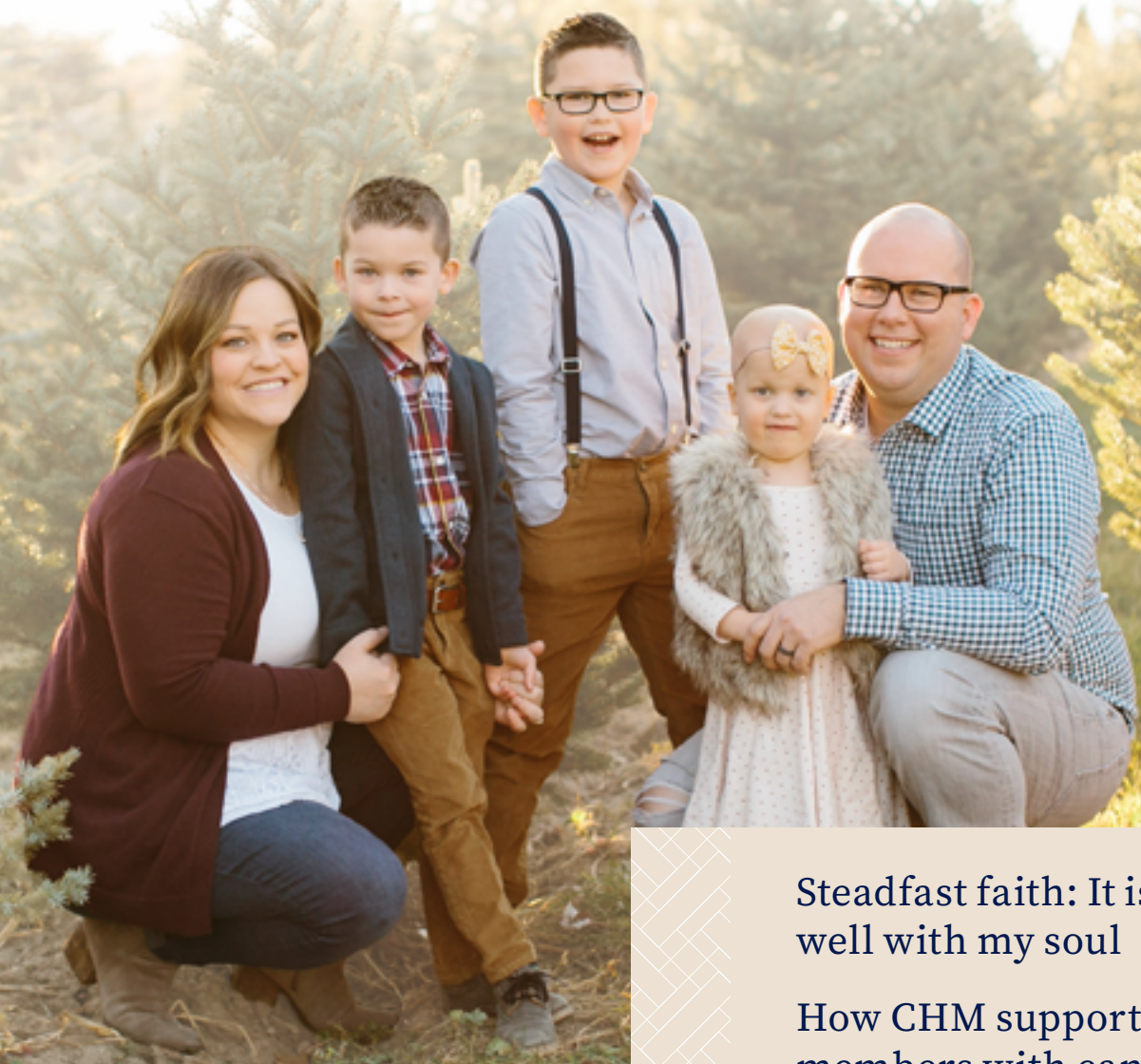


CHM

Heartfelt

MAGAZINE



Steadfast faith: It is well with my soul

How CHM supports members with cancer

October 2024

CHMinistries.org



How CHM supports members with cancer

There are few words that fixate attention more than “cancer.” October is Cancer Awareness Month, but here are ways CHM supports and uplifts members with their cancer needs year-round.

Preventative care

CHM can share for certain types of doctor-ordered preventative care if your total bills exceed your unit’s qualifying amount and satisfy your Personal Responsibility for the year. Here are examples of some eligible* preventative health services your doctor may recommend to screen for cancer:

- Colonoscopy
- Endoscopy
- Mammogram
- Imaging

Important note: *Regardless of doctor recommendation, genetic testing is only eligible if it’s used to determine treatment for a current medical condition. If used for preventative purposes, it’s ineligible for sharing.*

Cancer treatment

CHM shares medical bills for cancer treatments, including chemotherapy, radiation, and removal of pre-cancerous tissue, provided they meet the eligibility criteria.

CHM also offers sharing for eligible extended cancer care if your annual Personal Responsibility amount is satisfied. If 90 days or more pass between services, you’ll need to meet a new qualifying amount per your selected program before we additional bills are shared.

Participating in CHM Plus increases the lifetime illness sharing maximum of \$125,000. Due to the significant expense and extended care often associated with cancer diagnoses, we strongly recommend that members add CHM Plus when they join—before any cancer diagnosis. If CHM Plus is added after you begin experiencing signs or symptoms, the illness will be considered pre-existing under CHM Plus.

Prayers Unceasing

CHM staff prays for, and with, our members. We’re a ministry, and as such, the CHM family is encouraged to pray for fellow members.

CHM staff prays with and for our members daily, in individual cases, with your permission, we’ll share your specific prayer request with your fellow CHM members so they can also pray for you and send notes of encouragement.

If you wish to share a prayer request with your CHM family, you can email us along with your written permission at editor@CHMinistries.org.

* *Eligibility is determined by the CHM Guidelines, which can be found on your Member Portal under resources. While certain services are generally considered eligible, all other eligibility criteria must be met before any bills can be shared.*

Steadfast faith: It is well with my soul

There's a reason trials and tragedies are labeled "the storms of life." Facing physical illness or spiritual dryness causes hurt to hit new heights in our minds and hearts. Our "fight or flight" response goes into overdrive, causing us to make desperate decisions. Alternatively, we might freeze, paralyzed from fear.

Facing challenges is never easy, especially when our spiritual reserves are running on fumes. Regardless of the storm, God doesn't want us living anxiously on spiritual pins and needles. Instead, He wants us to be secure and know that it will be well, and it is well, because He is with us.

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Tempest

A tempest is a violent storm, often accompanied by hail, high winds, or pelting rain. Tempests rage with lots of noise and show, but afterwards, a soft calm permeates the atmosphere. So too, are the battles that head our way.

Anger echoes in fits of thunder, fear spirals in streaks of lightning, and depression suffocates our souls like whipping wind. But God's voice whispers in the stillness.

Horatio Spafford, who penned the words to the hymn "It Is Well with My Soul," could relate. This song, explaining the goodness of God amidst sorrow, came out of tragedy. Horatio wrote the lyrics following the Great Chicago Fire's destruction of his livelihood and the loss of his daughters in a shipwreck. Even through such heartbreak, he discovered this truth: God is bigger than any storm.

Similarly, the song "What A Friend" by Benjamin William Hastings lyrically displays how God befriends us. He writes, "Every high or every low, should waves arise, or when the sea billows roll. I have a friend, so no matter what life throws: it is well, it is well, it is well with my soul."

JESUS IS THE FRIEND EVERY HEART NEEDS.

Psalm 46:10

When the wind of trial whips against our souls, it's hard to remember the truth. God reminds us in Psalm 46:10 [NIV] to "Be still and know that I am God," but this concept is contrary to our instincts.

Rather, we want to rush, run, or recoil into our hearts. We rush to others for advice or to fix what we think we can control. We run away from our problems and pretend they don't exist. Or, to recoil, we take steps to numb the pain altogether until we can't feel our vulnerability.

All these reactions are normal, human responses to pain. But perhaps resting in His grace and goodness requires just as much strength as rushing, running, or recoiling.

Rest means welcoming stillness with radical purpose. God wants us to rest, not because He wants to control us, but because He wants us to leave the control to Him. When we choose peace and let Him take over, we relinquish our claim to run ragged.

Rest means welcoming stillness with radical purpose.

WE CAN REST BY:

- Learning new ways to embrace worship
- Recognizing our limits and taking steps to eliminate "busyness"
- Cultivating time for restorative practices
- Sitting and soaking in Scripture
- Confiding in the community God has placed in your life, and more



Jesus calms the storm

The storm on the sea of Galilee, while physical, was very similar to the storms we face in our lives today. To our natural eyes, they look deadly. Even more dangerous are the lies of loneliness.

These lies are the little whispers in the back of your mind or the stinging words from another individual fighting their own battle. They say, "You're alone in this. You're not going to measure up. You won't survive."

But to Jesus, who is the storm-calming, sea-walking, heart-mending Savior, storms are only a moment to be supported with His stillness.

Jesus' words bring fresh wind to our hearts. He combats the lies of the enemy and says "You're with me in this. You don't need to measure up, because I already did. You'll thrive because of my finished work at the cross."

Steadfast faith doesn't mean we never waver. It means remembering that by embracing stillness, we become warriors in the wilderness. It means we're faith fighters, born from the scars that struck the side of our Savior.

Today, rest knowing that He's overcome your situation. He holds your hand in every battle. He's in it with you, now and forever. He fights for you, with you, and through the biblical community around you. You're going to make it, and His love is waiting to welcome you on the other side.



6 most common cancers for American women

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

Cancer is a leading cause of death worldwide, and certain types of cancer disproportionately affect women. Here are the top six most common cancers for women, along with the screening tests that have the best evidence for early detection. Early detection of these cancers can lead to improved outcomes.

If you have a cancer diagnosis, know that your CHM family is there for you both spiritually and physically. Learn how cancer medical bills are shared—and how we pray for and support members facing this diagnosis.

Standring family turns to CHM and trusts in God

**JAMES & APRIL STANDRING,
AMERICAN FORK, UTAH**

Four months after losing our two-week-old baby boy to a heart defect, our family was quickly faced with another unimaginable situation. Our two-year-old daughter, Mazy, had an unusual bump above her ear. Testing revealed Acute Lymphoblastic Leukemia, a type of blood cancer.

After phone calls with our previous insurance, James was nearly in tears fighting over bills for our son who had just passed away months before. We needed to call CHM to get help with submitting bills for Mazy and remember thinking, *I don't have the strength*. That was until we spoke with CHM.

Breast Cancer

Breast cancer is the most common cancer among American women, excluding skin cancers. According to the American Cancer Society, it accounts for about 30% of all new cancer diagnoses each year. Most cases are diagnosed in women 55 and older, though it can occur in younger women as well.

The most effective screening tool is mammography, which is recommended every two years in all women 40 to 74. Women with a personal or family history of breast, ovarian, tubal, or peritoneal cancer or who have a family history associated with breast cancer susceptibility should be administered a familial risk assessment by their primary care clinician. In some higher risk cases, breast MRI (in conjunction with mammography) is also recommended.

Lung Cancer

Lung cancer is the second most common cancer and the leading cause of cancer death. It accounts for about 13% of new cancer cases in women each year. It primarily affects older adults, with most diagnoses occurring in women 65 and older.

Low-Dose Computed Tomography (LDCT) is recommended annually for women aged 50 to 80 who currently smoke or have quit smoking within the past 15 years. LDCT has been shown to reduce lung cancer mortality by detecting the disease at an earlier, more treatable stage.

Colorectal Cancer

Colorectal cancer is the third most common cancer. Cancers of the colon and rectum accounts for about 7% of all new cancer cases each year. The risk of colorectal cancer increases with age, with most cases diagnosed in individuals 50 and older.

Colonoscopy is recommended every 10 years starting at age 45 for average-risk women. This procedure allows for the detection and removal of precancerous polyps. An alternative to colonoscopy is the Fecal Immunochemical Test (FIT): an annual stool test that detects hidden blood, which is an early sign of cancer. Finally, flexible sigmoidoscopy is another option, and recommended every five years when combined with FIT.

I recommend colonoscopy. While it's inconvenient and can be uncomfortable, it views the entire colon and dramatically cuts one's risk of colon cancer by catching polyps before they transition into cancer.

Uterine (Endometrial) Cancer

Uterine cancer, primarily endometrial cancer, is the fourth most common cancer, totaling 7% of new cancer cases in women each year. Its risk increases with age, with most cases diagnosed in women 55 and older.

Unlike other cancers, there are no standard uterine cancer screening tests for women at average risk. However, it's critically important that women report any abnormal vaginal bleeding or discharge to their healthcare provider, especially postmenopausal bleeding, as this can be an early symptom.

Endometrial biopsy is recommended for women with symptoms or for those at high risk due to factors such as Lynch syndrome (hereditary nonpolyposis colorectal cancer [HNPCC], an inherited genetic disorder that significantly increases the risk of developing several types of cancer, particularly colorectal and endometrial cancer).

Thyroid Cancer

Thyroid cancer accounts for about 5% of all new cancer cases each year. While thyroid cancer can occur at any age, it's most diagnosed in women 20 to 55.

There are no standard screening tests for thyroid cancer for women at average risk. Instead, a neck examination by your primary care physician during routine check-ups helps detect abnormalities. Ultrasound and/or radioactive iodine scans are often used to evaluate thyroid nodules detected during a physical exam.

Cervical Cancer

Cervical cancer is an important consideration, especially in young women. It's most often associated with human papillomavirus (HPV), which can injure vulnerable cells in the cervix. Women especially between the ages of 21 and 29 should be screened at least every three years by Papanicolaou (Pap) smears, and every five years until age 65.

Conclusion

Regular screening and awareness of symptoms are crucial in managing these cancers and improving survival rates. Women should discuss their individual risk factors and screening options with their physician to make informed decisions about what cancer monitoring is most appropriate for them.



REFERENCES

- CDC Cancer and Women - <https://www.cdc.gov/cancer/features/cancer-and-women.html>
- National Cancer Institute: Screening Tests - <https://www.cancer.gov/about-cancer/screening/screening-tests>
- USPSTF A and B Recommendations <https://www.uspreventiveservicestaskforce.org/uspstf/recommendation-topics/uspstf-a-and-b-recommendations>




Ways to spiritually support your CHM family

Pray for your CHM family through Prayers Unceasing. Found on your Member Portal and your Monthly Contribution Form, it allows you to lift your fellow Christians up in prayer, send them notes of encouragement, and let them know they're not alone.

CHM Give is our solution for maintained pre-existing conditions. Through voluntary donations, CHM Give enables members to help fellow brothers and sisters in Christ get the life-changing care they need.



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