try to identify local quality healthcare providers, but there are times when the highest quality care for your medical condition could require some travel.

How far you need to travel and the type of procedure being completed will be taken into consideration when making travel arrangements.



Visit the ACS  
landing page



### Will CHM pay for the travel expenses?

Yes, there are options for travel expenses for you and one other family member or caregiver to be shared by CHM depending on how far you travel from your home.



# Why orthopedics is the perfect introduction for Advantage Care Solution

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

Your Physical Health

Read time: 01:00 MIN

As we launch this solution for CHM members, we wanted to start somewhere that would give members the most value and success. Orthopedic surgeries work well because:

- They're some of the most common needs of our members.
- Most of these surgeries aren't emergencies, meaning there's time to research healthcare providers and hospitals.
- Quality outcome information is readily available.
- Elective orthopedic surgeries are ideal procedures for building all-inclusive pricing, which enables price transparency and simplicity.



CHM is working with healthcare professionals all over the country who are tired of the way healthcare currently is operating and are making dramatic changes for the better. These professionals agree to pricing bundles that are transparent, fair, and dramatically simplify how our members get care and the way providers are reimbursed. This simplicity, transparency, and fairness will help you and your providers benefit from CHM's Advantage Care Solution.

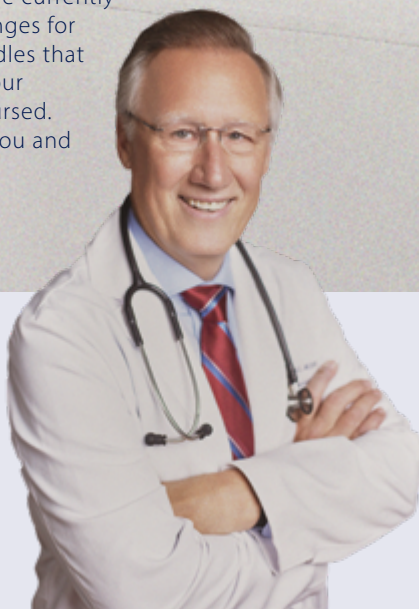
**DR. MICHAEL JACOBSON, D.O., M.P.H.**

127 Hazelwood Ave., Barberton, OH 44203

☎ 800-791-6225 | 📠 330-848-4322

✉ [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.)*



Health  **WATCH**



# Member faces surgery, all eligible medical bills shared on the Prayer Page

Prayer Page

BY STEVIE SILVERS, WINSOR, COLO. | Read time: 01:00 MIN

In May 2023, I needed surgery to stop the progression of bilateral sinusitis and clear the infection, which had caused sores in my nasal passage and throat, orange-yellow discharge, and an altered taste and smell. Due to this surgery, the alteration to my taste and smell is permanent.

Everyone at CHM was incredibly kind. The ladies I spoke to on the phone were gentle and helpful. They explained that because my condition started before I joined CHM and then was considered a maintained pre-existing condition, it could be submitted to the Prayer Page. (For more information about pre-existing conditions, visit [portal.CHMinistries.org/resources](https://portal.CHMinistries.org/resources).)

Because of CHM members' generosity, all my eligible medical bills were shared. I also received many encouraging cards and emails. They were incredible.

I feel grateful to have CHM. I'm so thankful for my fellow members, and I pray I'm in a place at some time to be able to give extra to bless others as I've been blessed!



Help members like Stevie; donate to share their maintained pre-existing medical bills by visiting [CHMinistries.org/extra-giving](https://CHMinistries.org/extra-giving).





## Relying on God: The woman with the issue of blood

### Your Spiritual Health

Read time: 01:00 MIN

Having faith in God, especially when facing a tough report or long-term illness, is an everyday challenge. In the moment, we fix our eyes on our looming problems, while our minds run weary wondering what we can do to ease our situation or lessen our pain.

The woman who bled for 12 years would understand. In her desperation, she'd spent all the money she had going to many doctors and had suffered even more from their attempts to treat her [Mark 5:26]. Her condition continued to deteriorate until she heard about Jesus. She found Him and believed if she only touched the hem of His robe, she'd be healed.

As soon as she touched his garment, everything changed. "Then the frightened woman, trembling at the realization of what had happened to her, came and fell to her knees in front of him and told him what she had done. And he said to her, 'Daughter, your faith has made you well. Go in peace. Your suffering is over'" [Mark 5:32-34, NLT].



When we face difficulty today, God doesn't back away from us. In fact, He desires us to draw closer to Him. We are his beloved children, and He loves us no matter what challenges or trials we encounter. Nothing we face is too much for His grace.



# 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: **\$224,447.40**

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**

**\$365,811.09**

**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.  
**[gnaillman@icloud.com](mailto:gnaillman@icloud.com)** Condition: *The Allmen's son, Brycen, underwent surgery for scoliosis.*  
Total bills: \$322,780.47. Donations: \$297,563.23.  
Remaining: \$25,217.24.
- 2. Phillip Branch:** 2151 Fairview Ave., Morganton, NC 48655.  
Condition: *heart condition.*  
Total bills: \$46,774.54. Donations: \$37,477.70.  
Remaining: \$9,296.84.
- 3. Jeanne Codrey:** 963 Lipan Dr., New Braunfels, TX 78130.  
**[thecodreys@tutanota.com](mailto:thecodreys@tutanota.com)** Condition: *heart condition.*  
Total bills: \$48,937.64. Donations: \$43,111.89.  
Remaining: \$5,825.75.
- 4. Christine Halpin:** 145 W Le Roy Ave., Arcadia, CA 91007.  
**[pete33081@gmail.com](mailto:pete33081@gmail.com)** Condition: *endometriosis.*  
Total bills: \$113,540.27. Donations: \$108,600.06.  
Remaining: \$4,940.21.
- 5. Lavonda Hoover:** 218 Townes Rd., Columbia, SC 29210.  
**[hooverscaboos@att.net](mailto:hooverscaboos@att.net)** Condition: *skin cancer.*  
Total bills: \$182,136.97. Donations: \$176,113.17.  
Remaining: \$6,023.80.
- 6. Pamela Kruger:** 204 Ash St. E., Thornton, IA 50479.  
Condition: *hip replacement.*  
Total bills: \$5,949.29. Donations: \$3,797.49.  
Remaining: \$2,151.80.
- 7. Todd Marquis:** 1133 Odessa Ln., Delaware, OH 43015.  
Condition: *heart failure.*  
Total bills: \$35,499.57. Donations: \$27,659.72.  
Remaining: \$7,839.85.
- 8. Luther McCracken:** 299 Red Maple Rd., Inman, SC 29349.  
**[benmccracken60@gmail.com](mailto:benmccracken60@gmail.com)** Condition: *hip replacement.*  
Total bills: \$25,330.50. Donations: \$21,072.93.  
Remaining: \$4,257.57.
- 9. Stephanie Nelson:** PO Box 215, Arco, ID 83213.  
Condition: *kidney blockage.*  
Total bills: \$9,042.29. Donations: \$7,020.17.  
Remaining: \$2,022.12.
- 10. Doris Peruski:** 140 W 100 S., Lagrange, IN 46761.  
**[dorisperuski@gmail.com](mailto:dorisperuski@gmail.com)** Condition: *heart condition.*  
Total bills: \$109,919.60. Donations: \$30,485.66.  
Remaining: \$79,433.94.
- 11. Kirk Wersland:** 1312 East 250 North, Bountiful, UT 84010.  
**[jmwersland@yahoo.com](mailto:jmwersland@yahoo.com)** Condition: *shoulder pain.*  
Total bills: \$51,574.99. Donations: \$43,987.15.  
Remaining: \$7,587.84.
- 12. Phillip Whitt:** 188 Timberland Trail, Abbeville, SC 29620.  
Condition: *shoulder replacement.*  
Total bills: \$51,183.49. Donations: \$46,904.17.  
Remaining: \$4,279.32.
- 13. Robert Wright:** PO Box 755, Reform, AL 65481.  
**[penneywright@gmail.com](mailto:penneywright@gmail.com)** Condition: *hip replacement.*  
Total bills: \$16,175.38. Donations: \$10,963.21.  
Remaining: \$5,212.17.





Christian  
Healthcare  
Ministries

127 Hazelwood Ave.  
Barberton, OH 44203



@iheartchm



VISIT OUR WEBSITE



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

**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.