



CHM

Christian Healthcare Ministries

March
2017



Shelton



Lillian
Paris



Grant
Hendrickson



Isaac
Remmenga



Jaxson
Bean

Members
rave about
CHM's **GOLD**
maternity
program

Maternity
Guideline
change on the horizon



Maura
Habib



Landon
Welling



Elizabeth
Irizarri



The right CHM
program for you

Lightning-quick
tax tips

Reducing fracture risk

"What does the
CHM staff do?"

Member appreciates
CHM's "no-nonsense"
approach to healthcare

Eczema and allergies

The biblical solution to healthcare costs
chministries.org



Rev. Dr. Howard S. Russell
President and CEO,
Christian Healthcare
Ministries

Christian Healthcare Ministries® is a Bible-based, voluntary medical cost sharing ministry fulfilling the command of Galatians 6:2, that Christians carry each other's burdens.

President & CEO: Rev. Dr. Howard S. Russell
Vice President & CFO: Roger Kittelson
Editor: Lauren Gajdek
Assistant Editor: Katlyn Smith
Web Editor: Carolyn Drury
Graphic Design: Erik Gibson
Contributing writers: Rev. Howard Russell, Dr. Michael Jacobson, George Korda, Lauren Gajdek, Katlyn Smith, Carasella Mancari

127 Hazelwood Ave.
Barberton, Ohio 44203
Phone: 330-848-1511
Fax: 330-848-4322

chministries.org
[facebook.com/
christianhealthcareministries](https://facebook.com/christianhealthcareministries)
info@chministries.org

Your love lifts our lives as we hope our service lifts yours

Your love has given me great joy and encouragement, because you, brother, have refreshed the hearts of the Lord's people. –Philemon 1:7

Members of Christian Healthcare Ministries are, through their own declarations in their applications to join CHM, members of the Body of Christ and fellow believers who attest that they're living their lives according to New Testament principles.

That creates in those of us who serve you and all CHM members a sense of joy, encouragement and obligation.

You refresh our hearts, and we hope we refresh yours.

It would be easy to pass off that last statement as the typical sort of thing said by a former pastor who now leads a ministry.

But it's not typical. We're uplifted by serving you. It's a variation of it being "more blessed to give than to receive". We're blessed to serve.

The letters, notes, emails and cards we often receive from members are moving for our entire staff. Here's one example, received in December:

Dr. Russell,

I thank you and all the staff at CHM for just being there! I'm a relatively new member for about a year now. I haven't needed any

assistance yet, praise the Lord!...I deeply appreciate you and all the staff members who prayerfully keep CHM up and running. Please let them know that they, too, are appreciated. Merry Christmas! –Anthony Pedersen, Heber City, Utah

Mr. Pedersen was communicating with a ministry, not a business.

When Jesus was on Earth leading His disciples and teaching the multitudes, He was unequivocal in his direction to those who believed on His name: *By this everyone will know that you are my disciples, if you love one another.* –John 13:35.

When Jesus fed the 5,000, he

was conducting ministry. When Jesus healed the blind man, he was carrying out ministry.

He was conducting ministry when the Roman centurion, concerned for his sick servant, came to Jesus to ask for healing but said it wasn't necessary for the Lord to enter his house because he, the centurion, wasn't worthy. He believed that if Jesus just spoke the word, his servant would be healed.

What did Jesus say about this non-Jew, a representative of the Roman army that was occupying the Holy Land? He said He hadn't found so great a faith in Israel. And the servant

See "Your love lifts us," page 5

Maternity Guideline change on the horizon

At this writing, CHM shares maternity hospitalization expenses for Gold, Silver and Bronze members. (Additional services are available at the Gold and Silver levels.)

However, as of January 1, 2018, the ministry will no longer share any maternity expenses at the Bronze level.

The Gold and Silver participation levels will remain the same.

The Gold program is, by far, the best program and best value for women who may become pregnant. See the adjoining page for some members' recent experiences.



Visit chministries.org/maternity and chministries.org/testimonials for more maternity resources and stories.

Members rave about CHM's GOLD MATERNITY PROGRAM

Cost savings reach thousands of dollars

Previous Insurance Costs (per month)	VS	CHM Gift Amounts (per month)
\$600		\$300 Katie
\$600		\$345 Jessica
\$600		\$280 Jaimie

2015

Jaimie Bean
Johnstown, CO
Joined CHM: May 2015

Every CHM staff person I spoke with was very helpful and kind. I was a little confused in the beginning, but I made sure to keep my medical bills organized and make notes as I went along. After sending CHM the first few bills, I got the hang of it quickly.



Katie Welling
Brookshire, TX
Joined CHM: September 2015

The CHM staff was helpful and never rude or irritable even though I asked many questions. Because we received discounts we didn't "pay" anything to have the baby. I set up a payment plan with some of my providers until I received a check from CHM, which worked great. I also was pleased by how easy it was to submit bills and documents to CHM.



Previous Insurance Deductibles	VS	CHM Personal Responsibility*
\$10,000		Katie \$500
\$6,000		Jessica \$500
\$5,000		Jaimie \$500

See editor's note at the bottom right of this page.

Jessica Irizarri gave birth to **Elizabeth Irizarri** October 25, 2016

Because we had health insurance during the birth of our first child, the total cost of maternity care was very high. Now, having experienced our second child's birth with CHM, we say that CHM's maternity program is hands-down the better option. We don't miss our old health insurance at all.



2016

Jessica Irizarri
Tampa, FL
Joined CHM: March 2015

We have been very happy with CHM; the staff has been so friendly. CHM is wonderful because we know our monthly financial gifts are going toward other Christians' health expenses—and now we know what a blessing it is to be on the receiving end, as well.

How much CHM Shared	after Discounts
\$10,779	\$1,658 Katie
\$8,901	\$9,572 Jessica
\$35,804	Jaimie \$4,739

Katie Welling gave birth to **Landon Robert Welling** July 2, 2016

I recommend CHM 100 percent. It was life-changing because I was able to have a baby and not be in debt. The monthly financial gifts are surprisingly low. I was very nervous about joining at first, but we took the leap of faith and I'm so glad we did. If given the choice between CHM and affordable health insurance, we would stay with CHM.

Jaimie Bean gave birth to **Jaxon Michael Bean** August 11, 2016

I absolutely recommend CHM to other couples and families. Not only is the monthly financial gift a very small amount compared to health insurance premiums, the Personal Responsibility of \$500 at the Gold level is very reasonable.

* Editor's note: Any discount you obtain on your eligible medical bills applies to your Personal Responsibility amount and reduces your out-of-pocket costs. Each of the three families featured here are Gold members who obtained discounts exceeding \$500; therefore, each had \$0 Personal Responsibility for their pregnancy and delivery costs. See CHM Guideline G at chministries.org/guidelines for more information.

Knowing your FRAX score can reduce fracture risk

© Dr. Michael D. Jacobson. Do not reproduce this article without permission.



Dr. Michael Jacobson, D.O.
Medical Consultant

Christian Healthcare Ministries
127 Hazelwood Ave.
Barberton, OH 44203

Phone: 330-848-1511
Fax: 330-848-4322

E-mail:
doc@chministries.org

Health education resources at:
chministries.org/healthinfo

The risk of falls (and consequent hip fractures) is the greatest and most often overlooked threat to the elderly living longer. Many elderly people in otherwise excellent health experience dramatic physical deterioration when falls and fractures immobilize them.

Recently a CHM member wrote:

My doctor prescribed an osteoporosis medication (a generic form of Fosamax) when the results from my bone density test came back. A few months later, I had hip pain. I didn't think much of it until I learned that hip pain is a side effect of my prescription medication. Concerned about developing other side effects, I stopped taking the medication.

My questions are:

1. Should I begin taking the medication again?
2. Would you recommend I look into other medication?
3. Are there alternatives to medication for osteoporosis?

To best answer her question, I asked for the following:

- Age (greater age confers increased bone fracture risk)
- Weight
- Height
- Fracture history (particularly fractures **not** associated with trauma)
- Family history of fractures (a “yes” presents increased risk)
- Medical steroid use (a “yes”

- confers increased risk)
- Rheumatoid arthritis (a “yes” presents increased risk)
- If the osteoporosis is caused by another disease (a “yes” presents increased risk)
- Bone Mineral Density (BMD) of the femoral neck (hip area bone) and the type of calculation (such as T-score, etc.)

I then put her information into Fracture Risk Assessment Tool (FRAX; available at shf.ac.uk/FRAX/tool.jsp), an online calculator, to determine the member's risk during the next 10 years. By clicking “View NOGG guidance,” I could see that her percentages (8.4 for major osteoporotic fractures and 1.4 for hip fractures) were within the normal, low-risk “green” zone.

I advised her to not resume medication and instead implement lifestyle changes. I also encouraged the member to have her BMD measured again in five years.

Reduce hip fracture risk by:

- *Maintaining bone health and density.* Bones are designed by the Creator to require constant weight-bearing activity to remain strong. Sustained rest causes bones to rapidly lose their calcium and magnesium content. Walking and other

forms of exercise maintain and often enhance density.

- *Avoiding certain medications.* Systemic steroids (such as prednisone and methylprednisolone) cause bones to quickly lose minerals and should be avoided unless absolutely necessary. Though sex hormones (estrogen, progesterone, testosterone) appear to protect bone health, prescribing them later in life has not proven beneficial or without risk.
- *Improving your diet.* Simply stated, a balanced diet with plenty of natural foods—including fruit, vegetables, dairy, and whole grains—improve bone and overall health. An adequate diet provides calcium, magnesium and the necessary vitamins associated with healthier bones.

If you are over age 60, knowing your FRAX score will help you and your physician make better decisions regarding the potential need for medication.



Note: The FRAX calculator is made available by the United Kingdom University of Sheffield Centre for Metabolic Bone Diseases.

CHM for newbies (part 3): the right program for you

Editor's note: To read the first two articles in this series, see the CHM January and February 2017 newsletters, available at chministries.org/newsletter.

Is your CHM program the one that best meets your needs? If not, please don't wait to switch. You can change your program by calling the CHM Member Assistance department at 330-848-1511, extension 5993. (Please note that if you switch while undergoing medical treatment, your medical bills will be authorized at the lower participation level.)



Gold program: \$150 per membership unit, per month

The Gold program provides members with the ministry's most extensive financial support. It's also an excellent value; research shows that Gold membership is 70 percent less than the average price of HMO, PPO, and HDHP/SO health insurance plans.*

At the Gold level, you can receive assistance up to \$125,000 per illness. There is a \$500 Personal Responsibility per unit, per year. To be shared, total bills incurred per medical incident must exceed \$500. Obtaining discounts on your bills may reduce or eliminate your \$500 Personal Responsibility amount.

Example: You receive treatment early in the year for a gallbladder problem. Your bills total \$7,500. CHM shares the total amount minus your \$500 Personal Responsibility amount (\$7,000). In the middle of the same year you have blood tests costing \$400 done (for an unrelated illness). CHM does not share these bills because the total cost of the incident is less than \$500. At the end of the year, you break your arm and the treatment amounts to \$2,500. CHM shares the entire amount of \$2,500 because you have already paid your \$500 Personal Responsibility at the beginning of the year.

Gold plus Brother's Keeper: If you join at the Gold level and also join Brother's Keeper, you will have **unlimited**

financial assistance available to you for all eligible medical bills (after your Personal Responsibility is met). Please see chministries.org/catastrophicbills for an illustration.

We recommend Gold to all members, but especially if:

- You're a woman who may become pregnant.
- You have a history of health issues or a family history of health problems.
- You have a pre-existing condition(s).
- Spending more than \$500 out-of-pocket for health care costs doesn't work with your budget.



Silver program: \$85 per unit, per month

At the Silver level, you have a \$1,000 Personal Responsibility per incident. In other words, you need to pay \$1,000 (or receive at least \$1,000 worth of discounts on your medical bills) per

See "The right program for you," page 14

Your love lifts us (continued from page 2)

was healed. As Christians, we are to demonstrate our faith and share our blessings with others.

As a CHM member, you're doing both. You're demonstrating your faith in this New Testament-inspired ministry and through it you are blessing others as you meet your personal need for health cost support.

You're sharing blessings with others in that your monthly financial gifts are shared to meet the needs of others as they are

sharing to help pay your medical bills eligible under the CHM Guidelines.

CHM works simply and solely because it is a ministry, because it's dedicated to glorifying God and serving His people, and because working on your behalf refreshes our hearts as we hope what we do refreshes yours.

God bless you and thank you for being part of what we're working to accomplish for you, and for Him.

Lightning-quick tax tips

Complete information is available in the January newsletter at chministries.org/newsletter and at chministries.org/taxes.

Tip #1: Most CHM members need to fill out Part III of IRS Form 8965.

Tip #2: In every state except Missouri, monthly financial gifts to CHM are *not* tax-deductible, but

charitable contributions are tax-deductible.



Tip #3: Only members who made charitable contributions received a 2016 tax statement from CHM.

Tip #4: Please check with your tax preparer or CPA for tax advice. You may need to ask them to research IRS Form 8965.

Member's cancer diagnosis highlights CHM's focus on ministry

By Doris Brewer, Hernando Beach, Fla.

Like many Americans, my health insurance costs doubled when the Affordable Care Act was implemented. I heard about Christian Healthcare Ministries on the radio and we joined the ministry in December 2015 after weighing the all of the “what if” scenarios.

The following May, my yearly mammogram results were abnormal and my radiologist recommended a stereotactic biopsy. This type of biopsy is performed in a surgical setting by a surgeon rather than a radiologist.

The biopsy results can be summed up in two dreaded words: breast cancer. Devastated by the diagnosis and concerned about mounting medical bills, I wondered



if CHM would work.

Lengthy discussions with doctors, family and friends led to my decision to undergo a mastectomy and lymph node resection as needed—a treatment that included an outpatient, overnight hospital stay.

I called CHM to tell the staff about my diagnosis and to learn about what would be eligible for sharing. I was treated with respect, encouragement and reassurance that CHM was there for me financially and spiritually.

I compared healthcare providers in my area and, at each visit, explained that I was a self-pay patient. Most of my providers

hadn't heard of CHM. Nevertheless, the person at each provider's front desk either offered me a discount (from 15 to 80 percent) or directed me to the provider's billing department. My hospital bill of more than \$93,000 was reduced to just over \$13,000; an 86 percent discount!

Before accepting discounts of any amount, I contacted CHM for input. I made many such phone calls over a two-month time period. Each interaction with the CHM staff was caring and genuine. Heather Collins in the Member Advocate department was especially helpful.

I underwent surgery in July. While recovering, I received wonderful news from

See “Brewer testimony,” page 17

Member's question: “What does the CHM staff do?”

Editor's note: Though CHM regularly hires new staff members, the staff-to-member ratio has remained consistent over the last several years. Additionally, CHM's administrative expense is only about one percent.



A CHM member recently asked, “I know CHM has added staff members to serve the growing membership, but what, exactly, does the CHM staff do?”

Here's a brief overview of each CHM department and the ways they serve

members.

Ministry Information department

- Answer prospective members' phone calls and emails with questions about CHM and how it works
- Enter requests for Information Packs and other promotional materials into the ministry's database

Member Assistance department

- Answer members' phone calls and email questions about CHM programs and policies
- Enter membership changes (change of address, program changes, addition of family members, payments, etc.) into the ministry's database

Fulfillment department

- Assemble Information Pack folders (with CHM Guidelines booklets, newsletters,

DVDs)

- Assemble new member Welcome Packets (with CHM Guidelines booklets, membership cards, CHMRx cards, etc.)

Mailroom department

- Ensure speedy mailing and shipping of key information pieces: CHM Guidelines, Info Packs, Welcome Packets, brochures, conference materials, etc.
- Coordinate with third-party mailing company for large mailing projects (monthly Member Gift Form statement, monthly newsletter, etc.)

Gift Processing department

- Scan, enter and post members' monthly financial gifts made by check
- Process members' recurring electronic (bank withdrawal and credit card)

See “What does the staff do?” page 15

All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had... There were no needy persons among them. Acts 4:32, 34a

March 2017

What is the Prayer Page?

The Prayer Page is an additional means by which CHM members help other Christians.

The medical needs listed on these pages are ongoing bills from pre-existing conditions, which do not qualify for sharing through the regular CHM program. (They are *not* bills incurred before members joined CHM.)

Giving to these pages is not your CHM monthly gift. It is an opportunity to give over and above your gift amount. We urge you to send cards of encouragement even if you are unable to contribute financially.

Guidelines Z and AA (chministries.org/guidelines) contain complete information. See the sidebars on pages 8-9 for more info on how to give.

Please do not send financial gifts directly to the people listed below. Giving should be sent via the CHM office (see page 8 sidebar). Addresses are provided below if you wish to send cards, letters or emails of encouragement.

1. **Robert Aldrine: 2691 Maya Way, Montrose, CO 81401**
Condition: hernia repair. Total bills: \$21,517. **Donations: \$8,791. Remaining: \$12,726.**
2. **Robert Ashba: 1041 Margie St., Summerton, SC 29148 (bashba59@gmail.com)**
Condition: knee replacement. Total bills: \$38,983. **Donations: \$28,305. Remaining: \$10,678.**
3. **Sage Bainter: 245 Deadman Canyon Rd., Big Timber, MT 59011** Condition: hip replacement. Total bills: \$25,608. **Donations: \$19,970. Remaining: \$5,638.**
4. **Kyle Barnes: 194 Elm St., Covington, GA 30014**
Condition: rare heart condition. Total bills: \$61,443. **Donations: \$49,906. Add-on bills: \$2,041. Remaining: \$13,578.**
5. **Sherrie Barton: PO Box 2232, Stephenville, TX 76401 (sbarton515@aol.com)**

Condition: hip replacement. Total bills: \$13,264. **Donations: \$7,388. Remaining: \$5,876.**

6. **Jeff Bathiany: 311 37th St. #2B, Marathon, FL 33050**
Condition: Tourette syndrome/ cervical spinal stenosis. Total bills: \$44,000. **Donations: \$33,728. Remaining: \$10,272.**

7. **Addi Bennett: PO Box 374, Kersey, CO 80644 (msb332@yahoo.com)** Condition: heart ablation. Total bills: \$12,321. **Donations: \$26,691. Add-on bills: \$58,797. Remaining: \$44,427.**

8. **Kathleen Bishop: 2539-1 Shoal Creek Church Rd., Shelby, NC 28152** Condition: heart blockage. Total bills: \$20,779. **Donations: \$14,180. Remaining: \$6,599.**

9. **Randal Bland: 3540 S 251 Rd., El Dorado Springs, MO 64744**
Condition: osteoarthritis. Total bills: \$23,099.

10. **Roman Bortrager: 1321 E. Main St., Linn, MO 65051 (romanbortrager@gmail.com)**
Condition: knee replacement. Total bills: \$20,500. **Donations: \$14,277. Remaining: \$6,223.**

11. **Nathan Brower: 11690 Highland Colony Dr., Roswell, GA 30075 (tamarabrower@gmail.com)**

Condition: surgery for pectus excavatum (congenital condition). Total bills: \$63,779. **Donations: \$43,280. Remaining: \$20,499.**

12. **Kathleen Brubaker: 110079 SE 50th Ave., Sawyer, KS 67134**

(dkbru90@gmail.com)
Condition: autoimmune disease. Total bills: \$13,013. **Donations: \$22,837. Add-on bills: \$15,349. Remaining: \$5,525.**

13. **David T. Campbell: PO Box 453, Powell, WY 82435 (dave@davecampbelloutdoors.com)**
Condition: spinal stenosis/ laminectomy. Total bills: \$50,746. **Donations: \$43,736. Remaining: \$7,010.**

14. **Roland Carson: 22661 CR 3313, Chandler, TX 75758 (picknspur@aol.com)**
Condition: bladder cancer. Total bills: \$11,072. **Donations: \$4,735. Remaining: \$6,337.**

15. **Carmen Catalano: 682 Candlewood Hill Rd., Higganum, CT 06441 (tcm1doc@aol.com)** Condition: cataract surgery. Total bills: \$12,893. **Donations: \$4,958. Discounts: \$535. Remaining: \$7,400.**

16. **Oscar Centeno: 22103 Pelican Creek, San Antonio, TX 78258 (centenofarmers@gmail.com)** Condition: gallbladder surgery. Total bills: \$2,500. **Donations: \$1,434. Add-on bills: \$4,465. Remaining: \$5,531.**

17. **Nancy Conkey: 1623 Druid Dr., Copley, OH 44321**
Condition: spinal stenosis/back surgery. Total bills: \$10,015.
18. **Derek Conte: 3490 Vinings North Trail, Smyrna, GA 30080**
Condition: hip replacement. Total bills: \$9,162.

19. **David Cooper: PO Box 134, Woodland, NC 27897**
Condition: heart procedure. Total bills: \$47,249. **Donations: \$37,727. Remaining: \$9,522.**

20. **Valerie Craft: 116 Gregory**

Continued on page 8

Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave
Attn: Prayer Page
Barberton, OH 44203
Phone: 330-848-1511
(ask for the Prayer Page)
Fax: 330-798-6105

chministries.org
E-mail: prayerpage@chministries.org

Prayer Page Giving

Prayer Page total needs remaining this month: \$2,288,928

Each need would be met **in full** if each member family contributed **\$18.31** this month or **\$6.11** for the next three months.

These amounts are suggestions; please consider giving today.

Who can give?

All readers are invited to give to Prayer Page needs (above regular monthly gifts) as they feel led.

All giving is voluntary; there is no obligation to give to Prayer Page needs to remain a CHM member.

How much should I give?

Give however much you feel led to give.

See the "Prayer Page Giving" box on page 7 for suggestions.

How do I send my gift?

You can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. Gifts sent in this manner are tax deductible.

Please make your check out to CHM and write "Prayer Page" and the name of the gift recipient in the memo line. We will deposit your check and generate another check to send to the recipient of your choice. We will forward any card or encouraging note that you include, or you can send it directly to the recipient.

Continued on the page 9 sidebar

- Rd., Conroe, TX 77304**
Condition: cerebral aneurysm.
Total bills: \$39,651. **Donations: \$17,745. Add-on bills: \$2,078. Remaining: \$23,984.**
- 21. Brett Davenport: 16 Dodd Lane, Inman, SC 29349 (brdavenport38@gmail.com)**
Condition: degenerative disc/neck pain. Total bills: \$8,276. **Donations: \$2,372. Remaining: \$5,904.**
- 22. Marsha Davis: 285 Sandra Lane, Cleveland, GA 30528**
Condition: foot infection/surgery. Total bills: \$32,736. **Donations: \$10,494. Remaining: \$22,242.**
- 23. Judy DeHaan: 624 Rocking Horse Dr., Bozeman, MT 59718 (judykdehaan@yahoo.com)** Condition: knee replacement. Total bills \$16,416. **Donations: \$8,027. Add-on bills: \$1,265. Remaining: \$9,654.**
- 24. Kathleen Dellinger: 1064 Riding Trail Ln., Concord, NC 28027 (jason@dellingerinsurance.com)**
Condition: benign thyroid nodule. Total bills: \$14,074. **Donations: \$3,515. Add-on bills: \$1,014. Remaining: \$11,573.**
- 25. Lowell Devitt: 47961 258th St., Brandon, SD 57005 (marlownet@yahoo.com)** Condition: heart attack and procedure. Total bills: \$46,833. **Donations: \$35,820. Remaining: \$11,013.**
- 26. Stephen Doutrich: 2 Hemlock Dr., Lancaster, PA 17602 (dldoutrich@juno.com)** Condition: degenerative disc disease. Total bills: \$12,340. **Donations: \$6,335. Remaining: \$6,005.**
- 27. Joseph Driscoll: PO Box 5403, Abilene, TX 79608**
Condition: hiatal hernia surgery. Total bills: \$7,308. **Donations: \$3,871. Add-on bills: \$7,440. Remaining: \$10,877.**
- 28. Doris Duncan: 5026 Mayfair Rd., North Canton, OH 44720**
Condition: knee replacement. Total bills: \$32,596. **Donations: \$12,715. Remaining: \$19,881.**
- 29. Donna Eby: 2255 W Miner Rd., Wickenburg, AZ 85390**
Condition: nasal polyp surgery. Total bills: \$14,107. **Donations: \$4,855. Remaining: \$9,252.**
- 30. Sandra Erlenbach: PO Box 577, Millersport, OH 43046 (1930modela@columbus.rr.com)** Condition: arthritis/knee replacement. Total bills: \$63,554. **Donations: \$40,501. Discounts: \$111. Add-on bills: \$3,408. Remaining: \$26,350.**
- 31. Deanne Fielding: PO Box 47, Touchet, WA 99360**
Condition: knee replacement. Total bills: \$10,271.
- 32. Cathy Fitzsimmons: 193 Creekside Dr., Danville, IN 46122 (fitznhait@gmail.com)** Condition: stroke. Total bills: \$3,861. **Donations: \$346. Discounts: \$832. Add-on bills: \$1,960. Remaining: \$4,643.**
- 33. Brenda Fox: 8601 Wakefield Dr., McKinney, TX 75070 (bfox51@yahoo.com)**
Condition: spinal stenosis. Total bills: \$46,409. **Donations: \$40,264. Add-on bills: \$9,044. Remaining: \$15,189.**
- 34. Kathy Gaffney: 40202 Pipestone Rd., Magnolia, TX 77354** Condition: pelvic organ prolapse. Total bills: \$15,115. **Donations: \$4,767. Remaining: \$10,348.**
- 35. Janice Garbet: 20319 Elder Rd., Granby, MO 64844 (jangarbethealth@gmail.com)**
Condition: spinal stenosis. Total bills: \$19,844. **Donations: \$8,604. Remaining: \$11,240.**
- 36. Karen Garibay: 300 Modene Ave., Waxahachie, TX 75165 (hachie17@sbcglobal.net)**
Condition: heart attack/triple bypass surgery. Total bills: \$141,187. **Donations: \$61,904. Discounts: \$16,187. Remaining: \$63,096.**
- 37. Candace Garner: 3756 Rd. 84, Lingle, WY 82223**
Condition: ureter repair. Total bills: \$34,476. **Donations: \$31,346. Add-on bills: \$2,188. Remaining: \$5,318.**
- 38. Mark Gasster: 3656 Harkness St., Napa, CA 94558**
Condition: epilepsy. Total bills: \$11,682. **Donations: \$32,172. Add-on bills: \$60,178. Remaining: \$39,688.**
- 39. Natalya Goncharova: PO Box 349, Maple Valley, WA 98038 (kleinrd@earthlink.net)** Condition: carotid tumor surgeries. Total bills: \$13,749. **Donations: \$27,211. Add-on bills: \$32,093. Remaining: \$18,631.**
- 40. Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528 (wellmangraber@hotmail.com)** Condition: atrial fibrillation/heart ablation. Total bills: \$76,810. **Donations: \$69,975. Add-on bills: \$5,171. Remaining: \$12,006.**
- 41. Beth Grimm: 428 E. Orange St., Lancaster, PA 17602 (bethgrimm428@gmail.com)**
Condition: herniated disc. Total bills: \$15,872. **Donations: \$17,623. Add-on bills: \$27,353. Remaining: \$25,602.**
- 42. Timothy Grubb: 3520 6th Ave., Beaver Falls, PA 15010 (tjoelgrubb@yahoo.com)**
Condition: elbow/arm surgery. Total bills: \$34,118. **Donations: \$21,089. Remaining: \$13,029.**
- 43. Larry Hackley: 763 Waugh Chapel Rd., Odenton, MD 21113 (heyblue63@yahoo.com)** Condition: defibrillator replacement. Total bills: \$21,188. **Donations: \$1,950. Remaining: \$19,238.**

44. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118
Condition: heart condition.
Total bills: \$41,766. **Donations: \$37,413. Add-on bills: \$1,591. Remaining: \$5,944.**

45. Forrest Holdeman: 3386 Old Hwy. 61 S., Leland, MS 38756 Condition: hernia repair.
Total bills: \$25,024. **Donations: \$18,889. Remaining: \$6,135.**

46. Josh & Carla Hollinger: 1649 Dry Tavern Rd., Denver, PA 17517 (josh@nhtransport.com) Condition: The Hollingers' four-year-old son, Craig, had open heart surgery. Total bills: \$97,995. **Donations: \$66,839. Remaining: \$31,156.**

47. Lonnie Holloway: 1333 West Hwy 52, Emmett, ID 83617 Condition: herniated disc repair. Total bills: \$18,800. **Donations: \$1,690. Remaining: \$17,110.**

48. Robert Hough: 1120 Huffman #345, Anchorage, AK 99515 Condition: pacemaker replacement. Total bills: \$13,485. **Donations: \$5,082. Remaining: \$8,403.**

49. Vicki Hudson: 6610 St. Rt. 47 W., DeGraff, OH 43318 Condition: heart condition. Total bills: \$15,409. **Donations: \$6,873. Remaining: \$8,536.**

50. Carol Huffman: 3611 Mary Circle, Ames, IA 50014 Condition: abdominal surgery. Total bills: \$28,268. **Donations: \$20,745. Remaining: \$7,523.**

51. Christine Hurst: 4772 Westbury Rd., Red Creek, NY 13143 Condition: herniated disc surgery. Total bills: \$22,500. **Donations: \$12,732. Remaining: \$9,768.**

52. James Isakson: 1141 E 1st Ave. #1426, Broomfield, CO 80020 Condition: spinal stenosis. Total bills: \$20,467.

Donations: \$6,528. Add-on bills: \$53. Remaining: \$13,992.

53. Carol James: 18224 Justice Rd., Camp Douglas, WI 54618 Condition: diverticulitis. Total bills: \$39,130. **Donations: \$23,246. Remaining: \$15,884.**

54. Rebecca Jamison: 346 Jamison Farm Ln., Troutville, VA 24175 Condition: hysterectomy. Total bills: \$39,038. **Donations: \$16,589. Remaining: \$22,449.**

55. Faith Jelle: PO Box 169,

Remaining: \$9,916.

58. Maria Kropf: 28949 Nixon Dr., Harrisburg, OR 97446 (aguilas.jk@gmail.com) Condition: gallbladder surgery. Total bills: \$13,389. **Donations: \$3,231. Remaining: \$10,158.**

59. Gloria Laurine: 102 Highmount Dr., Greer, SC 29651 (dalaurine@gmail.com) Condition: esophageal reflux. Total bills: \$15,472. **Donations: \$7,403. Remaining: \$8,069**

60. Keng Fun Lee: 3328 Shepperton Blvd.,

Indianapolis, IN 46228 (pslee2@hotmail.com) Condition: degenerative disc disease. Total bills: \$34,007. **Donations: \$35,651. Add-on bills: \$24,950. Remaining: \$23,306.**

61. Rose Lee: 517 Heather Dr., Round Rock, TX 78664 (rosemary.lee213@gmail.com) Condition: Stage 4 (advanced) breast cancer. Total bills: \$16,778. **Donations: \$39,405. Add-on bills: \$34,574. Remaining: \$11,947.**

62. Thelma Lehman: 2110 E Cumberland St., Lebanon, PA 17042 (sntlehman@yahoo.com) Condition: osteoarthritis/hip replacement. Total bills: \$6,044. **Donations: \$1,231. Remaining: \$4,813.**

63. Kathi Loesche: 1000 Bridgewater Dr., Prescott, AZ 86301 (kathi.loesche@gmail.com) Condition: pelvic organ prolapse. Total bills: \$1,966. **Donations: \$1,484. Add-on bills: \$10,939 Remaining: \$11,421.**

64. Burton Mack: 3433 Montazuma Cir., Sacramento, CA 95826 (dadaburt@aol.com) Condition: hernia repair. Total bills: \$11,488. **Donations: \$5,541. Remaining: \$5,947.**

What members say about the Prayer Page

Thank you so much for sending checks for my Prayer Page need. They came at a very good time to help share my medical bills. There wasn't a donor name for me to send thanks, so I'm thanking you now!

*Karen Sorensen
Kuna, ID*

Kykotsmovi, AZ 86039 (twolivingbyfaith@yahoo.com) Condition: Three spinal surgeries. Total bills: \$22,053. **Donations: \$45,980. Discounts: \$1,500. Add-on bills: \$31,750. Remaining: \$6,323.**

56. Gilbert Kassing: 3907 Farmingdale Dr., Arlington, TX 76001 (gibkassing@yahoo.com) Condition: heart attack/triple bypass surgery. Total bills: \$77,722. **Donations: \$45,415. Discounts: \$1,300. Remaining: \$31,007.**

57. Victor Koehn: 445 Union B Rd., Monterey, TN 38574 Condition: hip replacement. Total bills: \$16,578. **Donations: \$15,427. Add-on bills: \$8,765.**

How do I use the online Giving Guide?

In the Giving Guide (chministries.org/givingguide), find the range of membership numbers in which your number falls. You can send a gift to the need number that corresponds to your member number.

For example, if your number is 140000, you can send to need #44.

These directions are only suggestions; if you are not a CHM member or feel led by the Lord to give to a need other than the one suggested, please do so!

How do I send my gift? (Continued from the page 8 sidebar)

Please send to:
Christian Healthcare Ministries
Attn: Gift Processing
127 Hazelwood Ave.
Barberton, OH 44203

Any gifts designated for a person not on the Prayer Page will be forwarded to another recipient.

If you wish to donate to Prayer Page needs using your credit card or bank account, please call the CHM Member Assistance department at 330-848-1511, ext. 5993. Donations can be made online via the CHM Member Portal at chministries.org/members.

Continued on page 10

Member appreciates CHM's compassionate, "no-nonsense" approach to healthcare costs

By Carmen Catalano, Higganum, Conn.

My husband, Jaime, and I joined Christian Healthcare Ministries in January 2015. We were looking for an affordable healthcare option that would fit our circumstances without requiring us to pay for services we neither wanted nor needed.

I began developing cataracts a few years prior to joining CHM. The deterioration of my vision was subtle at first but became problematic in fall 2015. I couldn't drive well in the dark or in bad weather.

A call to CHM confirmed that my condition was, unfortunately, pre-existing. "Don't worry, though," the staff member assured me. "There is help for you." She explained what to do. I submitted my medical bills to CHM as I received them, paid my Personal Responsibility amount and nervously hoped for the best.

I was also able to negotiate medical bill discounts with the surgeon and hospital

surgery center, though I unfortunately didn't have any success with the anesthesiologist's office. Additionally, the surgeon required a substantial down payment a few days before my two procedures. I had some money set

"CHM is a compassionate, no-nonsense, affordable healthcare option. The staff does just what they say they will do—no runaround, no stalling, no exorbitant fees, no hidden costs."

aside for emergencies, but nothing remained after I depleted that to pay the surgeon's bills. I began to worry.

A pleasant surprise was that it was quite simple to get my name listed on CHM's Prayer Page since my bills met the Guidelines for that program. Thanks be to God, I have since received \$4,958 toward my bills with \$7,400 remaining. I cried when I received the

first check in the mail. I'm so humbled at the generosity of strangers—but, as I remind myself, they're not really strangers. They are my brothers and sisters in Christ.

I now have excellent vision and my worries have disappeared! Through it all, God has shown me His great love and divine mercy. My experience has brought me closer to Him in some amazing ways.

I can't say enough good things about CHM and the staff members. They were so encouraging and eased my concerns by explaining that each month hundreds of thousands of dollars are shared via the Prayer Page and that needs are being met in full. I have recommended CHM to friends, colleagues and everyone else I can think of.

CHM is a compassionate, no-nonsense, affordable healthcare option. The staff does just what they say they will do—no runaround, no stalling, no exorbitant fees, no hidden costs. Nothing. I thank God every day for CHM.



Prayer Page donations recently up over 100 percent; thank you!

Prayer Page giving recently jumped over 100 percent (from \$292,525 in November 2016 to \$614,898 in December!)

Part of the change was due to an expected increase in year-end donations, but many members also responded to our request to give to Prayer Page needs for the first time, to set up recurring contributions or to give at least the suggested amount per family (usually around \$25 per month; see page 7).

Thank you, thank you for your faithful giving. You have touched the lives of your brothers and sisters in Christ.

The need for donations is continuous, so if you haven't given, please consider starting today. Information on how to give appears in the sidebars on pages 8-9.



- 65. Shiela Meert: 28999 Westwynd Dr., Elkhart, IN 46516** Condition: diverticulitis/bowel surgery. Total bills: \$9,127. *Donations: \$21,138. Add-on bills: \$35,174. Remaining: \$23,163.*
- 66. Theresa Menner: 34 W 59th St., Indianapolis, IN 46208** Condition: labral tear of hip. Total bills: \$11,144. *Donations: \$999. Remaining: \$10,145.*
- 67. Guadalupe & Heidy Meraz: 37711 E 128 Ave., Hudson, CO 80642** Condition: The Merazs' teenage son, Ezequiel, Condition: developed blood clots in his legs. Total bills: \$24,865. *Donations: \$8,288. Remaining: \$16,577.*
- 68. Gary Miles: 1440 Westview Cir., Lynden, WA 98264 (grmiles@comcast.net)** Condition: hip replacement. Total bills: \$32,051. *Donations: \$27,943. Add-on bills: \$60,941. Remaining: \$65,049.*
- 69. Christine Miller: 12834 Sheringham Way, Sarasota, FL 34240** Condition: hysterectomy. Total bills: \$974.
- 70. Faith Miller: 15390 Louisville St NE, Homeworth, OH 44634** Condition: brain cancer. Total bills: \$39,345.
- 71. Margaret Miller: 5614 Township Rd 336, Millersburg, OH 44654** Condition: lipoma (fatty tumor) removal. Total bills: \$5,549. *Donations: \$498. Remaining: \$5,051.*
- 72. Marietta Miller: 19811 SR 120, Bristol, IN 46507 (ettahelmuth@yahoo.com)** Condition: endometriosis. Total bills: \$6,859. *Donations: \$615. Remaining: \$6,244.*
- 73. Thomas Mills: 15906 Ryan Dr., Belton, MO 64012** Condition: myelodysplasia (blood condition). Total bills: \$26,849. *Donations: \$25,115. Add-on bills: \$15,636. Remaining: \$17,370.*
- 74. Rita Mitchell: 906 28th St. SW, Hickory, NC 28602** Condition: carotid artery surgery. Total bills: \$28,641. *Donations: \$22,498. Remaining: \$6,143.*
- 75. Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227 (vickieinhisgrace@yahoo.com)** Condition: surgery and other medical difficulties. Total bills: \$76,446. *Donations: \$71,464. Add-on bills: \$148. Remaining: \$5,130.*
- 76. Kerry Mott: 535 Tavern Ln., Columbia Falls, MT 59912** Condition: knee replacement surgery. Total bills: \$23,606. *Donations: \$10,310. Remaining: \$13,296.*
- 77. Joseph Mozley: PO Box 144, Hittervale, MN 56552 (alliejo09@gmail.com)** Condition: diverticulitis. Total bills: \$4,430. *Donations: \$14,454. Add-on bills: \$41,653. Remaining: \$31,629.*
- 78. Robert Neal: 50100 E. Town Hall Rd., Frazee, MN 56544 (rgneal@wcta.net)** Condition: heart condition. Total bills: \$59,451. *Donations: \$34,710. Discounts: \$6,509. Remaining: \$18,232.*
- 79. Janet Nelson: 7118 Verde Ct., Buda, TX 78610** Condition: asthma/COPD. Total bills: \$9,313. *Donations: \$3,230. Remaining: \$6,083.*
- 80. Randall Neubauer: 7136 Tannery Rd. #26, Two Rivers, WI 54241** Condition: spinal surgery. Total bills: \$75,456. *Donations: \$30,039. Add-on bills: \$440. Remaining: \$45,857.*
- 81. Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (geoegia@frontier.com)** Condition: hip replacement. Total bills: \$72,516. *Donations: \$163,303. Add-on bills: \$302,928. Remaining: \$212,141.*
- 82. Emily Nolt: 1751 Lancaster Pike, Peach Bottom, PA 17563** Condition: wrist fracture. Total bills: \$7,923. *Donations: \$710. Remaining: \$7,213.*
- 83. Alan Nortz: 164 Apollo Rd. SE, Carrollton, OH 44615** Condition: heart condition (arrhythmia). Total bills: \$29,126. *Donations: \$23,378. Remaining: \$5,748.*
- 84. Stacy Nyhoff: 598 Wildrose Circle, Lynden, WA 98264** Condition: hysterectomy. Total bills: \$7,777.
- 85. Linda Overholt: PO Box 134, Amanda, OH 43102** Condition: knee replacement. Total bills: \$47,065. *Donations: \$15,975. Add-on bills: \$4,539. Remaining: \$35,629.*
- 86. Gerry Parker: 3875 Hwy 114, Deaver, WY 82421** Condition: heart attack and surgery. Total bills: \$61,860. *Donations: \$6,780. Discounts: \$55,794. Add-on bills: \$13,354. Remaining: \$12,640.*
- 87. Lois Pincince: 1150 Black Brook Rd., Dunbarton, NH 03046 (plpincince@gsinet.net)** Condition: hip replacement. Total bills: \$8,011. *Donations: \$1,984. Remaining: \$6,027.*
- 88. Melody Porth: 111 Mill St., Lexington, SC 29072 (carolinagir1@hotmail.com)** Condition: gallbladder surgery. Total bills: \$26,786. *Donations: \$10,965. Remaining: \$15,821.*
- 89. David Randol: 802 35th St., Cody, WY 82414** Condition: carpal tunnel syndrome. Total bills: \$8,175.
- 90. Mike Reed: 1368 M Rd., Loma, CO 81524** Condition: hypertension. Total bills: \$9,601. *Donations: \$8,431. Add-on bills: \$6,464. Remaining: \$7,634.*
- 91. Kim Rees: PO Box 1417, Thayne, WY 83127** Condition: hip replacement. Total bills: \$8,523. *Donations: \$8,747. Add-on bills: \$14,111. Remaining: \$13,887.*
- 92. Derrick Richardson: 7108 Blue Beech Dr., Fort Wayne, IN 46815** Condition: shoulder replacement. Total bills: \$21,130. *Donations: \$18,316. Add-on bills: \$5,554. Remaining: \$8,368.*
- 93. Lonnie Richardson: 5797 W. 37th St., Louisburg, KS 66053** Condition: colon removal/ileostomy. Total bills: \$45,068. *Donations: \$7,998. Remaining: \$37,070.*
- 94. Michael Rizzo: 6000 Palm Trace Landings Dr., Davie, FL 33314 (m_rizzo@live.com)** Condition: hip replacement. Total bills: \$13,709. *Donations: \$9,168. Add-on bills: \$10,296. Remaining: \$14,837.*
- 95. Mark Rockwell: 1542 SE Belcrest St., Port St. Lucie, FL 34952** Condition: knee replacement. Total bills: \$15,021. *Donations: \$4,599. Remaining: \$10,422.*
- 96. Joel Ruppert: 415 North Church St., Bethany, IL 61914 (realruppert@**

- gmail.com) Condition: high blood pressure/aneurysm. Total bills: \$13,745. *Donations: \$5,891. Add-on bills: \$269. Remaining: \$8,123.*
97. **Jim Sauder: 1280 Fairway Dr., Boone, NC 28607** Condition: knee revision surgery. Total bills: \$63,514.
98. **Raymond Schwarz: 279 Surrey Rd., Wheeling, IL 60090** Condition: hernia repair. Total bills: \$6,027. *Donations: \$540. Add-on bills: \$5,610. Remaining: \$11,097*
99. **Cindy Sengstock: 2704 Arbor Glen Dr. Apt. 105, Twinsburg, OH 44087** Condition: ulcerative colitis. Total bills: \$1,283. *Donations: \$955. Add-on bills: \$8,198. Remaining: \$8,526.*
100. **Cathy Seppanen: 44094 185th St., Vienna, SD 57271** Condition: hernia repair. Total bills: \$10,177. *Donations: \$4,841. Add-on bills: \$1,331. Remaining: \$6,667.*
101. **Crystal Shaffer: 979 Shade Rd., McAlisterville, PA 17049** Condition: melanoma. Total bills: \$60,558. *Donations: \$5,430. Remaining: \$55,128.*
102. **Rhonda Shearer: 70 Clay Manor Ct., Springboro, OH 45066** Condition: achalasia (esophagus disease). Total bills: \$12,845. *Donations: \$30,991. Discounts: \$5,869. Add-on bills: \$40,993. Remaining: \$16,978.*
103. **Gerald Sheridan: 1415 Cobb Ranch Rd., Paris, TX 75462** Condition: spinal stenosis. Total bills: \$37,755. *Donations: \$6,680. Remaining: \$31,075.*
104. **Joan Sherwin: 149 Stormy Ridge, Brasstown, NC 28902 (turkeyroost55@gmail.com)** Condition: heart attack/duodenal ulcer. Total bills: \$14,457. *Donations: \$1,296. Remaining: \$13,161.*
105. **Todd Simon: PO Box 523, Brush, CO 80723 (toddsimon0@gmail.com)** Condition: hip replacement. Total bills: \$94,465. *Donations: \$24,828. Add-on bills: \$7,287. Remaining: \$76,924.*
106. **Ricky Sims: 115A Harmon Circle, Blue Ridge, TX 75424** Condition: heart attack. Total bills: \$2,227.
107. **Pavel Smid: 679 N. Hill Rd., Kalispell, MT 59901 (eurosvc@cyperport.net)** Condition: heart attack. Total bills: \$58,529. *Donations: \$47,284. Remaining: \$11,245.*
108. **W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com)** Condition: osteoarthritis/hip replacement. Total bills: \$69,534. *Donations: \$64,166. Remaining: \$5,368.*
109. **Suzan Stoehr: PO Box 847, Graham, WA 98338** Condition: osteoarthritis/joint reconstruction. Total bills: \$7,253. *Donations: \$650. Remaining: \$6,603.*
110. **Ben Stoltzfus: 1302 Cedar Ave., East Earl, PA 17519 (bestoltzfus1@gmail.com)** Condition: bypass surgery. Total bills: \$82,198. *Donations: \$53,123. Remaining: \$29,075.*
111. **Pamela Strader: 105 S. Cuernavaca, Austin, TX 78733** Condition: abdominal aortic aneurysm. Total bills: \$70,911. *Donations: \$46,189. Add-on bills: \$113. Remaining: \$24,835.*
112. **Douglas Teichert: 24151 El Paso Rd., Caldwell, ID 83607** Condition: heart disease. Total bills: \$19,556. *Donations: \$5,141. Remaining: \$14,415.*
113. **David Tiehen: 470 Swan River Rd., Bigfork, MT 59911** Condition: ankle replacement. Total bills: \$53,365. *Donations: \$13,003. Remaining: \$40,362.*
114. **Thomas & Catherine Umlauf-Schulz: 882 N Martin Dr., Palatine, IL 60067** Condition: The family's young son, Joshua, underwent surgery. Total bills: \$17,601. *Donations: \$4,270. Remaining: \$13,331.*
115. **James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021** Condition: shoulder replacement surgery. Total bills: \$17,688. *Donations: \$42,707. Add-on bills: \$30,612. Remaining: \$5,593.*
116. **Eva Wagler: 6957 N 550 E, Montgomery, IN 47558 (venitarn@yahoo.com)** Condition: heart condition. Total bills: \$8,788. *Donations: \$56,128. Add-on bills: \$69,220. Remaining: \$21,880.*
117. **Corwin Walhof: 1715 15th St., Rock Valley, IA 51247** Condition: knee surgery and therapy. Total bills: \$9,595. *Donations: \$5,115. Add-on bills: \$2,032. Remaining: \$6,512.*
118. **Katharina Wall: PO Box 278, Deerfield, KS 67838 (wall.kat70@gmail.com)** Condition: hip replacement. Total bills: \$14,750. *Donations: \$5,986. Remaining: \$8,764.*
119. **William Walsh: 2687 NC Hwy., Lenoir, NC 28645** Condition: heart blockages. Total bills: \$14,710. *Donations: \$2,980. Add-on bills: \$5,836. Remaining: \$17,566.*
120. **Michelle White: 2360 Salt Springs Rd., McDonald, OH 44437** Condition: diverticulitis and complications. Total bills: \$10,549. *Donations: \$9,342. Add-on bills: \$9,852. Remaining: \$11,059.*
121. **Loyal Wiens: PO Box 20728, Mesa, AZ 85277** Condition: bowel obstruction. Total bills: \$65,359.
122. **Saranne Wilson: 15664 Mountain Valley Place, Lakeside, CA 92040 (rockinw54@yahoo.com)** Condition: Saranne's husband, Cliff, passed away after a heart transplant. Total bills: \$4,000. *Donations: \$72,004. Add-on bills: \$101,754. Remaining: \$33,750.*
123. **Paul Winters: 927 Whispering Hollow St., Wiggins, MS 39577** Condition: gallbladder surgery. Total bills: \$12,330. *Donations: \$4,060. Remaining: \$8,270.*
124. **Penelopa Yeoman: 443 Crystal Dr., Marion, OH 43302** Condition: knee replacement. Total bills: \$16,325.
125. **Michael & Cheryl Yoder: 157 Smith Walker Rd., Floyd, VA 24091** Condition: The Yoders' young daughter, Katelyn, has bladder complications. Total bills: \$6,965. *Donations: \$1,216. Remaining: \$5,749.*
126. **Robert Ziglar: 325 Deerwood Dr., Macon, GA 31220 (ziglars7@bellsouth.net)** Condition: abdominal aortic aneurysm repair. Total bills: \$45,535. *Donations: \$4,723. Remaining: \$40,812.*

CHM: a great option for Medicare participants (part 3)

Editor's note: To read parts 1 and 2 of this article, see the CHM January and February 2017 newsletters, available at chministries.org/newsletter.

Does CHM share bills for nursing home or travel expenses?

Our goal is to help you prepare for unexpected events and to help you as best we can to be comfortable as you grow older.

According to the CHM Guidelines, bills for nursing homes are ineligible for sharing. Long-term care insurance is a great option for people who desire nursing home benefits. More information about costs is available by contacting your local insurance agent.

Medical transportation and traveling expenses are defined separately in the



CHM Guidelines. At the Gold level, CHM cannot share bills incurred for medical transportation from the site of your emergency to a medical facility.

However, bills for medical transportation are eligible for sharing at the Gold level if

1) you are transferred from one medical facility to another because the first facility cannot adequately care for you; 2) you're transported to the nearest hospital able to provide the necessary treatment; and 3) you're in a life-threatening situation. Medical transportation bills on the Silver and Bronze level are ineligible for sharing.

Medical transportation costs from the site of your emergency to the hospital are

not eligible for sharing. Likewise, travel expenses are not eligible for sharing.

Will CHM help with my medical costs if I'm away from home?

CHM encourages members to get the medical care they need without delay. Therefore, you should seek treatment from any doctor or hospital as long as the treatment is within CHM Guidelines. The ministry doesn't have a provider network from which you must choose. This is also true for Medicare-eligible members: you are free to choose your own healthcare provider(s). *(Editor's note: For a list of providers our members have recommended, including medical transportation companies, please visit chministries.org/providerlist).*

What happens if I receive treatment from a doctor or hospital that doesn't accept Medicare?

See "Medicare," page 14

Meet your CHM staff: Jeri Ball and Theresa Lyons

Jeri Ball and Theresa Lyons recently joined CHM's Needs Processing department. Theresa assists with entering medical bills into the ministry's database. Jeri helps authorize medical bills according to the CHM Guidelines. Jeri and Theresa took a few minutes to share some information about themselves:



Jeri Ball

When did you first experience God moving in your life?

Friends invited me to a Christmas service where we were encouraged to do a 21-day fast starting that January. Until then, I had been "off and on" spiritually, but on January 2, I

was overcome with conviction and gave my life to Jesus Christ. Now I'm a shadow of my former self because, for the first time, I stopped trying to be good enough for Christ and instead allowed Him to transform me right where I was.

What's your favorite place? Home.

Vacationing is nice, but I long for home when I'm away. I always choose to make memories around my dining room table.

What was your previous occupation? I

was a licensed practical nurse (LPN) for 21 years and served mostly on hospital maternity floors. I was also a lactation consultant; I made house calls to new moms struggling with breastfeeding.

What can you not live without? My Bible;

it gives instruction and insight into the heart of God.

What's your fondest childhood memory?

Dad dressed up as Santa Claus one year. My sister (who is eight years older) and I slept in the same bed that night. When I heard noise downstairs, she convinced me to sneak down and peek around the corner. There was Santa placing presents under the tree! Mom and Dad carefully crafted that night just for me. I'll never forget it.



Theresa Lyons

How did you become a Christian? I was led

See "Meet your staff," page 15

The right program for you (continued from page 5)

medical incident before CHM helps share your expenses. You can receive assistance up to \$125,000 per illness.

The Silver program includes only inpatient or outpatient hospital incidents and procedures performed in a certified surgery center. Testing and treatment performed outside a hospital are not eligible for sharing.

Silver plus Brother's Keeper: Signing up for Brother's Keeper provides an additional \$100,000 of cost support. With each annual Brother's Keeper renewal, members receive an additional \$100,000, accruing up to \$1 million per illness.

We recommend Silver if:

- You're comfortable spending \$1,000 out-of-pocket for any medical incident that arises (CHM steps in to help after you have met your \$1,000 Personal Responsibility).
- You're comfortable paying for all

treatment that occurs outside a hospital and all prescriptions.



Bronze program: \$45 per unit, per month

At the Bronze level, you have a \$5,000 Personal Responsibility *per incident*. In other words, you need to pay \$5,000 (or receive at least \$5,000 worth of discounts on your medical bills) per medical incident before CHM helps share your expenses. You can receive assistance up to \$125,000 per illness.

The Bronze program includes only inpatient or outpatient hospital incidents and surgery performed in a certified surgery center. Testing and treatment performed outside a hospital are not eligible for sharing.

Bronze plus Brother's Keeper: Signing up for Brother's Keeper provides an additional

\$100,000 of cost support. With each annual Brother's Keeper renewal, members receive an additional \$100,000, accruing up to \$1 million per illness.

We recommend Bronze if:

- You're comfortable spending \$5,000 out-of-pocket for any medical incident that arises (CHM steps in to help after you have met your \$5,000 Personal Responsibility).
- You're comfortable paying for all treatment that occurs outside a hospital and all prescriptions.

Next month: CHM for newbies (part 4): "What should I do if I need medical care?"

**Editor's note: Comparisons are based on results from the 2016 Annual Employer Health Benefits Survey (Kaiser Family Foundation and Health Research and Educational Trust). To learn more, visit chministries.org/countingthecost.*

Medicare (continued from page 13)

Most healthcare providers accept payment from Medicare. However, Medicare will work with you and send checks directly to you to pay your providers who don't accept Medicare—similar to CHM's method. Will this affect how you submit your bills to CHM? Not much.

For providers who don't accept Medicare, simply request a letter from Medicare stating that the provider is unwilling to work with Medicare and include the amount Medicare paid you directly. Send that letter to the CHM Needs Processing department and the ministry will share your eligible medical bills.

Do Bring-a-Friend credits still apply if I have both Medicare and CHM?

A great advantage of being a CHM member is that you can receive a free

month of membership for each new membership you bring into CHM (to learn more, visit chministries.org/bringafriend). Members who participate in Medicare are included. Referring friends will earn you one free month when your friend submits their third monthly financial gift.

When should I let CHM know I'm dropping because of Medicare?

We encourage you to keep CHM as a Medicare supplement; however, if you decide to drop, you can discontinue your membership at any time. Please allow 30 days for the cancellation to take effect.

If you've submitted medical bills to CHM that haven't been shared at the time you cancel your membership, please be aware the Guidelines state that your medical bills

will not be eligible for sharing.

**Editor's note: CHM Guidelines state that members or prospective members who are ineligible for Medicare will be approved for membership on a case-by-case basis. Members of Medicare age who choose not to participate can only receive help with medical bills in the amount that Medicare would not have paid.*

What does the CHM staff do? (continued from page 6)

transactions

Member Records department

- Open and answer (if necessary) all mail and email correspondence regarding the submission of medical bills to CHM
- Retrieve all medical bill-related documents from the CHM online Member Portal (chministries.org/members)
- Daily scan of thousands of medical bills and correspondence into the ministry's database

Needs Processing/Authorization department

- Enter each medical bill into the ministry's database
- Review bills for sharing eligibility according to the ministry's Guidelines (chministries.org/guidelines)
- Contact members in the event that items are missing (Needs Processing Forms, itemized medical bills, etc.)

Member Advocate department

- Review medical bills to ensure the highest possible discount is obtained
- Interact and negotiate with healthcare providers on members' behalf, especially regarding large medical bills

- Help members seek discounts on medical charges, especially large bills

Member Reimbursement department

- Perform an internal "audit" of each medical bill to ensure it meets Guidelines eligibility for sharing, particularly as it relates to members' lifetime maximum and Personal Responsibility amounts
- Generate checks for sharing medical bills eligible for the regular CHM sharing program, as well as medical bills eligible for the ministry's pre-existing condition programs (Gold schedule and Prayer Page)

Finance department

- Establish ministry budgets and create financial statements in accordance with generally accepted accounting principles (GAAP)
- Pay vendor invoices (such as utilities expenses, equipment expenses, mailing and printing expenses, etc.)
- Facilitate CHM's annual audit by an outside, independent accounting firm

Communications department

- Write, design and order key ministry informational pieces (monthly newsletter, eNewsletter, Guidelines, Info

Pack, new member Welcome Packet, etc.)

- Develop and design content for the CHM website (chministries.org) and Facebook page (fb.com/christianhealthcareministries)
- Oversee the Prayer Page pre-existing program (The Prayer Page appears in each monthly newsletter.)

Information Technology (IT) department

- Update and maintain CHM's proprietary medical bill database system and the ministry's website
- Provide staff members with technological tools and troubleshoot problems
- Devise creative solutions for streamlining ministry operations

Group Advisor department

- Answer CHM group membership-specific inquiries
- Develop materials to assist with groups' unique needs
- Help groups become compliant with the Affordable Care Act group mandate

Meet your staff (continued from page 13)

to Christ as a young girl by a friend while we were visiting a nursing home. The Lord has always "been with me" even when I wasn't with Him.

How do your friends describe you? They say I'm honest, hardworking, giving, that I love the Lord and love unconditionally. They also say I'm witty and always on the move.

What's the most bizarre job you've had?

I worked undercover as someone seeking food stamps and cash assistance. I rode the bus with some of our team's clients to

evaluate how a local company was treating homeless folks and managing the program. I got to be a "spy" all day!

How do you define "leadership"? A leader is someone who leads by example in every way. It's someone who won't ask others to do something they wouldn't do themselves. I admire one of my past supervisors who said, "I'm here to help you learn and excel. My position isn't a secret. I want you to know what I know and to be able to do my job."

What's playing in your car right now?

The Hall Sisters, The Hoppers and two local groups (The Sons of Thunder and The Representatives).

Letters to Christian Healthcare Ministries

Just as the church of Christ is not a building, Christian Healthcare Ministries isn't an office in Ohio. These letters represent what you who participate in CHM are accomplishing for each other and for the cause of

Christ. You, through your collective and faith-based sharing and support, make this ministry possible. We are privileged to serve you. We are privileged to serve Him. -Rev. Howard Russell

Dear CHM,

Thank you for responding so quickly to the hospital's offer to reduce my bill from \$246,000 to \$50,000 if paid within a certain time frame.

We're so glad the Lord led us to CHM just before my colon symptoms began. What a blessing to have my medical bills met and to have the opportunity to help other Christians.

God bless you all,

Donna & Dwight Martin
McBee, SC

Dear CHM,

My story is not one of thousands of dollars needing to be shared. In fact, it was just under \$1,000, but it was overwhelming to me.

I had just joined CHM and I hadn't been to a doctor more than once a year for a number of years. And then within a few weeks, I had to see doctors and specialists for ruptured eardrums, tinnitus and allergies—those "little pebbles" in our shoes that can be so irritating.

I wondered if those appointments would ever end or resolve anything. I, too, was nervous about using CHM and wasn't sure how it would all work out.

I was relieved and thankful when I received my check in the mail. What an encouragement to know my need was met. I felt my burden lift.

Thank you for this ministry and for your faithfulness and integrity.

In Christ,

Sandra Blain
Shelby, NC

Dear CHM,

Thank you for your support during this past year. Nearly one full year ago, I fell and smashed my hand. Your financial support has been an incredible blessing, and the Lord truly healed and restored all movement in my hand. Once again, I can spin, knit and play the piano. I walk with no anxiety—thanks to the God-given program of Christians helping their brothers and sisters with their medical finances.

Praying that this year will be a year of no more "breaks,"

Terry Scudamore
Montgomery, IL

Dear CHM,

It was a blessing to seek God for guidance in choosing a doctor and hospital for my surgery rather than having my health care company decide for me. I appreciate all of your prayers and dedication. What a blessing to be a part of this ministry.

Sincerely,

Joshua & Jeanette Kaufman
Wooster, OH

Dear CHM,

What a nice surprise to see that I didn't owe this month's financial gift amount because a friend of mine joined CHM. [Editor's note: See chministries.org/bringafriend for more info]. Thank you for this wonderful ministry. I continue to recommend it because of the way my own medical costs have been discounted and

shared. What a blessing to see the family of God at work in this world.

Thank you again,

Janet Hurtgen
Chillicothe, MO

Dear Vicki,

I received the check you spoke of last week. Thank you and thank Christian Healthcare Ministries for what you've done. This is a blessing, and I can't express how much it means to us. I sincerely hope we don't have a medical need for a very long time (if any), but please know we're so thankful that we belong to this ministry. How wonderful that members help one another. May God continue to bless all involved!

With love and appreciation,

Glenda Allison
Elijah, GA

Dear CHM,

We've been so blessed with CHM since becoming members. What an amazing organization.

God bless,

Michael & Cathryn Bogdanovich
Waukesha, WI

Dear CHM,

I began experiencing chest pains, shortness of breath and high blood pressure. I scheduled a cardiologist appointment but ended up in the emergency room before the appointment. Because of my family history, I was transported to another hospital.

Health Q & A with Dr. Michael Jacobson, D.O.

Low-nickel diet helps CHM member with eczema

© Dr. Michael D. Jacobson. Do not reproduce this article without permission.

*Dr. Jacobson's note: I have a policy against giving product endorsements, but sometimes CHM members report on health tools or resources that work well for them. I research and verify the information and, from time to time, will share my findings in the newsletter if appropriate. Please note **this is not an official endorsement from me or Christian Healthcare Ministries, nor is it a promise to publish all health recommendations from members.***

Q: Dear Dr. Jacobson: I suffer from eczema that stems from food allergies. For years I tried creams recommended by dermatologists before undergoing allergy testing. I react the most to nickel.

Through my own research, I discovered a low nickel diet on mayoclinic.org and pennstatehershey.org. After avoiding the foods listed, my eczema has almost completely disappeared! I can't tell you

how excited I am, and I share this news with everyone I know who suffers from eczema.

The only cream I use is a beeswax cream I buy online from "The Honey Guy" (thehoneyguy.com). His cream contains only beeswax and borax, a natural mineral.



When I have a flare-up now, it's usually because I came into contact with something I'm allergic to. The synthetic fabric used in microfiber cloths, I've learned, can cause flare-ups as well; using a plain terrycloth rag, I don't flare up like I did using the microfiber. I'm hoping this information helps others.

A: This is the first time I've heard of someone who was allergic

to nickel in the *diet* and had to make dietary changes to avoid it. But, after receiving this question and doing a little research, I see that low-nickel diets are endorsed by some highly regarded medical organizations.

Folks who struggle with dermatitis can significantly reduce nickel exposure and greatly improve skin/allergy conditions by following a low-nickel diet and avoiding jewelry with nickel content. By the way, I noticed that chocolate is on the list of foods potentially high in nickel!

Editor's note: If you have a health question for Dr. Jacobson, CHM Medical Consultant, please email it to doc@chministries.org. This information is not intended to replace the advice of your physician.

Brewer testimony (continued from page 6)

the pathologist: my lymph nodes were clear, the surgeon was able to remove all of the cancer and I wouldn't need radiation or chemotherapy!

As soon as I received each itemized medical bill, I uploaded it to CHM's Member Portal*—a process that was very easy. CHM shared my bills more quickly than the 90-120 days I anticipated.

Additionally, I received emails and cards of encouragement from CHM members. My husband and I are grateful for the faithful prayers of members, and we thank you

from the bottom of our hearts.

Today I'm returning to normal activities and feel more like myself. I give thanks every day for this improvement. At this writing I'm preparing for breast reconstruction surgery, but I'm not worried because I know that God, the CHM staff and ministry members will be there for me.

All that to say, yes, I *definitely* recommend CHM to family and friends!

**Editor's note: The CHM Member Portal is available at chministries.org/members.*

To sign up for a free portal account, you'll need your six-digit CHM member number and portal access code. Both items appear on your monthly Member Gift Form billing statement.

Letters to CHM (continued from page 16)

When I arrived, two tests came back normal and my symptoms were gone. I believe the Lord healed me because when I was going in for the tests, I prayed the Lord would wrap His arms around me and make His presence real to me.

I closed my eyes and saw in my mind's eye Jesus holding my heart in His hand. He was looking down at it and smiling. Every time I closed my eyes, this is what I saw.

Praise the Lord,

Robin Jones
El Dorado Springs

Dear CHM,

Thank you for meeting our financial needs so promptly! We greatly appreciate your answering our request. Thank you for all you do. May everything you do bring blessings back to you.

God bless,

Hannah Moore
Louisville, KY

Dear CHM Members and Staff,

What wonderful people you are. My experience with CHM has been inspiring. Thank you for everything you've done for me. I've asked God to bless this ministry and you all for serving Him the way you do.

All my appreciation and love in Christ,

Janet Minnameier
Deer Park, WA

Dear CHM Staff,

I want to take a minute to say thank you for all the work you did on my behalf, from the president's administrative assistant to the Needs Processing staff to everyone else I spoke with.

When we received a check as a

reimbursement for my medical needs, I praised God for His mercy on us and for Him working through all of you. We're so grateful and hope that we can be a part of another member's blessing.

May God continue His work among His people and bring glory to Himself—especially so the world may see.

Blessings,

Crissy Sirianni
Fort Myers, FL

Dear CHM,

I've been a member for some time now and wanted to tell you what a wonderful thing you're doing at CHM! I don't mind paying my monthly financial gift because I know it helps someone in need. Thank you for everything you do. What an incredible healthcare option. I refer others to join and I'm grateful for all you do.

Sincerely,

Farrah Walker
Culver City, CA

Dear CHM,

We heard about the ministry through the grapevine and decided to try it out after experiencing a pregnancy with no insurance or financial assistance whatsoever. In March 2014, we decided to give CHM a try and become members.

I gave birth to a daughter in May 2015. Thanks to CHM, our cost was a mere \$500. CHM shared all the other expenses. We even tried a new hospital because we found their labor and delivery costs were half of our previous hospital births. And, we liked them better in the end.

Thank you for making her birth a joyful experience—rather than a financially stressful time.

I love the Prayer Page and hope to contribute more often to the needs of those listed. This is a wonderful ministry.

Thank you and God bless,

Emily Ambuul
Pasadena, CA

Dear CHM,

From the bottom of my heart, thank you for the wonderful way in which you helped me with my hospital bills from heart surgery.



I appreciate the work your staff did on my behalf—to reduce my bills and to share them. A special thank you to Eric, who did a tremendous job negotiating the discounts.

I'm grateful and proud to be a CHM member. May the Lord continue to bless you as you labor for Him in this way.

With a grateful and *healthy* heart,

Rev. Terry Reiser
Berlin, WI

Dear CHM,

Thank you for this ministry and for helping me with my medical bills. Once I sent in all of my paperwork to you, the money came back quickly. You have blessed me.

Sincerely,

Mary Beth Staude
Desots, MO

CHM legal notices

Christian Healthcare Ministries (hereinafter “CHM”), a not-for-profit religious organization, is not an insurance company. No ministry operations or publications are offered through or operated by an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any CHM member chooses to share the burden of your medical bills will be entirely voluntary. As such, CHM should never be considered as a substitute for an insurance policy. Whether you receive any financial gifts for medical expenses and whether CHM continues to operate, you are always liable for any unpaid bills.

Especially for Florida Residents: A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free, within the state of Florida. Registration does not imply endorsement, approval, or recommendation by the State of Florida. 1-800-435-7352 Our Florida registration number is CH3543. CHM has not retained any professional solicitors or professional fundraising consultants and 100% of each contribution is received by our organization.

Especially for Kentucky Residents: Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by an insurance company and they are not offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. CHM should never be considered as a substitute for an insurance policy. Whether you receive any gifts for medical expenses, and whether or not CHM continues to operate, you will always remain liable for any unpaid bills.

Especially for Maryland Residents: Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. No other member will be compelled to contribute toward the cost of your medical bills. Therefore, CHM should never be considered a substitute for an insurance policy. This activity is not regulated by the Maryland Insurance Administration, and your liabilities are not covered by the Maryland Life and Health Guarantee Fund. Whether or not you receive any financial gifts for medical expenses and whether or not CHM continues to operate, you are always liable for any unpaid bills.

Especially for Oklahoma Residents: This is not an insurance policy. It is a voluntary program that is neither approved, endorsed or regulated by the Oklahoma Department of Insurance and the program is not guaranteed under the Oklahoma Life and Health Insurance Guaranty Association.

Especially for Pennsylvania Residents: Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. As such, CHM should never be considered as a substitute for insurance. Whether you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you are always liable for any unpaid bills.

Especially for South Dakota Residents: CHM is not an insurance company. CHM's program is not an insurance contract. This plan does not fall under the jurisdiction of the South Dakota Division of Insurance and the plan is not covered under the South Dakota guaranty fund.

Especially for Wisconsin Residents: Attention: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills is entirely voluntary. CHM should never be considered as a substitute for an insurance policy. Whether or not you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you will always remain responsible for the payment of your own medical bills.

Prayer requests this month: *These are prayer requests **only**. Please send your monthly financial gift to the CHM office (see instructions on your yellow Member Gift Form billing statement). We invite you to send cards or words of encouragement to the people listed below.*

Mark & Deborah Bruns: 4420 West Bittner Ln., New Palestine, IN 46163
Mark had a heart attack, stroke, developed a staph infection and lost most of his vision.

Garret & Hannah Cooper: 2533 County Line Rd., Electra, TX 76360 Hannah had two miscarriages in six months.

Mark Graber: 1490S 700 E, Montgomery, IN 47558 Mark has been diagnosed with cancer and it is spreading.

John & Teresa Haverstock: 14190 Smeltzer Rd., Marion, OH 43302 Teresa is having surgery for a tumor growing toward her brain. John is seeking employment.

Mark & Tami Herskowitz: 109 Easter Ave., Wakeeney, KS 67672 Mark has been diagnosed with cancer.

Ronald & Loretta Jones: 1553 Duck Pond Dr., Apt. G, Creedmor, NC 27522 Loretta requires surgery to remove a brain tumor.

William & Amy Murphy: 215 Miller Farm Rd., Statesville, NC 28625 Amy has been diagnosed with breast cancer.

Ricky & Rhonda Pearson: #57 Jack's Circle, Shell Knob, MO 65747 Rhonda has a serious bone infection.

Jayne Rehtzigel: 3117 SE 19th Pl., Cape Coral, FL 33904 Jayne has been diagnosed with breast cancer.

Richard & Regina Steiger: 20425 Old Homestead Dr., Harper Woods, MI 48225 Regina has cancer. Please pray.

Michael & Rachel Stoltzfus: 88-A S. Harvest Rd., Ronks, PA 17529 Rachel's preborn baby will have high-risk surgery

Diana Van Tassel: 106 Ainakula Rd., Kula, HI 96790 Diana is having surgery for her cancer.

Walter Welch: W15171 Hutchwood Rd., Antigo, WI 55409 Walter has been diagnosed with Leukemia.

Jesse & Judy West: 9614 W. Campana Dr., Sun City, AZ 85351 Judy fell and developed a brain bleed.

Christian Healthcare

Ministries

March 2017

In this issue:

	PAGE
Member's question: "What does the our service lifts yours Maternity Guideline change on the horizon	2 2 2
Members rave about CHM's Gold maternity program	3 4
Healthwatch: Knowing your FRA score can reduce fracture risk	4 5
CHM for newbies (part 3): the right program for you	5 5
Lightning-quick tax tips	5 6
Member's cancer diagnosis highlights CHM's focus on ministry	6 6
Member appreciates CHM's "no- nonsense" approach to healthcare	10 13
CHM: a great option for Medicare participants (part 3)	10 13
Meet your CHM staff: Jeri Ball and Theresa Lyons	13 16
Letters to CHM	16 17
Health Q & A with Dr. Jacobson: Low-nickel diet helps CHM member with eczema	17 19
Prayer Page	7 19
CHM staff do?"	7
Member's question: "What does the Prayer requests	6 19



127 Hazelwood Ave. • Barberton, OH 44203
www.chministries.org



*The mission of Christian
Healthcare Ministries is to glorify
God, show Christian love, and
experience God's presence as
Christians share each other's
medical bills.*