

Classic/Basic Sharing Summary

Member Households: 83,136

Bills: \$33,618,395

Shares: \$33,648,519

The Samaritan™ Basic and Samaritan™ Classic Share increases, recently approved by a member vote, went into effect in July. These Share increases have not only kept us from prorating, they have also allowed the ministry to share some bills ahead of schedule.

Samaritan members and staff work hard to achieve medical savings on behalf of the membership. Since its inception two years ago, the Provider Relations team has saved the membership of Samaritan Ministries over \$50 million through direct negotiations with providers.

The fair-price reward program and Bluebook CareConnectSM service continue to save almost \$550,000 per month. Check out Healthcare Bluebook™ via your Dash account to help you achieve a fair price as well. Using this tool assists the ministry in keeping Shares lower and qualifies you for the \$250 fair-price reward!

We will continue to work diligently on cost savings, monitor bill submission trends, and pray for God's provision and wisdom.

*The monthly sharing summary will now include figures from all three programs, as all active members who were former participants of Samaritan™ Given™ are now in Classic or Basic. Due to differences in sharing timelines, these numbers combine Given's sharing for August with Classic's and Basic's sharing for September. The Shares amount also includes managed sharing between programs.

Join our Facebook Group!

Have you joined our Samaritan Ministries Community Facebook Group? Thousands of members interact to share encouragement, insights, and prayers. Go to facebook.com/groups/samaritanmin to sign up today or scan the QR code at right.



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

Using Healthcare Bluebook™ to compare cost and quality ratings before you see a provider is one of the most important ways you can steward your fellow members' Shares. Choose a green fair-price provider through Healthcare Bluebook and you can receive a \$250 reward. For details, visit SamaritanMinistries.org/reward.

This Month's Newsletter

- 1 'I can do this!' Tips for working with medical providers on your own
- 2 Noteworthy
- 5 How member families saved thousands of dollars
- 6 Member Spotlight
JD and Britney Lott,
@AmericanFamilyRoadTrip
- 10 Getting away from gluten releases member from gastrointestinal pain
- 12 Finding affordable speech therapy for children requires some digging
- 15 Prayer for the Persecuted Church
- 16 The Doorpost
Don't be simple

Take advantage of telehealth options in your Dash account

24/7 Nurse advice line: Connect with nurses trained to evaluate health concerns and determine next steps.

Not urgent: Use the free "Email a Medical Professional" to connect with doctors who will answer your medical questions.

Need a prescription: Use the \$25 "Call a Doctor" option to avoid a more costly trip back to the doctor's office.

Inside this month's newsletter

Tips for working with medical providers on your own: Barry Clark, manager of our Provider Relations Department, offers suggestions for working with providers and getting fair prices for your medical bills. Page 1.

Examples of savings by two Samaritan families: Members tell how they were able to save thousands on bills by using Samaritan-provided tools and suggestions. Page 5.

Member Spotlight: JD and Britney Lott and their seven children live in a 200-square-foot bus, heading to wherever the Lord leads them as they minister to each other and other families. The Lotts also talk about how their Samaritan membership has blessed them. Page 6.

Getting away from gluten: Member Rachel Toon shares her experience of becoming gluten-free to treat her gastrointestinal problems and how it propelled her to become a nurse and learn more about nutrition. Page 10.

Finding affordable speech therapy for children: Member Amanda Owens offers some suggestions on what to ask and look for if you are a parent whose child may need speech therapy. Page 12.

Messages from our members: Samaritan members tell how God has blessed them through YOU. Be encouraged. Page 14.

Prayer for the Persecuted Church: Read prayer suggestions for Christians around the world being persecuted for their faith. Page 15.

The Doorpost: Don't be simple. Be prudent. Page 16.

Get God-honoring banking while advancing God's Kingdom!

At Christian Community Credit Union (CCCU), faith and finances go hand in hand. When you put your money at the CCCU, it helps provide affordable loans to churches, ministries, and their members. CCCU's goal is to help families save more and earn more so they can give more. Enjoy these CCCU special offers:

- Higher rates on savings
- Affordable loans (home, auto, personal)
- Free checking with \$\$ bonus
- Financial stewardship resources
- \$100 donation to Samaritan for qualifying accounts opened

Visit myCCCU.com/Samaritan or call 800.347.CCCU (2228), ext. 4375. Mention Group Code 1372.

September 2022 Save to Share™ Needs

- **Pax**, newborn son of Phillip and Christina, was diagnosed with a complex heart condition known as pediatric atrioventricular canal.
- **Polly**, infant daughter of Sara and Jacob, was born prematurely at 30 weeks and was treated in a neonatal intensive care unit (NICU).
- **Maryn**, infant daughter of Skylar and Christy, was born prematurely and is being treated in a NICU.
- **Trudy** was treated in an intensive care unit for COVID-19 and is now at home recovering well.
- **Eden** (1), daughter of Gary and Stephanie, is receiving chemotherapy and radiation to treat brain cancer. Future surgery is planned.
- **Whitney** (18), daughter of Gregory and Tabitha, is being treated for a pituitary gland tumor that requires radiation and chemotherapy to control further growth.

These Needs were assigned to members who participate in Save to Share™ for Needs greater than \$250,000. They have already been shared, so no additional giving is necessary. They are listed to encourage all members to pray.

SEPTEMBER 2022

Christian Health Care Newsletter

'I can do this!' Tips for working with medical providers on your own

by Barry Clark, Provider Relations Department

This is part three of a series on managing rising medical costs. For part one, see SamaritanMinistries.org/blog/medical-inflation. For part two, see SamaritanMinistries.org/blog/samaritans-provider-relations-team-works-to-keep-your-medical-bills-low.

IN THIS ARTICLE, we start the "I can do this!" journey with actionable tips to help you manage rising medical costs. As a reminder, in the first article in this series, CEO Mark Zander discussed the rising medical costs we all face. In the second article, he looked more closely at what Samaritan Ministries is doing to help manage those increasing costs.

As Christians in a health care sharing community, we have an obligation before God to love one another by stewarding our own personal budgets in a way that respects our fellow members' budgets and honors God.

We want every member to be confident enough to say, "I can do this!"

Step 1: Change your mindset. Price may not equal quality of care.

When I choose a hotel, the price is generally aligned with quality. I expect a different experience between a discount hotel room and a one-night anniversary splurge in a luxury hotel.

In health care, this is frequently NOT the case. Yet, even though we may understand this reality at some level, all of us still have a strong tendency to see price as an indicator of quality of care.

One of our staff recently shared a story with me.

A friend recently recommended a "great value and very friendly" provider for an annual eye exam. They had been going for many years to a relatively luxurious office that charged \$249 but gave a 25 percent discount for prompt self-pay. The friend's alternative cost \$69, and he was "thrilled" with the experience. In that case, the high cost did not

continued on page 3

Samaritan™
MINISTRIES

In This Issue

- 2 Noteworthy
- 5 Members save thousands of dollars
- 6 Member Spotlight:
JD and Britney Lott,
@americanfamilyroadtrip
- 10 Getting away from gluten releases member from gastrointestinal pain
- 12 Finding affordable speech therapy for children requires some digging
- 15 Prayer for the Persecuted Church
- 16 The Doorpost
Don't be simple

Member Letter:

'GRATEFUL TO EACH MEMBER'

I am so grateful for God's divine providence in calling men and women to come together to organize and establish Samaritan Ministries. We would have been unable to pay our bills if it wasn't for this wonderful network of families, pledging their help and prayers for each other. We have become an extended family to each other. I am grateful to each member and especially humbled by their prayers.

Jeanne
ILLINOIS

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Noteworthy | From the Editors

When we ask you, Samaritan members, to help keep bills (and, thus, Shares, as well) affordable by getting fair prices on medical Needs, you don't face that challenge alone! As we shared in August, our Provider Relations Department works with medical providers to get a fair price. But we also have tools for you to use.

This month, Barry Clark, our Provider Relations Manager, gives an overview of a few approaches you can take to get fair pricing. He points to changing your mindset about price and quality of care, preparation, and using the tools Samaritan has put at your disposal.

All of this is another step in our Mission of redeeming health care: Pay a fair amount for service and bless your fellow members (and providers) at the same time.

Please take the time to read Barry's suggestions as well as the member stories that accompany his article. And, even more importantly, pray for health for your fellow members and favor as all of us strive to take care of each other through Samaritan Ministries.



Michael Miller
EDITOR

Helpful Resources

► Facebook.com/groups/samaritanmin

Reach out to other members in our Facebook Group.

► Important emails

Medical Needs: needs@samaritanministries.org

Sending or receiving Shares: membership@samaritanministries.org

Your membership: membership@samaritanministries.org

► Health Resources App | Dash.SamaritanMinistries.org

- 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.

► Writers guidelines: samaritanministries.org/writers-guidelines



(David Nielsen/Samaritan Ministries)

necessarily equal high quality.

Say you're going to your primary care physician for an annual check-up. She may be an excellent provider, and her self-pay rates are fair and competitive. But maybe the facility she uses for bloodwork charges \$155. In contrast, another facility 10 minutes away charges \$55 and will fax the results to your provider. And, by the way, the lab that does the work might be the same one for the other provider.

Or an experienced high-quality surgeon may charge \$24,000 for a

procedure at a medical center. He is flexible, however, and will perform the same procedure at a smaller facility 15 miles away for \$4,999.

Step 1 in the "I can do this!" journey is to internalize and own the fact that price does NOT always mean quality.

Step 2: Start the process now.

Your car has a flat tire. It's dark, rainy, and cold. You're in a safe area, on the shoulder well off the road. What is your confidence level to change the tire? If you're like most

people, you need to look at the owner's manual just to find out how to access the spare and jack, let alone change the tire. Fortunately, you did a dry run of changing the tire in the low-stress comfort of your garage. The "I can do this!" confidence of such people is off the charts. Now what is your confidence level about changing the tire?

Our health care "I can do this!" confidence is no different. If we

Continued on page 4

wait until the stressful, dark, and rainy moment of an emergency or unexpected diagnosis to consider provider options and choices, we're dealing not only with the stress of the condition but also with the stress of provider decisions. Sometimes this is unavoidable, but other times it is not.

What you'll want to do first is take 10 minutes and jot down your "Provider Inventory." This should include:

- Primary care physician(s)
- Pediatrician
- Gynecologist
- Dentist
- Eye care provider
- Emergency room (since life happens)
- Miscellaneous providers

Commit to taking 15 minutes a week and start making calls to your current providers and a couple others. Use the questions below to start a conversation. Listen for opportunities to ask further probing questions. Compare their answers. This information gathering will equip you to obtain high-quality care that saves your family and your fellow Samaritan members significant money. Here are some possible questions:

- For a provider you are not currently using: "I want to be a good consumer of my family's health care budget. Can you spend a few minutes with me to help me understand your billing approach and how I can maximize the value I receive as

Step 1 in the "I can do this!" journey is to internalize and own the fact that price does NOT always mean quality.

a patient if I choose you as my provider?"

- For a provider you are currently using: "Are there programs or billing/pricing options that may be available to me that I'm not taking advantage of? If so, how can I do that?"
- "What is the most frequent office visit or procedure you perform? How much do you charge?"
- "Is there a discount for cash-pay patients? How quickly is payment required to receive your cash-pay discount?"

Step 2 in the "I can do this!" journey is to start the process now.

Step 3: Take advantage of SMI-provided tools and support.

One essential resource for all Samaritan members in the "I can do this!" journey is Healthcare Bluebook™, which provides information on fair pricing for facilities across the nation. Access this resource via your Samaritan Dash account by going to Dash.SamaritanMinistries.org/#hrc. Access Healthcare Bluebook by clicking on the "Visit Website" link.

Samaritan members have access to two Healthcare Bluebook services:

- Use the Healthcare Bluebook tool accessed through Dash to search and explore high-quality care and fair-priced options. Choose a care or procedure, enter your ZIP code, and you will often be presented with multiple options. Quality of care ratings and fair price data are displayed on more extensive procedures. For example, did you know that the quality of care of a particular hospital can vary significantly based on the procedure? A facility may have a high-quality rating for cardiovascular procedures but a mediocre rating for orthopedic procedures.
- Tap into Bluebook Concierge. With this service, you connect with a member of Bluebook's Concierge team (phone number and chat option are on your resource page on Healthcare Bluebook). They assist you in finding high-quality, cost-effective providers, transferring medical records to the chosen provider, and scheduling your appointments and procedures.

Step 3 in the "I can do this!" journey: Don't journey alone. Utilize Healthcare Bluebook resources.

Finally, keep an eye out for more help in finding fairly priced care and keeping medical bills down in the coming months. ♦♦♦

Barry Clark is manager of Provider Relations at Samaritan Ministries.

Savings by two Samaritan families are examples of using provided tools

by Michael Miller

SHOPPING AROUND FOR fairly priced health care pays off. Samaritan Ministries provides members the means to do it.

Member Jennifer Lawmaster, for example, saved more than \$10,000 on knee surgery by traveling a few hours from her Missouri home to the Surgery Center of Oklahoma (SCO) in Oklahoma City.

SCO is known for its price transparency and bundled pricing. Jennifer found out about the surgery center in an email from Samaritan when she started her Need for a knee injury. The Lawmasters used Healthcare Bluebook™ to help arrange prepayment, and Samaritan staff called the family “several times” to make sure everything was set up properly.

Jennifer says that through the experience, she also learned to “shop around” for health care when the situation allows.

“Even within the same facility,” she says.

For instance, she got one MRI for \$500 at a small, local office within a hospital system. The same scan would have cost her \$2,000 at the hospital itself.

“Also, call places you wouldn’t think of calling,” she says. “A privately owned neurology clinic in a nearby town offered to perform an MRI on my knee for \$550. They have the equipment and were willing to do the work even if it wasn’t their specialty.”



Samaritan Ministries member Jennifer Lawmaster saved thousands of dollars on knee surgery. (Supplied photo)

“We felt being a good steward of God’s money entrusted to Samaritan members was the right thing to do,” she says. “And everyone at Samaritan, Healthcare Bluebook, and Surgery Center of Oklahoma made it as hassle-free as they possibly could.”

Using Healthcare Bluebook also helped Samaritan members Debbie and Bill Wieder to save tens of thousands of dollars on a heart procedure for Bill in 2020. Debbie says the original facility they contacted in their home state of California wanted \$60,000 upfront.

“We looked at Healthcare Bluebook and found a great hospital

and doctor in Reno, Nevada,” Debbie says.

That doctor and facility discounted the bill to \$20,000 and only asked for \$10,000 upfront. After further discounts, the shareable amount came to less than \$9,000.

“It was only a three-hour drive away, and we gladly made the trip to save members many thousands of dollars,” Debbie says. “We called the hospital three times to confirm that we had heard them correctly, we were so shocked by the huge savings.” ♦♦♦

Member Spotlight

JD and Britney Lott: @AmericanFamilyRoadTrip

by Michael Miller

JD and Britney Lott

JDandBritney.com

[Instagram @americanfamilyroadtrip](https://www.instagram.com/americanfamilyroadtrip)

JD AND BRITNEY Lott felt God calling them to hit the road. So, in 2018, they did. The Lotts converted an old Air Force bus into livable space, ran their gymnastics business remotely, and started heeding the Lord's direction on where to serve His purposes best.

The result has been four years of raising their seven children, now ages 4 months through 11 years, in a 200-square-foot bus. They've traveled throughout the U.S., spending significant time in 41 states while homeschooling, ministering to others, and sharing their insights about family discipleship.

They have also become a hit on Instagram with videos and photos of their family and adventures. Their account, @americanfamilyroadtrip, has grown to over 100,000 followers and 2 million views per week as they share the joy of close-quarters family living, growing in relationships, and serving the Lord.

The family's goal is to heed the Lord's leading as a way to encourage other families to follow God's calling for them.

Traveling lifestyle: The Lotts aren't on an extended vacation. This is their life.



JD and Britney Lott and family at Easter 2022. (Supplied photo)

JD wrote on the family blog at JDandBritney.com:

We started from square one, recreating our entire life. We removed all of the distractions, we took away everything we didn't need, and we were open

to live the way God led us without any excuses. I eventually finished building the bus, with God's clear and abundant help, we sold or gave away everything we had, and we moved full-time into the bus, living on the road.

"We travel where the Lord is leading us," Britney says. "I can tell you about some amazing places in the middle of America, for instance, because, when God leads us somewhere, it might be in the middle of nowhere as opposed to a 'destination' place."

In July, the Lotts were in the Black Hills of South Dakota, visiting one set of friends before heading for a different part of South Dakota to help another family set up a home church. JD was also tending to some repairs on the bus's water tank.

Pre-RV: Before hitting the road, the Lotts were "living the standard American lifestyle" in a house in Lubbock, Texas, and ran a Little Gym franchise there. But, JD says, they realized they weren't living like Jesus was Lord of their lives.

"'Lord' means one exercising

complete authority and leadership," JD says. "We were doing just enough to feel or convince ourselves that we were being Christian enough as opposed to letting God fully have control over our lives.

"We went through this really powerful period of spiritual growth. God captured our lives completely. One thing led to another, and this is the path that we generally feel is God's plan for our lives. We can see it manifested time and time again by how He gives us opportunities to minister to other people and be ministered to. He's constantly active in our lives. It's a really beautiful place to be."

Once they started traveling, the Lotts managed their Little Gym franchise remotely until this past January, when they sold it. The proceeds from that sale now

support their family as they also pursue other business opportunities.

Modding the bus: Once the decision had been made to travel, the Lotts bought the Air Force bus and began modifying it for their family. They had five children at the time, so JD built a six-bunk bunkhouse in the vehicle's rear. They raised the 8-foot ceiling to 10 feet to accommodate bunk beds and storage.

The Lotts' bus also has a full bathroom, kitchen, and laundry nook. The living room doubles as the master bedroom at night when a queen-size bed is dropped from the ceiling. There's also storage under the living compartment.

"It's got everything that you need," JD says.

Britney's pretty happy about that.

Continued on page 8



JD Lott holds on to newborn Aquila while other Lott children handle chores in their 200-square-foot bus/home. (YouTube screenshot)

"You don't want it to be camping full time," she says. "You want it to be a home."

A key point in the process was when JD needed vocal cord surgery and couldn't speak for three months. Since he couldn't work at their business, he was able to work on the bus full time.

Full house: The bus has been the only home that three of the Lott children have ever known. The other four young Lotts had some experience of house-living, even though they may not remember much of it now.

"This has been a big part of our kids' lives," JD says. "They love it."

That's apparent from the videos the Lotts post to their Instagram account. The kids love to take part in the videos and otherwise seem perfectly at home. Watch the YouTube videos JD and Britney have just started making (bit.ly/LottsonYT), and you'll see children

either watching from the RV's front window or going in and out of the bus.

"Our followers love the encouragement," Britney says. "They tell us that it's fun to see a positive, authentic family doing life together."

The Instagram account was started as a type of journal, but Britney began to focus on encouraging followers.

Longer videos on their profile address the practical parts of their lifestyle. Shorter posts often feature one, some, or all of the Lotts hamming it up and having fun.

Personal growth: JD and Britney say that they've grown as individuals, a couple, and a family in the years they've lived in the bus.

"There are a lot of things you don't have to deal with in your relationship with your spouse when you live in a normal-size home," JD says. "We had to grow in that regard. We've worked through a

lot of our issues, and we continue to work through our issues. God equips us to do so.

"Also, in an RV, especially with more kiddos, you have to have a lot of flexibility. We've really grown close together as a family, and that takes time and effort. Meaningful things take time to develop, working through challenges and issues in a healthy way."

Britney says she has found, counterintuitively, that smaller is better with more children when it comes to keeping things orderly.

"Living space gets cluttered faster, so we teach our children to put things up when they're done using it," she says.

"Roadschooling": The Lotts must also be resourceful in homeschooling their children.

"I have less curriculum, so we don't waste much," Britney says. "We have to be resourceful. There are little libraries all over the

Why Samaritan Ministries?

When JD and Britney Lott were looking for a different way to meet their health care needs, Samaritan Ministries "came up."

At the time, the couple owned a small business and had health insurance, but their premiums were "getting ridiculously high," and they were looking for a different way to meet health care needs.

"We were healthy people—we owned a gymnastics business," JD recalls. "We never used our insurance, but we thought it foolish to have nothing for health care, especially with children."

The Lotts switched to Samaritan Ministries

in 2016 and have "never looked back," Britney says.

"It honors God," she says. "We are able to come together with other believers through sharing Needs. And we know exactly who we're sending it to."

With the two youngest of their seven children born in their 200-square-foot bus, including one, Aquila, in April, the Lotts are grateful that Samaritan shares homebirths.

"I just liked that it allows us to live according to our convictions and minister to other people while we're doing it," JD says. ♦♦♦



JD and Britney Lott and their seven children hang out in their 200-square-foot customized bus. (Supplied photo)

country. We borrow and donate back."

They also have the advantage of simply reading about a place one week and being there at the same time or soon after. "It's so much more tangible and real," Britney says.

The children also meet more people on the road than they otherwise would.

"They really love that," JD says. "We call it 'roadschooling.' It's been a really beautiful thing for us to grow together as a family."

The schooling is simply a part of their overall family life, which is about relationships.

"We believe that relationship is the currency of life," JD says. "We are working through the various challenges that come with living

close. We're working through our hard issues on a regular basis, so I think that's a really beautiful thing. We're taking time to develop our children's hearts and characters."

Living the faith: Not having a church to attend regularly requires the Lotts to sometimes organize their own worship. As a result, JD has gained enough experience to write a template for family worship. The actual "typical time of family worship" is only one page of essential, familiar points, but most of the document, available through JDandBritney.com, offers JD's insights on structure and also encourages parents.

The Lotts keep their faith base with their home church, Freeway Bible Chapel, in Lubbock, Texas,

near where they sometimes stay during winter months.

"We're really close with our church's elders," JD says.

The Lotts have participated in church plants and occasionally speak at congregations. They're also working on business opportunities.

"Much of our time spent ministering is to people we meet, both online and in person during the course of the day, primarily encouraging Christians to find provision, fullness of life, grace, and joy in submission to God's will," JD says.



Michael Miller is editor of the Samaritan Ministries newsletter.

Getting away from gluten releases member from gastrointestinal pain

Nurse finds more natural approach worked for her, even though finding quality gluten-free foods can be a challenge



by Rachel Toon,
Glutenwatchers

AN ILLNESS CHANGED how my life operated forever when I was 12. I first had to take medications that just kept adding up, but ended up stopping the meds and changing how I ate.

When my illness started, I was your active eighth-grader in multiple sports and suddenly became ill overnight. For nine months, I experienced daily nausea, vomiting, and abdominal pain. Finally, a gastroenterologist, or stomach doctor, identified a virus that was attached to my intestines and had paralyzed my stomach. This left me with a condition called gastroparesis.

Gastroparesis is a condition in which the movement of your stomach slows or stops, which won't allow your food to be digested properly by your stomach and moved through your intestinal tract. The food sits there and eventually makes its way back up. Fortunately, there was a medication that would help with this problem. It worked well for me but then was removed from the market. At 15,

I began a new prescription but experienced side effects, such as tremors, migraines, and much more. The only "treatment" the physicians could come up with was to keep adding medications to combat the side effects I was experiencing.

By the time I was 18, I was taking eight to 10 different medicines. I lived like this for a couple of years, until 2004. When I was 20, the church I attended did a 21-day Daniel Fast. I committed wholeheartedly to those 21 days. Although I would never recommend anyone do this without first

talking to their physician, I also stopped taking all my medications during those 21 days. I am so thankful that I did. By the end of the 21 days, I felt better than when I had been on the meds. Some abdominal pain and nausea were still present, but nothing more than what I was experiencing while taking medication.

This experience propelled me down the path to becoming a nurse and learning about nutrition and the effects it has on the body. I began paying attention to the foods I was eating and took a more natural approach. I had been learn-



(iStock)

ing about gluten-free foods and trying them on and off, but I found that some of them tasted like dirt.

In 2010, my husband and I opened an organic and natural-foods grocery in Mount Vernon, Indiana. The access that I had to gluten-free foods allowed me to find the ones that worked for me. I knew that I felt better when I ate gluten-free, but now I was able to go completely gluten-free. I quickly realized that once I went 100 percent without gluten in my diet, the rest of the symptoms I was experiencing—abdominal pain and nausea—had completely gone away.

Although we closed our store after we had our second child, I have never picked gluten back up and have never regretted it. It certainly has not been a walk in the park. I have spent countless hours searching for gluten-free foods and brands that I ended up never wanting to eat again, spending more money than I would have liked trying recipes that turned into disasters, and spending hours hunting for the items I needed.

While I was on this journey, I realized there had to be other people on the same struggle bus trying to find resources and sifting through all kinds of information. That is when I knew I wanted to provide a central location for other people, and in 2016 Glutenwatchers was born. I developed a website called glutenwatchers.com as a “one-stop source” for gluten-free information. It offers “Gluten University,” which provides recipes, lists of brands, instructional videos, shopping suggestions, conversions and substitutions, and much more.

The motto is “Putting Life Back into Your Lifestyle.”

Thankfully, I have learned a lot and even wrote a book called *Guts & Gluten: A Step-by-Step Guide to Gluten-Free Living*. It provides my understanding of steps for gluten-free living. It took years for me to understand just how important it is for my body to receive the proper nutrition and how that allows me to perform at an optimal level.

I still learn new things every day, whether that includes new recipes, brands, or cooking techniques. Unfortunately, it is difficult to make permanent changes to one’s lifestyle, even when it means providing better care to the temple God gave us. I honestly can’t imagine where my health would be today if God had not prompted me to take a step of faith and provided the strength to commit to making changes that would serve me well for the rest of my life.

I pray this article finds you well and encourages you that there may be other options out there for health issues you may be experiencing. In a future article, I’ll go into more detail on an overview of the dietary changes that I made to provide a way for me to experience a higher quality of life and knowledge on how to take better care of my temple of God. ♦♦♦

Samaritan Ministries member Rachel Toon is the founder of Glutenwatchers (Glutenwatchers.com).

The information provided in this article is for educational purposes only and is not meant as medical advice. It is the opinion of the writer. The information is not meant to replace a one-on-one relationship with a qualified health professional.

I honestly can’t imagine where my health would be today if God had not prompted me to take a step of faith and provided the strength to commit to making changes that would serve me well for the rest of my life.

Finding affordable speech therapy for children requires some digging

Suggested questions to ask before signing up with a therapist



by Amanda Owens,
speech language
pathologist

First of two parts.

Finding affordable pediatric speech therapy can take some digging.

The affordability of therapy for families varies widely, whether through private or government-funded resources. This is especially true for developmental speech therapy, which is not related to a diagnosis of autism or childhood apraxia of speech, a neurological disorder.

So how do you find the best financial fit if you need speech-therapy services for your child?

I conducted two surveys this past spring because I wanted a better understanding of the cost of pediatric speech therapies for families. One survey I sent to parents of children with speech and language delays. The other went to private practice owners offering speech therapy services. I received 81 responses to each survey.

From the survey results, I settled on great questions for parents to

ask before signing up with a therapist or program.

1. "Is there a cost?"

Public school districts provide evaluations and treatment at no direct cost to consumers, though homeschoolers and private school students are not always served equally or at all. However, it may be worth looking into if your child is school age, typically 3 to 18 years old. If your child is 3 years old or younger, consider checking out your state's early intervention program. Some states provide for the entire expense in their budgets, and others use income-based sliding scales with family fees on a per-session basis.

2. "How much do you charge per evaluation?"

Survey responses reported that the most common speech-therapy evaluation costs were \$150 to

\$250. However, reported prices ranged from less than \$150 for speech sound or "articulation" evaluations to over \$500 for specialty areas like feeding/swallowing and dyslexia.

Since an evaluation has a one-time fee, it may be worth considering a provider offering a lower rate for treatment, even if the evaluation rate is higher. Though the upfront cost of the evaluation might be higher, the overall cost of therapy and evaluation combined may be lower. The exception would be if a provider requires regular re-evaluations as a condition of continuing treatment. You can ask about re-evaluations before scheduling with the provider.

3. "Do you offer any discounts, group treatment options, or treatment packages?"

Several practices reported discounts from military to "prompt

Home programs and parent training are some of the best ways to get "bang for your buck" by increasing the progress made and potentially decreasing the overall time your child spends in speech therapy.

pay” or a sliding scale based on income.

Group treatment can motivate your child with peer participation or offer parent coaching through a “mommy and me” camp for late talkers. Some speech-language pathologists (SLPs) offer “group therapy” for families with multiple children with speech therapy needs.

Treatment packages boasted of perks such as a prepay discount or additional access to the SLP through recorded video content for parent training in addition to more traditional treatment sessions.

4. “Are grants/scholarship programs available?”

Yes! There are grants and scholarship programs, and they may be worth a look, depending on your family’s situation and your child’s needs. By asking your SLP directly, you may get the inside scoop on grants and scholarships available in your area.

Though government-sponsored scholarships can benefit your family financially by paying for all or part of your child’s treatment with government funding, therapy providers and families must register with the state for services to be reimbursed. Families can ask their state agency what information is required and retained as part of the government-sponsored scholarship process.

If you homeschool, you may want to check out the Home School Legal Defense Association (HSLDA.org). HSLDA’s Compassion Curriculum Grants for homeschooled children with special needs is part of the organization’s effort to keep homeschooling

independent from government funding.

5. “How much do you charge per session?”

In the SLP survey, 91 percent of private practice owners indicated consistent pricing for an hour of speech therapy.

The most common range reported was \$100 to \$150 per therapy hour (43 percent reporting). Another 40 percent of the private practice owners surveyed indicated that they charged \$100 or less for an hour of speech therapy. This was less than the fair price indicated for my Indiana location by the handy Healthcare Bluebook™ feature I accessed via the Samaritan Dashboard (\$177 with a range of \$142-\$443).¹

6. “How long are the sessions? How often does my child need to be seen?”

It was not uncommon in survey responses to see higher prices “per hour” for a 30- or 45-minute session due to the logistical difficulty that a shorter session causes practice owners.

However, a shorter session may still be your best fit if your child has a shorter attention span or you simply need to stay within a set budget.

Another factor to consider is the frequency of service. It may be less out of pocket by scheduling sessions less often. Some SLPs are flexible.

7. “Do you offer parent training and/or home programs?”

Home programs and parent training are some of the best

ways to get “bang for your buck” by increasing the progress made and potentially decreasing the overall time your child spends in speech therapy. Excellent research supports “parent-implemented intervention” that goes beyond getting a worksheet sent home every week. If you’re happy with your SLP but they don’t allow parents in the room during sessions, consider reading a book or taking an online course for parents to support speech therapy at home. We will outline available options in a future newsletter.

8. “Do you require re-evaluations? If so, how often?”

Some practices (private and hospital-based) require regular re-evaluations to assess for progress and reassess whether further treatment is needed. That can add up, so it’s another cost to consider.

Throughout the process, don’t be shy about the money stuff. Asking questions helps you find the best fit for your family, wherever that is. When you find a great fit, it shows in the therapy ... and that should make everyone happy. ♦♦♦

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The information provided in this article is for educational purposes and is not meant as medical advice. It is the opinion of the writer. The information is not meant to replace a one-on-one relationship with a qualified health professional.

Messages from our members

We hope you find it uplifting to hear how God is working in the lives of our members.



Gage of Oklahoma



Samaritan has been a blessing to our family for several years. When I was 18, I was diagnosed with cancer. My parents were members of Samaritan, and it was such a comfort to know that the financial aspect of my battle was taken care of by fellow believers who were also praying for us. Now my wife and I are Samaritan members, and what a blessing to be a part of this ministry. God has blessed me not only in my battle against cancer but also to have my beautiful wife, Morgan, to share this life with. My doctors told me that biological children would not be a possibility after chemotherapy, but God is a God of miracles, and, after just four months of marriage, we were expecting! Today, we hold in our arms our little son. God continues to surpass all expectations and needs. My wife and I are so thankful to be a part of Samaritan and how God is using people to meet our needs. God is good.



Loretta from Minnesota

What a beautiful way God has used Samaritan Ministries in my life at such a difficult time. After 13 days in the intensive care unit, on a ventilator, and near death, God, through the prayers of His people, brought me through the valley, and I am blessed to now be in recovery. So many cards and words of encouragement. The cards, prayers, as well as the financial support, have been a true source of my healing. I am thankful for the Samaritan staff who helped us with prayers, financial direction, and support through the process. What a privilege to be a part of the Body of Christ, who has demonstrated His love for the financial, physical, and spiritual needs of believers. You have truly fulfilled Galatians 6:10, "So then, as we have opportunity, let us do good to everyone, and especially to those who are of the household of faith."



Share your blessings in our Facebook Group at facebook.com/groups/samaritanmin

Prayer for the Persecuted Church



Ashfaq Masih

Christian mechanic sentenced to death in Pakistan

Christian mechanic Ashfaq Masih has been sentenced to death in Pakistan for alleged blasphemy in 2017, Voice of the Martyrs-Canada reports. A Muslim man said that Ashfaq told him that Jesus Christ is the “true prophet” after the man refused to pay for work on his motorbike by claiming he should get a discount as a follower of an Islamic ascetic teacher. *Pray for comfort for Ashfaq and his family. Pray also for the courts to make a just decision in the face of hostility toward Christians.*

Sudanese church leaders accused of ‘public nuisance’

Two Sudanese church leaders were arrested during a Bible class in June and are facing charges of public nuisance, VOMC reports. Police detained them after a complaint by a man who lived near the church building where the meeting was being held. *Pray that God will intervene in the situation and that the two Christian men will be able to continue teaching children about Jesus. Pray also for the neighbor who complained about them.*

Indonesia ‘anti-blasphemy’ laws being updated

An update of Indonesia’s “anti-blasphemy” laws “strengthens the country’s most controversial laws,” International Christian Concern reports. An ICC leader says that while some parts of the draft “could be taken favorably,” it mostly favors “hardliners and activists” seeking to silence Christians and other religious minorities in the country. *Pray that the updated law would be fairly applied and not result in further oppression of Christians.* ♦♦♦



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 and action.

Each month, we will provide updates and offer prayer points gleaned from a variety of sources. Please use them in your prayer time and possibly to seek other ways, small or large, to supplement our prayers with action.

FOR MORE INFORMATION ON THE PERSECUTED CHURCH:

International Christian Concern
persecution.org
800-422-5441

World Watch Monitor
worldwatchmonitor.org

... the simple go on and suffer for it.

Proverbs 22:3b, 27:12b

THE DOORPOST

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



The prudent sees danger and hides himself, but the simple go on and suffer for it.

PROVERBS 22:3, 27:12

Simple. That's the word the Bible uses to describe those who think they can avoid danger by ignoring it. Ignoring danger is not a sign of faith. God thought this verse was important enough to say exactly the same words in two places.

We should not live in fear of danger. We should fear only God. But when there is danger, we should be prudent and take evasive action.

Today we are being warned by those on many sides of the divisions in our culture of present and looming dangers threatening us. Some may want to use the threat of these dangers for financial gain or to advance their own control and power. We need to be prudent in responding to these threats.

Jesus has provided for us as His Body working together with all the resources to meet our own needs and the needs of others (2 Corinthians 9:8). We need to pray and prepare to protect ourselves and others from the dangers facing us.

Identifying danger and preparing for it in faith is prudent. The simple go on with life ignoring danger and end up suffering for it.



For The Kingdom,
Ray King

A handwritten signature in black ink that reads "Ray King". The signature is fluid and cursive.