

SEPTEMBER 2020

Christian Health Care Newsletter

Fair price or discount? Actually, both are important

by Jed Stuber

RECENTLY WE ANNOUNCED a \$250 fair-price reward that you can receive when you submit a screenshot from Healthcare Bluebook showing that you chose a fair-price provider (SamaritanMinistries.org/fairprice). Starting in September, discounts no longer offset the Initial Unshareable Amount of \$400 or prorated amount (SamaritanMinistries.org/changes).

Some members have expressed frustration: "Why doesn't Samaritan want us to get discounts anymore? Why take away the incentive to get discounts?"

Hopefully this article can provide clarity. Pursuing a fair price before seeing a provider usually results in much greater savings than getting a discount after receiving service—even a large percentage discount. Pursuing a fair price is best, but working for a discount after service also remains important.

Let's review the Healthcare Bluebook story. Dr. Jeff Rice founded Healthcare Bluebook after having an eye-opening experience when his son needed a minor foot surgery. One provider was charging \$15,000 for the surgery and another was charging \$1,500—10 times less—for the exact same surgery. So, if patients got a 50 percent discount off Provider A's \$15,000 bill they would pay \$7,500—five times more than what they would have paid if they had gone to Provider B. To top it off, the same surgeon was doing the surgery, but at two different facilities that were only three blocks apart!

Unfortunately, similar scenarios can happen with Samaritan members, and here are two recent examples we noticed in letters we have received. One member was billed more than \$38,000 for shoulder surgery and got a 40 percent discount, leaving \$23,000 to pay. On Healthcare Bluebook, high-quality providers in the member's area offer the surgery for \$11,000.

continued on page 10

Samaritan™
MINISTRIES

This Month's Newsletter

- 3** I almost paid \$20,000 over fair price for my hernia surgery
- 4** Member Spotlight
Mark Nicholson: PassionLife
- 6** Fermented foods and probiotics strengthen your immune system
Dr. Joseph Mercola
- 8** Member comments from our Facebook group
- 15** Prayer for the Persecuted Church
- 16** The Doorpost
Crying out to God

Member Letters:

GOD IS FAITHFUL THROUGH A
CRAZY MIXED-UP TIME

We are so very thankful for God's amazing provision through Samaritan members. In the middle of a crazy, mixed-up time, He proves Himself faithful again and again. Thank you for ministering to us in a way that reminds us to praise Him!

Ryan & Alizabeth
TEXAS

GOD IS SO AWESOME

God is so awesome. His timing is perfect and He is so faithful.

I love this ministry of taking care of one another. As I am used to bless others, others are used to bless me.

April
NORTH CAROLINA



Sharing Summary | August 2020

NEEDS

\$29,397,571

IN NEGOTIATIONS

\$1,471,942

SHARES

\$29,397,571

MEMBER HOUSEHOLDS

80,785

Contact Us | 877-764-2426 | Dash.SamaritanMinistries.org

QUESTIONS ABOUT?

Your medical need
Shares you are sending or receiving
Your membership

EMAIL

needs@samaritanministries.org
membership@samaritanministries.org
membership@samaritanministries.org

PHONE MENU

1-1
1-2
1-3

Have a Need? Use the Health Resources App on Dash



- Compare quality and cost of health care services in your area using Healthcare Bluebook. Receive a \$250 reward when you submit a screenshot showing you chose a green fair-price provider.
- Use MediBid to receive bids from doctors for tests or treatments you are seeking.
- Email a medical professional or call a nurse (*free*), or call a doctor who can write a prescription (\$25).
- Access discount tools for prescriptions and lab tests.

Send a note. Pay your share. Always stay alert in prayer.

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I almost paid \$20,000 over fair price for my hernia surgery

by member Charles Johnston

When I checked Healthcare Bluebook, I realized that a fair price was \$5,000-\$6,000, not \$25,000, and I could have it done at a surgery center, not a hospital

RECENTLY, I WAS diagnosed with an inguinal hernia that needed repair. The urgent care clinic where my condition was diagnosed connected me with a surgeon who could do the repair. I contacted the surgeon and they scheduled a date for the surgery. Fortunately, due to the COVID issue going on and the slowdown in medical procedures, they could get me in right away. Soon after making these arrangements, I started asking about cost. The surgeon's office quoted a price of \$1,525.28 with a \$458.48 discount for self pay. The anesthesiologist quoted a price of \$1,230 with a \$560 discount for self-pay. The hospital quoted a price of \$23,518 with no discount for self pay.

I'm a bit old-fashioned and probably naïve when it comes to doctors and health care costs. I assumed that what medical facilities charged for various procedures was always fair and reasonable. Why should I assume that they were not? However, the cost for the hospital was really alarming. I didn't know what to expect, but this seemed really high.

I knew that Samaritan Ministries

often talked about the high cost of medical procedures and steps to take to reduce cost. I went to Samaritan's website and started looking into this in more depth. That's where I discovered Healthcare Bluebook. I was familiar with Kelly Blue Book when buying cars, but I had no idea that there was

I've used Kelly Blue Book for cars, but didn't know that similar information is available for health care

a group out there that provided similar information regarding health care. What I found out was astounding, that the total "fair" cost for my procedure should be in the \$5,000 to \$6,000 range, not \$25,000!

I contacted Healthcare Bluebook and eventually connected with Jami. Jami was wonderful. She went right to work and found a local

surgery center that would do the surgery for \$3,400; an astounding \$20,000 less than what the local hospital had quoted. What made this so wonderful was that the same surgeon would do the surgery and the same anesthesiologist would be attending. Jami made all the arrangements with the surgery center, including payment. She kept me well-informed of who she had been in contact with and where she was at in the process.

The total cost for the surgery ended up being \$5,522.67, much more in line with what Healthcare Bluebook suggested it should be. I thank God for Samaritan Ministries and for leading me to Healthcare Bluebook. This was such a blessing! I strongly recommend that anyone facing any type of medical procedure do some homework on what are "reasonable" medical costs and definitely get in contact with Healthcare Bluebook to see what they can do to find a more cost-effective solution. ♦♦♦

Mark Nicholson | PassionLife

by Michael Miller



Member Mark Nicholson

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MARK NICHOLSON IS executive director of PassionLife, which helps churches around the world understand pro-life theology so they can determine how to best help women in pregnancy crises in their cultures.

PassionLife identifies countries where pro-life theology is most needed.

The ministry studies data from around the world “to give us an idea of where in the world the hot zones are for three things—abortion, infanticide, and gendercide,” Mark says. “We allow that data to take us to those countries with the highest abortion rates and partner with local churches to teach pro-life theology, what the Bible says about the value of human life, and how to treat human life. Then we ask them, ‘What should we do to rescue the innocent?’”

Teaching pro-life theology is the first step. People must understand that abortion is the death of an innocent human being.

“You don’t need religion or the Bible to tell you that it’s wrong to kill people,” Mark says. “But we start with pro-life theology because God is very, very clear how

He views human life and how we are to view human life as Christians, and He’s also very clear that we’re called to rescue and defend the innocent or the most vulnerable among us.”

Some Christians in other cultures don’t consider abortion to be taking human life.

“We have met Christian pastors in places where the church is growing quickly and theological training is not highly sophisticated who ‘helped’ a woman in their congregation who is in a crisis pregnancy by taking money from the offering plate to get her out of an embarrassing or a threatening situation, never really understanding that abortion is taking innocent human life,” Mark says. “From a theological standpoint, they never really put those two things together.”

But when they are taught the Biblical view of innocent life, Mark says, “They stand with courage and conviction. They find their backbone and let the Holy Spirit convict them of what they’ve done in the past and the fact that they can be forgiven and move forward and make a difference in their communities for the Gospel.”

The best pro-life approach for a culture is determined by the people living in that culture and works best when started by a church there.

“The model seems to work much better if you start with the church and the church starts a pregnancy help center in response to good theology,” Mark says. “Local Christians will be involved in the pregnancy help centers, donate to the pregnancy help centers, and send women and volunteers to the pregnancy help centers. We’re not telling them here’s what you should do to obey the Lord; you know what in your culture is the best way to obey the Lord according to these commandments. They’re starting culturally appropriate help ministries.”

PassionLife is focused on a few specific nations right now, with others in the process of being identified.

PassionLife’s major work is taking place in Cuba, India, Vietnam, and some other Asian locations. These are “hot zone” countries, which Mark defines as having high abortion or infanticide rates, well-established churches, and an enthusiasm to work with

PassionLife on an ongoing basis.

Trips have also been taken to Kazakhstan, Romania, Guatemala, Nigeria, Columbia, and other countries.

PassionLife started in 2011 when founder John Ensor saw the need for pregnancy help ministries in countries where the abortion rate was highest.

Former Samaritan member John Ensor worked for Heartbeat

International, a network of pro-life organizations, mostly pregnancy help centers in America. He applied what would become the PassionLife model by identifying cities with a high abortion rate and the fewest number of pregnancy help centers. He first focused on Miami, Florida. As centers were established there, he saw success. During a trip to mainland China to visit his daughter, working among the Muslim minority, he spoke

to local pastors about pro-life ministry. "The response was so overwhelmingly positive that he came home and resigned from Heartbeat with their blessing to start pregnancy health ministries in areas of the world where the abortion rates were the highest," Mark says.

continued on page 14

Why Samaritan Ministries?

STARTING A BUSINESS and serving in ministry made health insurance costs prohibitive for Mark and Dana Nicholson and their four children.

Returning from the missions field, the Nicholsons needed to find reasonable health care.

"Some Christian friends of ours recommended Samaritan Ministries for health care," Mark says. "At that point we were starting a small business and we were still involved in Christian ministry, and the combination of being entrepreneurs and ministers of the Gospel made it really look very prohibitive to get our own insurance policy that would be adequate for our young family, paying high premiums and high copays."

The Nicholsons are "thrilled" with how shareable Needs are handled.

The family runs a farm that specializes in organic meat, and with a farm usually come accidents

"We have had our fair share of accidents and trips to the hospital over the past seven years, especially me and my teenage kids," Mark says. "We are always thrilled with the treatment we've gotten from doctors who are interested in helping out cash-pay patients. Of course, with the sharing process, really almost all of our medical expenses are met."

They feel "blessed" even with how non-shareable expenses are handled.

But even when the Nicholsons had expenses that weren't shareable as Needs, they appreciated the pastoral approach that Samaritan offers.

"Just exploring our situation on the phone with a representative from Samaritan, we were so blessed," Mark says. "The advocate didn't just say, 'We don't share that.' He prayed with us. He made suggestions of things we could do to help the process, how we could have the church pray with us and for us. Just the level of genuine concern was touching for us." ♦♦♦

Fermented foods and probiotics strengthen your immune system

by Dr. Joseph Mercola

- Countries that consume higher amounts of traditionally fermented foods have lower COVID-19 mortality rates. According to German researchers, significant changes in the microbiome caused by modern life and low fermented food consumption may have increased the spread or severity of the disease.
- For each gram-per-day increase in the average national consumption of fermented vegetables, the mortality risk for COVID-19 decreased by 35.4 percent.
- A review of seven small clinical trials found probiotics and/or prebiotics may be helpful for those struggling with depression and anxiety.
- Two types of gut bacteria in particular, Coprococcus and Dialister bacteria, have been shown to be “consistently depleted” in individuals diagnosed with clinical depression.
- Gut bacteria associated with good mental health synthesize the dopamine metabolite 3,4-dihydroxyphenylacetic acid, while those associated with depression produce γ -aminobutyric acid.

I’VE WRITTEN MANY articles detailing lifestyle and dietary strategies that may decrease your COVID-19 risk by boosting your immune function and general health. Now we can add fermented foods to the list, which shouldn’t come as such a great surprise, considering the influence your gut health has on your immune system.

The study,¹ posted July 7, 2020, on the pre-print server medRxiv, conducted by researchers in Berlin, Germany, looked at whether diet might play a role in COVID-19 death rates. Interestingly, mortality rates tend to be lower in countries where consumption of traditionally fermented foods is commonplace.

As reported by *News Medical Life Sciences*:²

The researchers say that if their hypothesis is confirmed in future studies, COVID-19 will be the first infectious disease epidemic to involve biological mechanisms that are associated with a loss of ‘nature.’ Significant changes in the microbiome caused by modern life and less fermented food consumption may have increased the spread or severity of the disease, they say.

Fermented veggie consumption may lower COVID-19 mortality

The researchers obtained data

from the European Food Safety Authority (EFSA) Comprehensive European Food Consumption Database and compared consumption levels with COVID-19 mortality statistics (deaths per capita) for each country, obtained from the Johns Hopkins Coronavirus Resource Center.

The EFSA database includes statistics on countries’ consumption of fermented vegetables, pickled or marinated vegetables, fermented milk, yogurt and fermented sour milk specifically.

They also looked at potential confounders, such as gross domestic product, population density, percentage of the popula-

tion over the age of 64, unemployment and obesity rates. According to the authors:³

Of all the variables considered, including confounders, only fermented vegetables reached statistical significance with the COVID-19 death rate per country.

For each g/day increase in the average national consumption of fermented vegetables, the mortality risk for COVID-19 decreased by 35.4 percent. Adjustment did not change the point estimate and results were still significant.

Probiotics may ease depression

In related news, a review⁴ of seven small clinical trials has found probiotics and/or prebiotics may be helpful for those struggling with depression and anxiety. While these mental health challenges are epidemics in their own right, the global lockdowns certainly have not made the situation any better.

According to the authors,⁵ all of the studies “demonstrated significant improvements in one or more of the outcomes” compared with no treatment, placebo, or baseline measurements, leading them to conclude that “utilizing pre/probiotic may be a potentially useful adjunctive treatment” for patients with depression and/or anxiety.

The review builds on earlier studies that have shown people with depression tend to have higher amounts of specific gut bacteria than those who are not depressed.

While it seems the gut microbiome’s role in health is a very recent

discovery, as early as 1898 — yes, 122 years ago — a paper⁶ in *The Journal of the American Medical Association* proposed that intestinal microbes might play a role in melancholia. As noted in the 2019 paper, “The Microbiome and Mental Health: Hope or Hype?”:⁷

The primary tenet of FMT [fecal microbiota transplantation] is that dysbiosis within the human host gut microbiome predisposes an individual to disease. The exact mechanisms through which this occurs have not yet been established, but several potential direct and indirect pathways exist through which the gut microbiota can modulate the gut–brain axis.

These pathways include endocrine (cortisol), immune (cytokines) and neural (vagus and enteric nervous system) pathways, and the assumption is that introducing microflora from a healthy individual will help recolonize the system with a microbial pattern more in keeping with wellness either by establishing the new healthy microbiota or by allowing the host to ‘reset’ their own microflora to a pre-illness state.

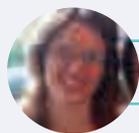
Bacteria associated with mental health and depression

Two types of gut bacteria in particular, *Coprococcus* and *Dialister* bacteria, have been shown to be “consistently depleted” in individuals diagnosed with clinical depression. According to the authors of

If you’re not already eating fermented foods, now would be a good time to consider adding some into your diet. Fermented vegetables are easy and inexpensive to make at home, and provide a whole host of health benefits, thanks to the beneficial bacteria they provide.

continued on page 12

Comments from "Samaritan Ministries Community" Facebook group Join at [Facebook.com/groups/samaritanmin/](https://www.facebook.com/groups/samaritanmin/)



Rachelle

JUST WANTED TO say I am super excited to have become a member this month. Instead of insurance, what a blessing to be able to give directly every month to another Christian family in their time of need!!



Philip

MASSIVE SHOUTOUT TO Samaritan and a "thank you Jesus" to pass along.

Had a \$18,000 bill discounted to \$9,000, but only if we could get a lightning-fast turnaround of the dollars needed. The Lord made a way and Samaritan got it done with days to spare. This is great for myriad reasons, not the least of which is that this great effort saves the membership \$9,000, which can be used for other Needs. Way cool. Credit where credit is due.



Rachel

JUST WANTED TO say how grateful we are for Samaritan. My husband and I are both self-employed, so major medical health insurance is beyond expensive for our family! We wouldn't have been able to afford it, so Samaritan has been a lifesaver for us for the past five years. Four years ago, my son

broke his arm and needed surgery. Three years ago, the same son had pancreatitis and was in the hospital for several days. Most recently, member Shares helped us for this not-so-little dude being born in May (C-section). In each of these cases, I diligently negotiated as many cash-pay discounts as I could, but we still would've been stuck making payments on over \$20,000 out-of-pocket costs if it wasn't for this ministry. We gladly send our Shares and Special Prayer Needs every month knowing that we are alleviating similar burdens for those families as well.



In case you are wondering, this is Gabe and he is in the 99th percentile (or higher) for his height, weight, and head circumference. He was over 10 pounds at birth and is already over 17 pounds at 11 weeks old. NFL, here we come!



Mijin

SEEKING SOME ADVICE about where to find reasonable cost for lab work? I went to my hospital having been told I would get a 40

percent discount. For six labs and a drawing fee the cost would be \$676. ... Thanks in advance for any insight or advice you may have. ...

Hi everyone, thanks for sharing your recommendations and personal experiences. I went with Direct Labs and I had a really good experience. I paid \$123 for my labs online, went to Quest to get my labs drawn, and received the results the next day. It was a smooth and easy process. I'll be having my husband use the same resource. Thankful for this community and platform to hear from others.



Sara

I'D LIKE TO share how God works. I called Samaritan Ministries yesterday with some questions I had about my medical bills. The staff member who was helping me asked how I was doing, so I shared my biggest concerns, that the healing process takes longer than I had expected, and I'm not able to work, and I can't see how I will be able to pay my bills (besides medical bills). He asked me if he could pray for me, and he lifted me up in his prayers. Only a few hours later, I got a call from one of our church leaders asking if I needed anything, and if I would accept it, if the church would have an offering for me. What a mighty God we serve!!! I knew HE would provide, just hadn't thought HE would answer so quickly.



Melanie



WE WERE SPARED but nearby looks like this, half the crop is lost, and some still lack power. Please pray for Iowa. We only had a thunderstorm warning, but an hour-long tornado/hurricane-like derecho passed through the state.



Sarah

DID YOU ALL know that you can give to the Special Prayer Needs online through MinistryLinq? I'll admit that receiving checks in note cards and letters is a special kind of blessing, but I sure struggle to make that extra step. But what those families need is money for their bills, so I'm glad to use this link to send it online!



Michele

I HAD MAJOR back surgery in May this year. Anterior and posterior access to my spine. My bills were discounted easily, the Shares are flowing in. It is so humbling to receive all the personal prayers and Shares!

I received an email from Samaritan because members of the Given program had been assigned to

share with me. Since they don't do paper they had written digital notes for me and Samaritan collected them into a 14-page email attachment with 265 prayers for me! I was blown away!

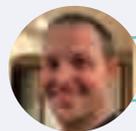
If any of you were one of those people, let me thank you so much! My heart is bursting with gratefulness and amazement. I am truly humbled to be prayed for so specifically and thought of by so many. My healing has been amazing. Two months out I feel wonderful! Off pain meds after month one. I am speechless.



Jamison

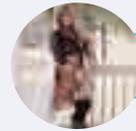
PRAISE GOD FOR this great news from Samaritan about the Share increase vote!

"In July we proposed the Share increase, then experienced what turned out to be ***the most dramatic decline in Need submissions that we have seen in Samaritan's 26-year history.*** Not only were we able to finalize negotiations on most Needs from previous months, but in August there were enough Shares to meet the Needs and begin sharing some September Needs ahead of schedule."



Wes

I ABSOLUTELY LOVE the fact that the Samaritan staff take the opportunity to pray for me when I call in to ask about a bill. Praise God for this organization!



Sandra



HEY GUYS, JUST wanted to share something I've learned. Going to a doctor who has a private practice can be much more affordable than big medical centers. You will also find yourself being treated as a patient instead of a number. You might want to check out a direct primary care doctor who provides services for a reasonable monthly membership fee, at this website: mapper.dpc.frontier.com.

Another member was billed \$12,000 for a tonsillectomy and got the charges reduced to \$8,000. There are providers in the member's area with high quality ratings offering the tonsillectomy for \$4,000. In each of these cases, using Healthcare Bluebook could have resulted in greater savings, but it is also true that getting the discounts was much better than simply going along with the initial bill.

Dr. Rice recognized that providers were concealing pricing information from patients and using deceptive billing practices, so he wanted to level the playing field by gathering data that would allow patients to compare providers, forcing them to compete for their business. Healthcare Bluebook's data shows that it is very common for billing in an area to vary by as much as 400 percent. That means that you could pay \$50,000 for a surgery at one provider or \$10,000 at another. That means one deci-

sion could save \$40,000, which amounts to 75 families' Shares that come from their hard-earned income.

Pursuing a fair price before seeing a provider usually results in much greater savings than getting a discount after receiving service—even a large percentage discount.

Whatever savings a member is able to achieve on one Need results in less burden on the whole sharing community. All members should engage in health care

decisions and seek to steward resources well, doing their part to help keep the Share amounts as low as possible. We have launched the \$250 fair-price reward because Healthcare Bluebook makes it possible for us to do more than ever to achieve savings.

The examples above focus on surgeries, but there are a wide variety of health care services listed on Healthcare Bluebook. Often the cost for imaging, such as a CT or MRI, can vary by thousands of dollars at facilities in the same city. Many specialty doctors and common hospital services are can be compared on Healthcare Bluebook.

Let's consider hospitals now, because the largest bills come from hospitals. You may not think you have much choice in the matter if you have a serious enough medical issue to require hospital services, but that's not the case. First, there are still many scheduled,

Get your \$250 fair-price reward... Healthcare Bluebook

Compare quality and cost of health care in your area.



Fair price



Above Fair Price



Highest Price

non-emergency services done in hospitals (even though as a general rule many of those services have moved out of hospitals over the past 50 years as specialization and technology proliferates). Second, even if you are perfectly healthy, you can prepare ahead of time in case an urgent or emergency situation arises. Ten minutes spent on Healthcare Bluebook allows you to check out hospitals in your area to see quality ratings and which ones tend to offer better prices. Armed with knowledge, you will be in a better position to make decisions if you are talking to your doctor about the possibility of going to a hospital. You'll also be better prepared in the heat of the moment if you find yourself in a situation where you are heading to a hospital.

Unfortunately, hospitals are infamous for bureaucratic red tape to match their labyrinthine buildings—and for outrageous billing practices. Steven Weissman, an attorney and former interim president of a Miami hospital, says the insurance companies' secrecy and deception is the main problem¹:

- State laws and insurance contracts prohibit the disclosure of prices.
- Insured patients are given the false impression that their insurance company got them big savings off "list price," which is artificially inflated up to 12 times that of the real amount that is paid.
- If you are out of network or uninsured, you may actually be charged up to 12 times more

than your neighbor for the same service.

With this reality in mind, cash-paying patients have to be very diligent when dealing with a hospital. You shouldn't sign anything under pressure because it might include language sticking you with a bill that is much higher than others would pay for the same services. You should be persistent and patient in asking for fully itemized billing and to talk to someone who can help you work out fair pricing. Be kind, but don't hesitate to ask for a supervisor or to be transferred to another department, the one that really can adjust your bills. The more you can find out the better, and Samaritan's Provider Relations Team will also come alongside you with pointers and assistance for settling your bill fairly.

Be aware that there could be tens or even hundreds of thousands of dollars at stake when dealing with a large hospital bill. We really do see cases where a \$200,000 bill is settled for \$20,000. Again, that's a lot of Shares that have to come from other members.

Let's conclude by returning to the issue of incentives. It is true that Samaritan Ministries wants members to prioritize pursuing a fair price before service over pursuing discounts after service, because the former results in greater savings than the latter.

We do recognize that using Healthcare Bluebook won't result in savings on every single member's Need, although it will on most. Perhaps you live in an area where providers don't have to compete with each other or perhaps you

have a long-standing relationship with a trusted provider that is in a higher price range. That's OK. You are still free to choose any provider to perform the services that are qualified to be shared according to the Guidelines.

Even though choosing a fair-price provider results in greater savings than negotiating discounts, discounts are still important, and there are still incentives to get a discount. First, savings of any kind help keep the monthly Share as low as possible for everyone. Second, in a month where there is prorating, discounts will still help a member with a Need. For example, if a member has a \$50,000 need in a month where there is prorating of 3 percent, they would have to budget for the \$1,500 prorated amount. But if the member gets the bills discounted down to \$25,000, they would only have to budget for \$750.

(It's also important to realize that there is now a maximum prorated amount, so even if a member is in the very rare situation of dealing with a huge bill during a prorated month, the Need will only be prorated \$2,500.)

We hope this article clears up confusion about fair prices and discounts. Although fair prices result in greater savings than discounts, it's not a question of one or the other. Both remain important. We should all pursue a fair price by using Healthcare Bluebook before receiving services and work for discounts after receiving services as we seek to steward our fellow members' Shares. ♦♦♦

1. bit.ly/embscorr

a study published in the April 2019 issue of *Nature Microbiology*.⁸

“Surveying a large microbiome population cohort (Flemish Gut Flora Project, n = 1,054) with validation in independent data sets, we studied how microbiome features correlate with host quality of life and depression.

Butyrate-producing *Faecalibacterium* and *Coprococcus* bacteria were consistently associated with higher quality of life indicators. Together with *Dialister*, *Coprococcus* spp. were also depleted in depression, even after correcting for the confounding effects of antidepressants.”

The researchers went on to analyze and catalogue the neuroactive potential of these gut bacteria, finding that those associated with good mental health had the ability to synthesize the dopamine metabolite 3,4-dihydroxyphenylacetic acid, while those associated with depression produce γ -aminobutyric acid. Other studies have identified yet other microbial profiles associated with better or worse mental health. For example:

- 2016 research⁹ found the relative abundance of Actinobacteria was increased, and Bacteroidetes was decreased in depressed individuals compared to healthy controls.
- A 2015 study¹⁰ found patients diagnosed with major depressive disorder had higher amounts of Bacteroidetes, Proteobacteria and Actinobacteria, and lower amounts of Firmicutes than healthy controls.

“These findings enable a better understanding of changes in the fecal microbiota composition in such patients, showing either a predominance of some potentially harmful bacterial groups or a reduction in beneficial bacterial genera,” the authors wrote.

While it seems the gut microbiome’s role in health is a very recent discovery, as early as 1898—yes, 122 years ago—a paper in *The Journal of the American Medical Association* proposed that intestinal microbes might play a role in melancholia.

- A 2014 study¹¹ found depressed individuals had an overrepresentation of Bacteroidales and an underrepresentation of Lachnospiraceae bacteria.

Lachnospiraceae are a family of beneficial bacteria that ferment plant polysaccharides into short-chain fatty acids such as butyrate and acetate.¹² The genus *Oscillibacter*, and one specific

clade within *Alistipes* were also significantly associated with depression.

Zinc for mental health and immune function

Aside from fermented foods, zinc is another dietary factor that impacts both your mental health and COVID-19 risk. As noted in a 2013 article in *Psychology Today*:¹³

Zinc is an essential mineral that may be lacking in modern processed and strict vegetarian diets, as major sources are meat, poultry, and oysters ... Since the body has no special zinc storage capability, it’s important to consume a bit of zinc on a regular basis.

What does zinc have to do with depression? It turns out that zinc plays a part in modulating the brain and body’s response to stress all along the way ...

The highest amount of zinc in the body is found in our brains, particularly in a part of our brains called the hippocampus. Zinc deficiency can lead to symptoms of depression, ADHD, difficulties with learning and memory, seizures, aggression, and violence ...

In humans, zinc has been found to be low in the serum of those suffering from depression. In fact, the more depressed someone is, the lower the zinc level ...

Zinc supplementation has been shown to have antidepressant effects in humans ...

Zinc may be crucial against COVID-19

Zinc is also important for your immune defense against the common cold and other viral infections, including COVID-19, and is a component of enzymes involved in tissue remodeling. *As noted in Psychology Today:*¹⁴

Low zinc also seems to affect inflammation and immunity. The T cells in our immune system, which hunt and kill infection, don't work well without zinc and also release more calls for help (leading to more inflammation, via IL-6 and IL-1) in the case of zinc deficiency.

Interestingly, low zinc levels are associated with a loss of taste and smell, and these are also two early symptoms of COVID-19 infection. This suggests zinc deficiency may indeed be a key factor in the illness.

Researchers have also argued that one of the key mechanisms of action of the drug hydroxychloroquine is its ability to shuttle zinc into the cells. In fact, zinc appears to be a "magic ingredient" required to prevent viral replication.¹⁵

This is likely why, when taken early along with zinc, the drug appears to have a high rate of success against COVID-19. As noted in the preprint paper, "Does Zinc Supplementation Enhance the Clinical Efficacy of Chloroquine/Hydroxychloroquine to Win Today's Battle Against COVID-19?" published April 8, 2020:¹⁶

Besides direct antiviral effects, CQ/HCQ [chloroquine and hydroxychloroquine] specifi-

cally target extracellular zinc to intracellular lysosomes where it interferes with RNA-dependent RNA polymerase activity and coronavirus replication.

As zinc deficiency frequently occurs in elderly patients and in those with cardiovascular disease, chronic pulmonary disease, or diabetes, we hypothesize that CQ/HCQ plus zinc supplementation may be more effective in reducing COVID-19 morbidity and mortality than CQ or HCQ in monotherapy.

Being a natural zinc ionophore (meaning it improves zinc uptake by your cells), the supplement quercetin also has very similar mechanisms of action and appears to be a viable alternative to hydroxychloroquine.

Simple strategies to lower your COVID-19 risk

Personally, I take quercetin and zinc at bedtime as a prophylactic each day. The reason it's best to take them in the evening—several hours after your last meal and before the long fast of sleeping—is because quercetin is also a senolytic (i.e., it selectively kills senescent or old, damaged cells) that is activated by fasting. So, by taking it at night, you maximize its other benefits.

If you're not already eating fermented foods, now would be a good time to consider adding some into your diet. Fermented vegetables are easy and inexpensive to make at home, and provide a whole host of health benefits, thanks to the beneficial bacteria

they provide. To learn more, see my articles "Fermenting Foods — One of the Easiest and Most Creative Aspects of Making Food from Scratch"¹⁷ and "Tips for Fermenting at Home."¹⁸

If you have symptoms suggestive of COVID-19 infection, then my recommendation is to start nebulizing food grade hydrogen peroxide at 0.1 percent as discussed in "Could Hydrogen Peroxide Treat Coronavirus?"¹⁹

I would also make sure that your vitamin D levels are adequate, as discussed in my "Vitamin D in the Prevention of COVID-19" report.²⁰ If you don't know your vitamin D level and have not been in the sun or taken over 5,000 units of vitamin D a day, it would likely be helpful to take one bolus dose of 100,000 units, and make sure you are taking plenty of magnesium, which helps convert the vitamin D to its active immune modulating form. ♦♦♦

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Dr. Mercola is a licensed physician and surgeon. In 2012 he became a fellow of the American College of Nutrition for his publications in medical journals. He is the owner of Mercola.com, which has more than 10 million views each month.

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| 1, 3. bit.ly/30XiojZ | 11. bit.ly/2PVILRT |
| 2. bit.ly/2PVyfcu | 12. bit.ly/30Uleox |
| 4, 5. bit.ly/3gYCQXb | 13, 14. bit.ly/3ar4kIG |
| 6. bit.ly/30UHIXD | 15, 16. bit.ly/30V4r5S |
| 7. bit.ly/3fZB8mU | 17. bit.ly/2E1lIFR |
| 8. bit.ly/3fUCEXH | 18. bit.ly/3hboJhr |
| 9. bit.ly/30UnJbF | 19. bit.ly/2DZWG5I |
| 10. bit.ly/3fXePPO | 20. bit.ly/3fTr1Qx |

The Nicholson family became aware of the need for pregnancy help in other cultures while they were missionaries in Asia.

"We quickly learned that helping to start medical initiatives in our area gave us a flashpoint with the culture for being able to introduce the good works that come along with the Gospel," Mark says.

The Nicholsons met John Ensor on one of his missionary trips and "we found our interests were aligned perfectly."

The family moved back to the U.S. when their church planting cycle was done in 2013. John asked Mark to be a PassionLife board member. "Then I rolled off the board to become the executive director," Mark says.

Mark's job is to identify and initiate training opportunities in nations that need it the most.

"Since I came on we started most of the initiatives that we have around the world, including India, Vietnam, and Cuba," Mark says. "I work with local leadership on an ongoing basis until they are doing the majority of the work."

One example of how it works: Cuba.

PassionLife arrived in Cuba in 2016. There was little pro-life ministry going on in a nation with one of the highest abortion rates in the world.

"We joined with a couple churches to teach pro-life theology to pastors and lay leaders," Mark says. "Those lay leaders in turn went out and told the people in their churches what the Bible says about human life and how

we should rescue the innocent, and the people responded by beginning to organize these small pockets of what we call an army of Good Samaritans, people who see a need and are willing to do whatever it takes to help a woman through a crisis pregnancy. Many of these women find that they build a trusting relationship with the church as a ministry and become Christians as a result of having their baby saved."

Another example: Vietnam.

Something similar happened in Vietnam, where one small group of Christians had such great success in saving babies and seeing women lifted out of dire circumstances, families restored, and people coming to Christ, that they began to teach the pro-life message church to church. In the past 2½ years, Mark says, they've trained 20,000 people with material that PassionLife offers called "The 4 Questions." Every time it's taught, that leaves behind a circle of people who are motivated to go out into their communities and speak to a woman in a crisis.

Infanticide is especially a problem in nations like India, where baby boys are preferred to baby girls.

Due to a cultural preference for boys over girls, women will often obtain illegal sex-determinant ultrasounds. Baby girls are often then aborted. For those unable to afford the ultrasound, "it's common for a woman to give birth to that child and, if they find it is a baby girl, they discard it or they hide it or they take it to the woods and leave it, or they throw it in a

trash can in favor of having a baby boy the next time around, and that obviously is infanticide."

Here's how you can pray for PassionLife.

- For open doors and networks of relationships within countries that have such high abortion rates.
- To be led to pastors and leaders who are people of peace, willing to open their homes and their ministries.
- For success especially in countries that may be antagonistic to Christianity.
- For favor with governments that PassionLife encounters around the world "that may or may not be thrilled about having a Christian message coupled with a pro-life ethic in their society."



Prayer for the Persecuted Church

Cleric calls for expulsion of Christians from Pakistan

The video of a Muslim cleric's call to expel Christians from Pakistan has gone viral in that country, International Christian Concern and Mission Network News report. The cleric calls followers of Jesus "the worst infidels in the universe." Since Pakistan's government does little to protect the religious freedom of non-Muslims, Christians are concerned that the video will lead to new violence. *Pray for protection of Christians in Pakistan and for the strengthening of their faith.*

Extremists attack pastor's house in Indian village

Hindu nationalists attacked an Indian pastor's home on July 10, ICC says. The mob threatened Pastor Rukachand Fulmali and his family while throwing heavy stones at the house, breaking the roof. *Pray for protection for Pastor Fulmali and his family as well as other Christians in the village.*

New law against online ministry results in arrests

A new law in Iran making online ministry illegal, including church services and discipleship material, has led to several arrests there, MNN says. Those arrested face at least five years in prison but could also receive the death penalty. *Pray for Christians in Iran to find ways to worship together and grow in their faith. Pray also for protection of those arrested.*

Pastor led away and shot by communist rebels in India

Maoist rebels killed an Indian pastor on July 10 after removing him from a worship service, Voice of the Martyrs Canada reports. The assassins led Pastor Munshi Devu Tado away, and a short time later he was found dead on the ground. *Pray for Pastor Munshi's wife and four young children as well as the congregation he leaves behind. Pray also that his death will result in the conversion of many, including his killers.*

Chinese authorities arrest Christians for sharing Gospel

Two Christians sharing Gospel tracts on the streets of Quzhou in China's Zhejiang province on July 3 were arrested, ICC says. The arrests were part of an apparently increasing crackdown on a practice that used to be tolerated, Christians there told China Aid. Other reports indicate that more than 300 Christians were detained for the same act in early July. *Pray for all Christians detained by Communist authorities in China and that their message will get out despite the arrests.* ♦♦♦



Remember those who are in prison, as though in prison with them, and those who are mistreated, since you also are in the body.

HEBREWS 13:3

Our brothers and sisters in Christ around the world are being persecuted for the sake of the Gospel. We need to remember them in prayer.

Each month, we will provide updates and offer prayer points gleaned from a variety of sources. Please use them in your personal or group prayer time.

FOR MORE INFORMATION ON THE PERSECUTED CHURCH:

International Christian Concern
persecution.org
800-422-5441

World Watch Monitor
worldwatchmonitor.org

The Lord is my Rock and my Fortress and my Deliverer,
my God, my Rock, in Whom I take refuge, my Shield,
and the Horn of my salvation, my Stronghold. I call
upon the Lord, Who is worthy to be praised, and I am
saved from my enemies. **Psalm 18:2-3**

✂ Detach and use as bookmark or on your refrigerator

THE DOORPOST

DEUTERONOMY 6:4-9; 11:18-21



The Lord is my Rock and my Fortress and my Deliverer, my God, my Rock, in Whom I take refuge, my Shield, and the Horn of my salvation, my Stronghold. I call upon the Lord, Who is worthy to be praised, and I am saved from my enemies. The cords of death encompassed me; the torrents of destruction assailed me; the cords of Sheol entangled me; the snares of death confronted me. In my distress I called upon the Lord; to my God I cried for help. From His temple He heard my voice, and my cry to Him reached His ears.

PSALM 18:2-6

What can we do when we are under assault, surrounded by those who are opposed to God and to us? We must call upon the Lord. When we cry out to Him, He will hear us. Our cries will reach His ears, and He will save us from the power of our enemies through life or through death.

The Lord is our God, our Rock, our Fortress, our Deliverer, our Shield, our Stronghold, and the Horn of our salvation. He is worthy to be praised. He hears us and saves us when we cry out to Him for help.



For the Kingdom,
Ray King