Because less is MORE  Shortening sharing time and preparing for the future

CHM BY THE NUMBERS
Measuring your generosity in 2019

What to do during tax season

Mother thanks members for being doubly “great”
At a speaking engagement in Papua New Guinea, CHM Board Member Joe Emert found himself grateful for the sense of humor of the country’s Governor-General.

“I was speaking to about 1,000 Papua New Guinea Christians during my first trip (of 11) there,” Joe says. “We were in the exploratory days of building a Christian radio network. The people were very excited about Christian radio—something they had never experienced.

“To illustrate a point, I used a story about what it might be like if someone were arrested and cast into prison by the Governor-General. What I didn’t know was that the Governor-General was in the audience. Soon after finishing I was taken to the back of the auditorium to meet him.

“He laughed at my foot-in-mouth position. He, too, was excited about Christian radio coming soon to his country.”

From the other side of the world in Papua New Guinea, to Atlanta, Ga., Joe has spent his professional lifetime starting, building, and growing Christian radio stations. Today he is president of NewLife Radio in Atlanta. NewLife Radio broadcasts over two FM stations, 90.7 and 91.7 (newliferadio.com). NewLife Radio is marking its 25th year of ministry.

Radio that reaches people for Christ is Joe’s passion.

It’s a passion that has also taken him many times to Papua New Guinea, a place with a population of 9 million. There, he says, “A highlight of my life has been helping build a network of 32 Christian radio stations in the country.”

Joe is integral to bringing to creation WKJA 91.9 FM, CHM’s new radio station in Barberton, Ohio, which will bring Christ’s message to the northeastern Ohio community and help spread the word to Christians about CHM.

Joe was born to William and Dorothy Emert in Philipsburg, Pa., where he graduated from high school. Afterwards he went to God’s Bible School & College in Cincinnati, Ohio, followed by graduate school at the University of Cincinnati and Xavier University.

He was 16 years old when he became a believer in Christ.

“I was raised in a Christian home, but I realized when I was 16 that following Jesus was an individual decision and commitment. My parents couldn’t do it for me. I was attending a camp meeting in the hills of Pennsylvania. I can’t remember the Bible teacher’s name that night, but I clearly felt God’s tug on my conscience and went forward during the invitation. Things in my life changed!

“I value and believe the words of Jesus Christ. Making a commitment at a young age charted the course of my life.”

He adds, “It’s fair to say that had I not chosen to be a Christ-follower, I would never have met my wife, Jenny. There would not be our four Christian sons who married believing wives, and there would not be 15 grandchildren growing up in Christian homes. Choices make a difference!”

His choice to go into radio began at home. Joe’s father and mother operated two radio stations in Pennsylvania, so he grew up around radio and, though young, worked as an announcer.

Joe says, “Within a year of starting my freshman year at Bible college I was working in the communications department. I’ve continually worked in some form of Christian broadcasting from then until now.”

Joe became a CHM board member 10 years ago.

“My wife and I had been CHM members, off and on, nearly since the founding of the ministry in 1981,” he says. “We loved the concept of Christians helping Christians with medical needs. When I received the invitation to join the board, I saw it as an opportunity to serve others in a unique and meaningful way.”

In light of his life experiences, Joe says there are several things he’d share if he could talk to a younger version of himself.

“Memorize more Scripture, be more patient with everyone (especially with your own family), work on developing a serious hobby—and buy low and sell high!”
God’s presence felt in operating room, Brother’s Keeper shares more than $150,000

By Peter McAvoy, East Waterboro, Maine

I found out about Christian Healthcare Ministries from a deacon at my church. He knew that I was without healthcare and recommended that I look into the ministry. After researching it, I joined CHM’s Gold and Brother’s Keeper programs. I didn’t think that I would experience an illness and incur over $125,000 in bills, but that’s what most people think until it happens.

In August 2018 I was always exhausted. I slept a lot, and then I slept a lot more. I barely had the energy to get out of bed. Finally, on Aug. 21, I asked my wife, Marion, to take me to the emergency room.

The doctors took a CT scan of my abdomen, which showed that my spleen and kidneys were infected. I was admitted to the hospital and given various antibiotics. They then called an infection specialist who did more testing. He found that my liver and heart were also infected with what's called infective endocarditis. With four of my organs infected, the doctors didn't know if I would live much longer. My church family provided spiritual support by praying for my wife and me.

I needed open heart surgery to clear my heart of the infection. The hospital where I was being treated didn’t have adequate resources, so I was transferred to a different hospital.

My family and friends continued to pray for me and the doctors performing my surgery. Doctors placed a new aortic valve in my heart; it’s the valve between the heart and the circulatory system’s main artery. They then performed a bypass and placed patches on my heart where the infection had overtaken it.

Afterward, the surgeon came to see us. He told us that he felt the presence of someone else in the room with him as he worked on me. It could have only been Jesus. We spent the rest of the day in awe; the power of prayer and the love of our Savior is so very strong.

I stayed at the hospital for the rest of the week. When I went home, my wife, Marion was instructed to give me antibiotics through my IV. A nurse visited periodically to monitor my improvement. By December I’d progressed to the point of needing no more visits. (Editor’s note: Under the Gold level, the first 45 visits of home healthcare are eligible for sharing.)

Two weeks after my surgery, I went to get the stitches taken out. While there, Marion fainted and was taken to the emergency room. Much to our surprise, she needed a pacemaker, which she got two months later. She is doing very well.

Though experiencing those two medical events was stressful, God helped us the entire time. He was teaching us that He gives us only what we can handle, and that, through it all, He will never leave us alone. One of the ways He helped us was through CHM members.

Our medical bills added up to a staggering $200,000 and we sought discounts. CHM staff also negotiated reductions on our behalf. Our collective efforts totaled about $50,000. It was God’s providence that I had joined Brother’s Keeper. Had I not, my wife and I would have been responsible for nearly $33,000 (the amount above CHM’s $125,000 maximum per illness). But instead, CHM members shared the entire $158,000 of remaining charges.

Continued on page 15

“... the surgeon felt the presence of someone else in the room with him as he worked on me. It could have only been Jesus.”
DNA test effectiveness for detecting colorectal cancer

By Dr. Michael Jacobson, D.O.

Editor’s note: Genetic testing is ineligible for sharing unless testing is required to determine a current medical condition’s treatment plan. In all such cases, CHM must receive medical records to confirm eligibility. For more information, see CHM Guideline R.7 and the appendix ([chministries.org/guidelines](http://chministries.org/guidelines)).

A CHM member inquired about the viability of fecal immunochemical testing (FIT) as an alternative to a colonoscopy for colorectal cancer screening.

Screenings for colorectal cancer are especially helpful when they uncover pre-cancerous polyps that can be removed prior to any cancerous activity, or to detect cancer in its very early stages. Though these strategies have been successful, as evidenced by the decreasing number of new colorectal cancers each year, colorectal cancer remains second only to lung cancer as the most common cause of cancer death in the United States. A website from Columbia University’s (New York, N.Y.) surgery department posted the following facts about colorectal cancer:

- Colorectal cancer is directly related to age. As baby boomers approach their 70s and 80s, a significant increase in colorectal cancer is expected to occur.
- In nearly all cases, colon cancer is preventable through proper screening by removing polyps.
- Polyps may take five to 10 years to become malignant.
- Begin screening at age 50, then every 10 years thereafter, unless you have risk factors for colorectal cancer.
- Conditions that increase the risk for colorectal cancer include ulcerative colitis, Crohn’s disease, inflammatory bowel disease and familial cancer syndromes such as HNPCC (hereditary nonpolyposis colorectal cancer).
- If a first-degree relative has colorectal cancer, you are at higher risk.

Therefore, it should come as no surprise that the United States Preventive Services Task Force (USPSTF) strongly recommends colon cancer screening for all individuals from 50-75 years old. Until a few years ago, colorectal screening was conducted mainly by stool tests, which sought to capture blood from a presumed tumor. However, it can take years for malignancies of the colon to grow large enough to start bleeding. Thankfully, better screening methods are now available.

FIT, a new mode of testing, has surfaced. Cologuard® is the only brand name of this test currently available in the United States. Approved by the FDA in 2014, this test is offered by Exact Sciences of Madison, Wis. at about $600—a cost considerably lower than a colonoscopy.

While the ease and cost of this test as a replacement for a colonoscopy may seem attractive, the comparison is not apples to apples. Though FIT-DNA testing is approved by the USPSTF, research concludes that it does not share an equal standing as a cancer detection tool.

FIT-DNA testing will miss at least eight percent of actual colon cancer and 58 percent of precancerous polyps. This error rate is unacceptable, considering the importance of early polyp detection and elimination. Additionally, it is recommended that the FIT-DNA test be repeated every one-to-three years.

Colonoscopy, first developed in 1969, has become the standard tool for colon cancer detection and prevention. Unlike the FIT-DNA test, a colonoscopy rarely misses any colon cancer or polyps. Because it involves direct visualization, a colonoscopy gives the physician a firsthand view of the colon’s condition.

If results are negative, in most screening cases a colonoscopy does not need to be repeated for 10 years. Individuals

Dr. Michael Jacobson, D.O.

Medical Director, Christian Healthcare Ministries
127 Hazelwood Ave., Barberton, OH 44203
Phone: 800-791-6225 | Fax: 330-848-4322
doc@chministries.org

(My office requires one week for responses. This service isn’t intended for acute problems or to replace the advice of your physician.)
CHM by the numbers: Measuring your generosity in 2019

- **52,200** member applications processed
- **77** new hires
- **5,852** babies born

- **61,600** emails processed
- **364** handwritten thank you letters to CHM

- **27,332** Facebook likes
- **2,800** followers on other social media platforms

- **17.4%** follower growth

- **719,646** calls into CHM
- **4,292,864** minutes of talk time

- **74%** gold members
- **72%** brother's keeper

- **$6,387,247** shared on prayer page

- **365,364** bills shared
- **$1,043,470,958** total eligible bills before discounts

- **($463,158,626)** total discounts
- **$80,393,486** Medicare/insurance

- **$499,917,946** total shared

Over 50,000 families received help.

**GOLD SCHEDULE PRAYER PAGE**

- Pre-existing
- Brother's keeper
- Maternity needs
- Illness needs

71%
Shortened sharing time, continued growth and preparing for the future

Internal actions to improve ministry systems, communication and coordination continue to shorten sharing time. Some of these approaches can be seen while others are unseen. But all can be felt by CHM members: in just three months, CHM staff shaved in most cases more than 30 days off medical bill sharing time—and sharing time continues to decrease.

Among the most significant change is that previously, the same bills were reviewed by two departments at different stages of the sharing process; however, an analysis showed some of this to be unnecessary.

Reminder:
CHM’s first monthly gift increase in 12 years will occur on April 1, 2020.

Read “CHM for newbies” or go to chministries.org/programs-costs for more info.

CHM for newbies: The right CHM program for you

Editor’s note: Please note that beginning April 1, 2020, CHM will experience its first gift increase in 12 years; updated costs are listed in the below article.

CHM enables hundreds of thousands of Christians to participate in three different budget-friendly membership levels: Gold ($172 per unit, per month), Silver ($118 per unit, per month) and Bronze ($78 per unit, per month). Additionally, members can participate in CHM’s Brother’s Keeper program to receive assistance with catastrophic medical bills.

CHM’s participation levels provide different services, and it’s important for you to be certain that you’re at the right level for your individual or family needs.

The CHM staff always recommends the Gold level because it provides the most financial assistance. At Gold, any medical incident that exceeds $500 will be shared 100 percent, up to $125,000 per illness or injury, if the expenses are eligible under duplication that added to sharing time. The result is that 37 percent of medical bills are no longer doubly-reviewed, saving time for all other bills to be processed. Other sharing time-shortening steps:

• When bill sharing is delayed by missing forms or other information, CHM now sends requests for those missing items much sooner in the

*Members who were part of a group in 2019

Please contact your group administrator for tax help. Group administrators with questions should speak to an attorney knowledgeable about both taxes and the Affordable Care Act.

If you have additional questions about CHM and taxes, please contact your tax professional.

Continued on page 16
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. We urge you to send cards of encouragement even if you are unable to contribute financially. Guidelines Z and AA contain complete information.

Contributions to the Prayer Page are tax deductible, unlike your regular monthly financial gifts. Contributions to the Prayer Page are tax deductible, unlike your CHM monthly gifts. It is an opportunity to give over and above your gift amount.

See the sidebars on pages 8-9 for more information 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. Timothy Adams: 2616 E. Des Moines St., Mesa, AZ 85213

2. Daryl Albright: 711
   N Enchenville Ave.,
   Kannapolis, NC 28081

3. Joshua Atwood: 2631
   County Hwy. 2, Mount Erie,
   IL 62446

4. Anita Bailey: PO Box 709, Fredericksburg,
   TX 78624

5. Edith Baker: 8103 County Rd.
   2813, Eustace, TX
   75124 (glennedith2014@gmail.com)

6. Nancy Barclay: 527 Fisher Dr., Watsontown, PA 17777
   Condition: diverticulitis/colitis.


8. Karen Baumert:
   23711 Castleman Rd.,
   Monroeville, PA 46773

9. Angel Beeson: 13518
   Vistoso Reserve Place, Oro Valley, AZ 85755

10. Carol Bellard: 20031
    Glenhaven Dr., Yorba Linda, CA 92886

11. William Bender: 1890
    Creek Rd., Millmont, PA 17845

12. John Bilgrave: 25624
    Independence Tr.,
    Evergreen, CO 80439

13. Bobett Birdwell: 1169
    Spring Cress Dr., Burleson,
    TX 76028

14. Paula Boone: PO Box 313, Hurley, MS 39555
    (pboone@mymsag.com)

15. Matthew Boyer: 4201
    Hideaway Ln SE, Bemidji,
    MN 56601

16. Tina Brown: 4911 King
    Richard’s Row, Midland,
    TX 79707

17. Dale Burris: 3569 Byrd Dr., Indianapolis, IN 46237

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 for the Prayer Page directly to the CHM office. The advantages of sending donations in this manner are that they are tax deductible and the paying down of medical bills is tracked without additional reporting burdens on Prayer Page recipients.
Please make your check out to CHM and write “Prayer Page” on the memo line. If you would like to specify a recipient, please also write their name on your check. Prayer Page needs are shared until they are paid in full (as long as there is no lapse in
Continued on the page 9 sidebar

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Condition/Procedure</th>
<th>Total Bills</th>
<th>Add-on Bills</th>
<th>Discounts</th>
<th>Donations</th>
<th>Remaining</th>
<th>Notes</th>
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<td>18. Jeff Burris</td>
<td>1362 N Hibbert, Mesa, AZ 85201</td>
<td>knee replacement</td>
<td>$7,901</td>
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<td>$31,375</td>
<td>$9,516</td>
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<td>19. Kristina Casselman</td>
<td>5410 Bellmawr Ln, Ft Wayne, IN 46815</td>
<td>endometriosis complications</td>
<td>$2,035</td>
<td>$46,191</td>
<td>$3,884</td>
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<td>20. K. Cauhape</td>
<td>1806 W Ray Ave., Artesia, NM 88210</td>
<td>surgery to correct a birth defect</td>
<td>$14,000</td>
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<td>21. Kristen Cichoski</td>
<td>21214 SW Ladyfern Dr., Sherwood, OR 97140 (<a href="mailto:bkchichoski@comcast.net">bkchichoski@comcast.net</a>)</td>
<td>female condition</td>
<td>$15,620</td>
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<td>$11,316</td>
<td>$80,520</td>
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<td>22. Linda F. Clark</td>
<td>700 Hidden Creek Ln., Friendswood, TX 77546</td>
<td>knee pain/knee replacement</td>
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<td>23. Donna Coblenetz</td>
<td>5143 Murphysville Rd., Maysville, KY 41056</td>
<td>surgery for back pain</td>
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<td>$34,891</td>
<td>$16,123</td>
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<td>24. Harry Coffer</td>
<td>2622 S Rio Verde St, Cottonwood, AZ</td>
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<td>25. Kotton Corder</td>
<td>24890 Desert Pine Ct., Caldwell, ID 83607 (<a href="mailto:klcorder90@gmail.com">klcorder90@gmail.com</a>)</td>
<td>hearing loss caused by benign tumor</td>
<td>$9,142</td>
<td>$5,127</td>
<td>$3,391</td>
<td>$4,816</td>
<td>$7,716</td>
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<td>26. Anita Cox</td>
<td>6348 Clay Hill Rd., Liberty, MS 39645 (<a href="mailto:truepurpleplum@yahoo.com">truepurpleplum@yahoo.com</a>)</td>
<td>hip replacement</td>
<td>$30,667</td>
<td>$20,948</td>
<td>$9,719</td>
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<tr>
<td>27. Cheryl Davis</td>
<td>2950 Danbyshire Ct. NE, Atlanta, GA 30345 (<a href="mailto:cdavis27@bellsouth.net">cdavis27@bellsouth.net</a>)</td>
<td>advanced neuroendocrine cancer</td>
<td>$25,426</td>
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<td>29. Michael DeLong</td>
<td>131 S Main St., Eaton Rapids, MI 48827</td>
<td>surgery</td>
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<td>$4,490</td>
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<td>30. Roland Depew</td>
<td>PO Box 702378, Tulsa, OK 74170</td>
<td>triple bypass surgery</td>
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<td>31. Daria Diaz</td>
<td>42288 Pleasant Ridge Rd. Ext., Ponchatoula, LA 70454</td>
<td>heart condition/surgery complications</td>
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<td>32. Charles Dickey</td>
<td>615 Sue Ann, Burleson, TX 76028</td>
<td>atrial fibrillation/heart procedure</td>
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<td>$8,550</td>
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<td>33. Rhonda Dilley</td>
<td>1711 Freedom St., Huntington, IN 46750</td>
<td>knee replacement</td>
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<td>34. Paula DiMaio</td>
<td>231 James, Westmont, IL 60559 (<a href="mailto:Nonnieof4@gmail.com">Nonnieof4@gmail.com</a>)</td>
<td>ulcerative colitis/anemia</td>
<td>$36,281</td>
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<td>$151,297</td>
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<td>35. Jennifer Eccleston</td>
<td>2567 Horseshoe Bend Rd., Middleburg, FL 32068</td>
<td>cancer</td>
<td>$4,920</td>
<td>$1,399</td>
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<td>$4,522</td>
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<td>36. Roger Endres</td>
<td>PO Box 134, Muenster, TX 76252</td>
<td>carotid artery disease</td>
<td>$28,766</td>
<td>$39,598</td>
<td>$9,193</td>
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<td>37. Anne Endreson</td>
<td>27535 320th St., Wendell, MN 56590</td>
<td>tachycardia (rapid heart rate)</td>
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<td>$26,799</td>
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<td>38. Ronald Erb</td>
<td>429 N Lewis Rd., Royersford, PA 19468</td>
<td>heart condition/surgery complications</td>
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<td>$4,816</td>
<td>$3,716</td>
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44. Nicole Fraser: 16 Van Beverly Blvd., Seymour, IN 46236


How do I use the 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 membership number. For example, if your number is 140000, you can send to need #108. 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!


73. Leesa Lee: 5201 Memorial Dr. #223, Houston, TX 77007 Condition: asthma and food poisoning. Total bills: $7,450. Donations: $2,087. Remaining: $5,363.


86. Marcee Moss: 5821 Nugget Ave. N.E., Albuquerque, NM 87111


89. Darlene Newswanger: 21 East Trout Run Road, Ephrata, PA 17522 Condition: colon & rectal polyps. Total bills: $3,350.


110. Dana Smith: 5210 Daisy Lane, Pocatello, ID 83204 Condition: hip replacement.

As I am able, I like to help through the Prayer Page after all the help it has given me. When I think of you, I could cry for joy! —Jill Isken | Cedar Grove, WI

March 2020
Total bills: $20,253. **Donations:** $5,725. Remaining: $14,528.


115. Jeb Stogdell: 3092 W Divide Creek Dr., Meridian, ID 83646 (jeb.stogdell@gmail.com) Condition: cervical spinal fusion. Total bills: $18,692. **Donations:** $8,558. Remaining: $10,134.


Prayer Page needs shared last month

**$935,626.74**

Thank you for your faithful giving!


120. Ronald Tubbs: 2461 Whisper Dr., Miamisburg, OH 45342 (rontubbs@gmail.com) Condition: prostate biopsy. Total bills: $15,958. **Donations:** $8,536. Remaining: $7,422.


126. Paul and Christina Westover: 2 Chantilly Ct., Lake St. Louis, MO 63367 Condition: The Westovers’ teenage daughter, Mallory, had surgery for a deviated septum. Total bills: $19,812. **Donations:** $14,635. **Discounts:** $358. **Add-on bills:** $157. Remaining: $4,976.


128. Scott Wilson: 3923 S Granville, Bartonville, IL 61607 (wilsco27@gmail.com) Condition: double knee replacement. Total bills: $110,739. **Donations:** $74,516. **Add-on bills:** $12,644. Remaining: $48,867.


NEW CHM Video | Roadside delivery: A Christian Healthcare Ministries member story

The Pettijohn clan is a multi-generational “CHM family.” After being impressed by CHM’s ministry and stewardship principles, Lyndon “Tiger” Pettijohn and his wife, Anne, encouraged their son and daughter-in-law, Jon and Lesia, to join as well.

They had no idea of the level of support they would receive from ministry members as CHM shared medical bills for Tiger—and helped usher them into grandparenthood. Jon and Lesia experienced the blessings of CHM’s Gold maternity program for each of their children, including one born in an unexpected place.

Visit chministries.org/videos to see how the ministry helped provide for the Pettijohns from the grandparents to the grandchildren—and saved their families hundreds of thousands of dollars.
Our Healer’s hand is also in the numbers
By Charity Beall, CHM Vice President & Chief Financial Officer (CFO)

I recently received a message from a CHM member who is excited about the financial and spiritual health of the ministry. He said, “CHM has the added benefit of the Divine Healer undergirding the entire platform.” His comment resonated with me because, while I am a firm believer that doctors and medicine enable us to better take care of our health, our foundation as Christians is in Jesus Christ. He brings life to all aspects of humanity. As Jesus said in Matthew 19:36, “With God, all things are possible.”

In April 2020, CHM will experience its first gift increase in 12 years. Without God, CHM members couldn’t have successfully gone so long without a gift increase while still sharing one another’s medical bills. Simply put, it’s God’s biblical design and favor that empowers CHM members to share one another’s medical bills because, with God, all things are possible. In 2019, CHM members shared nearly $500 million of each other’s expenses—causing the ministry to reach a secondary milestone of sharing over $4.5 billion since the ministry’s inception. Please see page five of this edition of Heartfelt Magazine, which further shows how God continues to move through CHM members.

My mom is a CHM member. Throughout her life, she’s battled many ailments. She has been healed from many, but today she suffers from a condition that causes
The CHM staff was great about explaining what I needed to do. I could tell they truly cared about me. Some of them even sent me cards of encouragement.

A year later, I am feeling well. Looking back on this experience, I can see God's hand through it all. One person told me that “God is not finished with you yet.” I believe that and thank Him every day. God has used these incidents to teach me even more about His awe-inspiring agape love—His unconditional love in the highest form. I have faith that He will continue to walk with me, no matter where my life may go from here.

A colonoscopy can typically cost up to $3,000; shopping around for prepaid pricing can bring the cost down considerably. Searching the internet can provide additional options. Here are a few to consider:

- Colonoscopy Assist, a nationwide colonoscopy program that makes financial assistance available to those who meet certain criteria. (https://www.colonoscopyassist.com/Domestic_Colonoscopy.html)

Technology continues to advance colonoscopy effectiveness, especially as high-definition cameras improve and chromoendoscopy (the use of colored dyes) develops. While acknowledging tremendous technological advances, experts in the field find it difficult to envision any test in the foreseeable future that will truly replace colonoscopy for effectiveness in prevention and early detection of colon cancer.

I personally recommend the colonoscopy. I just did my second screening test recently, which was clear of concerns—and due to the reliability of the colonoscopy tests, so am I.

For further information:
- https://columbiasurgery.org/news/2013/03/18/five-reasons-not-get-colonoscopy

Though Everly had made her grand entrance into the world already, we sought hospital care to ensure it was a healthy birth and that neither of us needed additional care. We submitted the last of our medical bills when they arrived, and CHM worked to get them reimbursed quickly. CHM members shared over $13,000 after $3,000 in discounts. This birth was much, much more affordable than the $26,000 birth we had before!

Thank you, CHM, for being great before we needed you and doubly great when we did need you. This is an impressive health cost sharing ministry that we love and highly recommend to others.

Every day, your monthly gift supports Christians like these. I’m blessed to hear stories of their faith being strengthened because of the loving act you perform with each monthly gift. God is in our circumstances, and God is in the numbers. Thank you for your faithfulness to fellow brothers and sisters in Christ.

We’re honored to serve you.
“Shorten sharing time”, continued from page 6

sharing process than was done in the past.

- Education of the bill sharing process has helped cut down on items being sent to CHM that aren’t needed for medical bill sharing. The less time CHM staff members spend dealing with unnecessary items, the faster medical bills can be shared.
- The addition of dozens of new employees means more bills are shared daily.
- Another goal underway is to send emails (whenever possible) in place of letters to save time and postage costs.

These recent efforts have strengthened the ministry’s ability to reach significant milestones throughout the process:

- Sharing time has shortened by more than 30 days. This number reflects the oldest medical bills within CHM’s database (Editor’s note: Sharing requests for which CHM staff members are awaiting additional forms, provider confirmation about discounts, or itemized bills are not included within this analysis).
- CHM members saw two record-breaking months in late 2019 as members shared all-time highs of more than $47 and $52 million in Sept. and Oct., respectively.

Additionally, CHM’s management team is undertaking more efforts to significantly reduce sharing time in the first half of 2020.

Here’s what takes place on a typical day in the CHM offices:

- We answer over 2,700 phone calls.
- We receive thousands of emails and pieces of mail.
- We send over 10,000 pieces of mail.
- We process about 2,200 medical bills per day.
- We share an average of $1,923,000 in eligible medical expenses per day.

“CHM for newbies”, continued from page 6

- inpatient or outpatient hospital incidents and surgery
- medical testing
- therapy and home healthcare
- incident-related doctor’s office visits
- incident-related prescriptions
- You have pre-existing conditions (Editor’s note: Medical bills cannot be shared if, at the time you join CHM, you have experienced any signs or symptoms, or if your bills are from pre-existing conditions that are actively undergoing treatment other than with maintenance [routine] medications).
- You’re a woman who may become pregnant.*

The Silver program is right for you if:

- You're comfortable with being responsible for the first $2,500 per medical incident (any medical bill discounts received will be applied towards your personal responsibility).
- You prefer cost assistance for inpatient or outpatient hospital incidents and surgery only.
- You don’t wish to receive cost assistance for maternity expenses.

The Bronze program is right for you if:

- You’re comfortable with being responsible for the first $5,000 per medical incident (any medical bill discounts received will be applied towards your personal responsibility).
- You prefer cost assistance for inpatient or outpatient hospital incidents and surgery only.
- You don’t wish to receive cost assistance for maternity expenses.

The importance of Brother’s Keeper:

Each CHM regular program participation level provides $125,000 of sharing support for a medical diagnosis, but there are major differences between levels that might seem insignificant—until a medical event occurs.

Silver and Bronze members participating in Brother’s Keeper will receive an additional $100,000 of cost support with each annual renewal of the program, capping off at $1 million per illness. When Brother’s Keeper is added onto the Gold membership, there is unlimited cost support—meaning there is no sharing limit as a Gold plus Brother’s Keeper member.

If you’re not confident that you’re participating at the right level, there’s no time like the present to make the switch to the program that best meets your needs.

*Editor’s note: Beginning April 1, maternity will be shared on the Gold level only. Expenses for pregnancies conceived on or after April 1 as Silver or Bronze members will be ineligible for sharing. Women who wish to use CHM’s Gold program for maternity expenses must be Gold members at least 300 days prior to their doctor’s estimated due date and allow 30 days for the change to take effect.
Celebrating the patron saint of Ireland

St. Patrick’s Day observes the death of St. Patrick, the patron saint of Ireland. The holiday has evolved into a celebration of Irish culture with parades, special foods, music, dancing—and a lot of green!

**Here are some fun facts about St. Patrick:**
- Though the color green is associated with St. Patrick’s Day, St. Patrick’s color was a light blue.
- St. Patrick’s name was originally Maewyn; he changed it when he became a bishop.
- According to history.com, “Patrick was captured and enslaved at age 16 by Irish marauders.” He eventually escaped and later began his ministry.
- St. Patrick didn’t want to stay in Ireland, but he felt that God called him to minister there. He stayed until he passed away in 461 A.D.
- Legend has it that St. Patrick drove snakes out of Ireland; however, it’s unlikely there ever were snakes in Ireland.
- A number of Christians lived in Ireland before St. Patrick went there; however, he’s responsible for leading over 120,000 of the island’s people to Christ.
- St. Patrick’s ministry lasted 29 years.
- St. Patrick planted 300 churches.
- St. Patrick worked with a team of about a dozen people.
In your own words: members tell the CHM story

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.

Dear CHM,
May the Lord’s blessings be on you. You all are a good reason to say thank you to the Lord.
Sincerely,
Gary Reed Jr.
Portland, Ore.

Dear CHM,
We are new to the ministry. I thank the Lord each day that He led us to Christian Healthcare Ministries.
Sincerely,
Ronnie and Susan Cole
Arcola, Ill.

Dear CHM,
I was pleasantly surprised when I received a follow-up phone call this morning from a member of your staff asking how I was doing after my medical incident for which CHM members shared my expenses. I was happy to let him know that I am fine and well.
Sincerely,
Elizabeth Meyer
Elysian, Minn.

Dear CHM,
Many thanks to you for sharing nearly $18,000 from Mark’s medical bills incurred during his battle with cancer.
Mark is under palliative care and declaring God’s word, that by the stripes of Jesus, he is healed. We believe God is restoring health back to Mark.
Please express our thanks to all who have given to us through CHM. We hope to give back some to the ministry now until we’re able to give more in the future. That’s hope: confident expectation.
Thank you for all the prayers and cards of encouragement. We pray for you and those who need a touch from our Lord. May we all move on to victory in the mighty name of our Lord and healer Jesus Christ.
In Jesus,
Pastors Mark and Lynne Hill
East Aurora, N.Y.

Dear CHM,
It has been a full year since our son had to go to the emergency room for swallowing a magnet.
Thank you for sharing for my hospital bills through the Prayer Page and for restoring my faith in God’s marvelous provision! You have given me opportunity to know the sweet, generous members that make up this ministry. They truly blessed me with cards and emails.
I tell friends and family about you. You should be proud—God is using this ministry.
Sincerely yours,
Yvonne Meachum
Parowan, Utah

Dear CHM,
Thank you so much for this ministry! The generous support of brothers and sisters in Christ allowed me to have and pay for a much-needed eye surgery.
I was overwhelmed by God’s grace and provision. Thank you for all you do!
Sincerely,
Hope Matthew
Hanover, Pa.

Wish to share your CHM story with other members?
Email editor@chministries.org for more information!
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). We invite you to send cards or words of encouragement to the people listed below.

Leah Bledsoe: 422 Central Ave., Findlay, OH 45840 Leah’s husband recently passed away. Please pray for her during this difficult time.

Glenn & Linda Flowers: 1085 South LHS Dr., Lumberton, TX 77657 Glenn recently had a massive heart attack. Please pray for his healing and family.


Sarah Graham: 1214 E 3rd St., Maryville, MO 64468 Sarah was diagnosed with stage 3 uterine cancer and will undergo treatment. Please pray for her.

James & Rose Hile: 295 Seven Farms Dr., Ste. C-313, Charleston, SC 29492 James was diagnosed with pancreatic cancer. Please pray for him during this difficult time.

Haylee & Andrew Keeler: 9940 Akron Rd., Rittman, OH 44270 Haylee, a young mom of three, was recently diagnosed with cancer. Please pray for her healing and peace for her family.

Cynthia Krueger: 1713 SW Embers Ter., Cape Coral, FL 33991 Please pray for Cynthia, who was recently diagnosed with breast and colon cancer.

Ronald & Antoinette Levasseur: 8974 Lely Island Cir., Naples, FL Ronald was diagnosed with stage 4 cancer. Their grandson, Wade (2), also has cancer. Please pray for them.

Carol & Arthur Miller: 245 Highway 364, Bonneville, MS 38829 Please pray for Carol and her family as she undergoes treatment for cervical cancer.

Carl & Beverly Poe: 11024 N 500 W, Milford, IN 46542 Carl is undergoing treatment for liver cancer. Please pray for his strength, healing and family during this time.

Darcy & Denese Severance: 81349 475th Ave., Ord, NE 68862 Darcy suffered severe brain trauma and recovery has been slow. Please pray for him and his wife.

Diana Smith: 891 State Route 208, Yerington, NV 89447 Diana was recently diagnosed with colon carcinoma and will undergo treatment. Please pray for her.
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.