

# CHRIST MEDICUS

— WINTER 2016 —

NEWSLETTER OF THE CHRIST MEDICUS FOUNDATION AND CMF CURO

*A Message from Mike O’Dea, Executive Director and Founder of the Christ Medicus Foundation*

It has been an extremely tumultuous presidential election year. The media and the presidential candidates have made our nation look foolish. Most Americans are embarrassed and cannot understand how we arrived at the decision we had to make when we voted for our president. I travelled both to Canada and to Ireland this year, and the response from our friends in both of these countries was one of shock: how did America wind up with such controversial candidates when the country has so many good people from whom to pick? It has been an exceedingly tragic year for our nation.

Despite the campaign tactics and name calling, I believe a miraculous event has happened and God is giving our nation another chance! We must put all the nasty politics behind and give President Elect Donald Trump the opportunity to “Make America Great Again.” By this leadership, we now have the ability to resurrect comprehensive conscience protection by having the new Congress re-introduce the Health Care Conscience Rights Act (HR 940 with 159 co-sponsors and S. 1919 with 23 co-sponsors). Because Republicans have control of the House of Representatives, the Senate, and the Executive Branch, the Christ Medicus Foundation needs your prayers and immediate financial assistance to move this legislation through Congress and to place it on the president’s desk to sign in his first 100 days. Now is time to lead and not to lose the opportunity that God has given us.

If everyone receiving this newsletter donated \$100, we would have enough to initiate this vital first step toward reforming the Affordable Care Act and restoring our freedom in health care. As goes freedom in health care, so goes our nation, our families, and the future of our children and grandchildren. Please make your donation today online at [www.christmedicus.org](http://www.christmedicus.org), or use the envelope enclosed with this newsletter to send your check to the Christ Medicus Foundation.

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**Two New Programs Available to CMF CURO Members:**

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I must reiterate the importance of letting go of the past and moving forward, keeping in mind that each of us must pray and ask Jesus at the beginning of our day what can we do to serve Him best, and what is He asking of us to restore the gift of freedom, goodness, and truth to our nation. Those who know me know that I believe Christ has called me to focus on how I can best protect His children. In my morning prayer, I ask Jesus how I can serve Him, my wife, my children, and all the people He puts in my life.

By working together and building relationships prayerfully, we must create a new health care culture of life. Our current health care in America has lapsed into a “culture of death.” We must restore a Catholic health care culture of life for the future of America, our children, and our religious liberty. This restoration will only happen through God’s grace, through our willingness to put our faith and trust in Him, and through allowing the Holy Spirit to work in each of us.

Catholics throughout history have provided the leadership in restoring Christian cultures. As far back as 350 B.C., when the Roman Empire faced the small pox epidemic, the ministry of the Church and Catholic leaders and provided health care for those who were suffering and dying from this horrific disease. This changed civilization and restored Christianity to the Roman Empire. Another example of Catholic leadership in health care was the missionary life of St. Bernardine in the early 15th century, at the time of the Humanists. Humanists harbored a view of life adverse to that of Christianity. St. Bernardine began speaking, evangelizing, fundraising for the poor, and caring for the sick by selling altar cloths engraved with IHS. He witnessed to the Holy Name of Jesus to all the lives he touched. A more current example is the missionary work of the Religious Sisters of Mercy and the Daughters of Charity, who helped bring health care to the United States.

The Catholic community throughout history has restored Christianity to civilizations, and I am confident that the Catholic community in our times will provide the health care leadership that will restore a culture of life and rebuild a civilization of love.

We at the Christ Medicus Foundation believe we must unite the entire Catholic community to join us in accomplishing the following:

- Restore public policy that protects right of conscience and religious liberty, as I stated at the beginning of this article
- Offer alternatives to the Affordable Care Act that are financed, supported, and promoted by people who have commitment to their Catholic faith
- Provide a network of Primary Care Medical Centers that are faithful to Catholic moral teaching and the Ethical and Religious Directive of Catholic Health Care (ERDS)

The Catholic community — individuals, business communities, the Catholic health care community, the clergy, and the United States Conference of Catholic Bishops — must spearhead this leadership. As Pope St. John Paul the Great said in *Evangelium Vitae*, “Together we must build a culture of life and civilization of love.” If we don’t get the Catholic community to unite, we will not have freedom in health care. We cannot just pray and talk about what needs to be done, but we need to take action and be open to what God wants each of us to do.

Again, I must ask that you be as generous as possible. If you can donate more than \$100 to make up for those who cannot afford to do so, please do. If your budget only allows \$10, please help us in this important ministry. Every dollar will be put to good use in restoring freedom and conscience rights to America.

God bless,

Mike O’Dea





## How To Negotiate with Your Provider

*A Guide for CMF CURO Members*

*By Michael Vacca*

I have had the privilege of speaking with many of you over the phone and assisting you with your medical needs over the past 2 years. Each of you has made a commitment to share with your brothers and sisters in Christ, in conformity with the commandment of Christ to love others as He first loved us.

You have placed Christ at the center of your health care and it is truly a joy to serve you in your time of need.

As many of you know, I myself have had a medical need of nearly \$40,000 and have gone through the same sharing process that you go through as members of CMF CURO and Samaritan Ministries.

The below tips are simply lessons learned from your brother in Christ who has been on both sides of the sharing process, having a shareable need and helping others to share their needs.

### **Tip 1: Always request an itemized billing statement**

Many medical providers expect direct pay patients to prepay at least a significant amount of their medical expenses. One major problem with this is that you do not really know what you are paying for until you see an itemized statement documenting specific medical costs. For those of us asked to prepay, it is as if we were at a grocery store and paid \$300 for our groceries without a cashier ringing up anything. I am sure all of us would respond: "How do you know what I owe if you have not rung up my groceries?" And yet, when we go to the doctor, urgent care, or hospital, we often pay without even requesting an itemized bill. When we do not know what we are paying for as direct pay patients, we are often overcharged. So even if you have to prepay a portion of your medical costs, make obtaining an itemized statement from the financial department a top priority. This will allow you to see what you are truly paying for. CMF CURO offers you a suggested itemized statement when you use your CURO Card. Even if the provider does not accept 125 percent of Medicare (what CMF CURO offers via this statement), this is a great way to begin the conversation about obtaining a discount.

### **Tip 2: Pray to God before calling your provider to negotiate a price**

As unjust as our health care system is at times, the Lord is ultimately in control. Getting a fair price vs. getting ripped off is often a matter of who you speak to at what time. The Lord can ensure that you speak with the right people in the right way to obtain a good price. But we have to ask Him with confident expectation that He will always provide for us regardless of how significant our bills are. A good practice is to read the Gospel According to St. Matthew 6:25-34, and then ask our Blessed Mother to intercede for you before her Son. Using a similar method, my wife and I obtained a 75 percent discount on more than one medical bill.

### **Tip 3: If your provider does not accept 125 percent of Medicare, ask about discounts as a direct-pay patient**

Most providers offer discounts to direct pay patients. You can say something like, "When I reviewed my itemized billing statement, I did not see any discounts for being a direct pay patient; I always receive a discount for being direct pay, so what is the best discount that you can offer me?" Notice that I did not say, "May I have a discount?" I presumed that I would get a discount and am only asking them to clarify how much of a discount. This is a good example of being assertive and expecting blessings from the Lord.

### **Tip 4: Keep asking for discounts until you are satisfied that no further discounts are possible**

At risk of oversimplifying this, you cannot get a discount if you fail to ask for one. Jesus encourages us with these words, "Ask and you shall receive, seek and you shall find, knock and the door shall be opened" (Luke 11:9). Not every "no" is definitive. When you speak with someone, read between the lines. They may really be saying "No, I don't want to help you," "No, I am not able to help you," or "No, you are making my job difficult." Or they may be saying "No, the discount you are asking for is truly not possible." Contrary to popular wisdom, "No" does not always or even usually mean "No." Much of the time, it means, "keep asking" and/or "ask someone else." If you persevere in assertively and charitably requesting a discount, you will eventually reach a definitive "No." Until then, your job is to

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persevere with the expectation that God is fighting for you and your family.

**Tip 5: When all else fails, ask your provider what an insurance company pays for the services you received**

Although the provider will probably not disclose this information, it helps to communicate the point that you are aware that you are not getting the best price. You can say, for example, “I know that insurance companies have pre-negotiated rates, but since I am willing to pay just as much, can I at least get a fair price?” This will place the provider on the defensive and usually gets them to reconsider giving

you a discount.

**Tip 6: Always Thank God for your health regardless of whether you succeed in getting a discount**

If we fail to thank God for what we have, we can hardly expect Him to bless our meager efforts to obtain a good price on our medical bills in the future.

By utilizing these tips in the context of your trusting and loving relationship with our Heavenly Father, you increase your chances of getting a good price. Please call CMF CURO anytime for prayers and further assistance with your medical needs.



## The Changing Face of Health Care and the 2016 Election

*CMF CURO hosts press panel in Washington D.C.*

*November 2, 2016*



The CMF CURO Team hosted a press panel and breakfast at the Catholic Information Center in Washington, D.C. on November 2 to discuss health care open enrollment, the presidential election, and religious liberty in health care.

A unique panel of doctors, journalists, lawyers, and policy makers spoke about these issues in order to motivate the public and those in elected office to take action about health care in America.

National Review Online editor-at-large Kathryn Jean Lopez moderated the panel, which included Matt Bowman of Alliance Defending Freedom, Dr. Lester Ruppertsberger, president of the Catholic Medical Association, Dr. Marguerite Duane of Georgetown University Medical School, and Louis Brown, director of CMF CURO.

Brown said that CMF CURO is “a holy revolution in health care.” “This is our credibility: when doctors weigh in on health care issues,” Lopez said as she announced Drs. Duane and Ruppertsberger.

“A woman’s reproductive health is not a disease,” Duane said, after sharing her own journey towards becoming a family physician. “Birth control is a drug given to healthy women to put them in a diseased state. Health insurance does not equal health care.”

“This forum begins the process within the church of reforming health care,” Ruppertsberger said.

Bowman spoke about freedom of speech, religious liberties in the states, and the recent assisted suicide legalization in the District.

“Society is always trying to make the physician into the killer,” Bowman said.

Nevertheless, Brown echoed a tone of hope and encouragement.

“We are a people of freedom, a people of life,” he said. “We hope Americans across the country will bring these things to bear in the months ahead.”

Visit [our website](#) to watch a video of the panel and other press from the event.



# The Year of Mercy: The Spiritual (and Physical) Exercise of Forgiveness

By Emma Vinton



*“To err is human; to forgive is divine.”*

Though the quote is often overused, the poet Alexander Pope’s words are especially poignant now as the Jubilee Year of Mercy proclaimed by Pope Francis came to an end on November 20, the Feast of Christ the King. Forgiveness is a critical component of mercy and our ascent to union with God and neighbor. In wake of the Jubilee Year, we can take a moment to reflect on the spiritual and physical health that forgiveness offers.

Forgiveness is truly what makes us divine. During his preaching, Christ proclaimed forgiveness of enemies as a definition of Christian life. During his death on the cross, He begged his Father to forgive his enemies and torturers.

Pope Francis, when calling for this Jubilee Year, called it “a time to offer everyone — *everyone* — the way of forgiveness and reconciliation.” Forgiveness indeed is a divine grace, an act of letting go of resentment and anger and offering mercy to another (or to one’s self) who has caused harm. The spiritual exercise of confession, another huge emphasis for the year, is the remedy for releasing guilt, anxiety, and tension that flares up and wounds our spiritual life. Though forgiveness is certainly trying on the spiritual level, it has plentiful benefits for spiritual health.

But did you know that forgiveness is also physically healthy and has bodily manifestations?

Statistics increasingly show that forgiveness is actually beneficial to bodily and mental wellbeing.

Studies from the Mayo Clinic and John Hopkins Medicine show that people who forgive generally have lower blood pressure, lowered risks of depression, and less stress. Forgivers also sleep better, have improved relationships, have higher self-esteem and stronger heart health overall. Forgiveness allows us to release the anxieties and doubts that harm us.

Once we are able to forgive, we can also be grateful, the proper response toward forgiveness and to end this Year of Mercy. Studies also show that a good dose of gratitude also has its health benefits: decreased stress, increased immunity, and overall increased optimism and happiness.

As it turns out, both Jesus and Pope Francis were looking out for our physical and spiritual health through renewed mercy and forgiveness this year.

Even if your New Year of Mercy “resolutions” have failed so far, there is always time to engage in the spiritual and physical workout of mercy and forgiveness and to see the life – and soul – changing results.



## CMF CURO Inaugural Membership Meeting

*October 1, 2016*

The CMF CURO Team and Membership celebrated their Inaugural Membership Meeting on Saturday, October 1, 2016 at St. Hugo of the Hills Catholic Church in Bloomfield Hills, Michigan. More than 40 members and guests attended for education on the CMF CURO ministry and to share in fellowship and Catholic community.

Highlights of the day included talks by the Christ Medicus Foundation founder Mike O'Dea, CMF CURO co-founder David Wilson, adjunct professor at Georgetown University Dr. Marguerite Duane, Samaritan Ministries International's James Lansberry, and keynote address by Sr. Mary Sarah of the Religious Sisters of Mercy in Alma, Michigan. Catholic songwriter and pianist Eric Genuis provided entertainment for the evening, and the day concluded with mass by Bishop Michael Byrnes of the Archdiocese of Detroit.

CMF CURO also announced the release of two new features that are available to members: FORMED Catholic Media and Programming, which gives members wide access to Catholic movies, videos, podcasts, and other media forms for spiritual wellbeing, and the Asset Health Wellness Program, which allows members to track their health and wellness and complete quarterly health challenges for rewards.

Visit [our website](#) to watch the event recap video and other videos, and we look forward to seeing you next year!



## **Please Support the Christ Medicus Foundation**

Since the Christ Medicus Foundation is a 501(c)(3) non-profit, our work protecting Catholic health care in public policy and facilitating the development of faithful Catholic Medical Centers is dependent on the prayers and financial contributions of the individuals who receive this newsletter. Please be as generous as possible.

Through the grace of God and His Holy Spirit, CMF has accomplished great things. Thank you for the support of our ministry over the past 17 years, and for all who continue to support our witness to the New Evangelization in Catholic health care. The growth of our ministry is directly dependent on the generosity of our supporters. Please make your donation today.

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### **Prayer Intentions**

As a community, we encourage you to pray one Memorare daily for the following intentions:

- the spiritual and physical needs of CMF CURO members and team;
- the conversion of fallen away family members, coworkers, and friends this coming Christmas;
- an outpouring of the Holy Spirit in our American culture, particularly in health care;
- the protection of the unborn;
- the protection of the spiritually, physically, and materially impoverished;
- the protection of persecuted Christians, religious minorities, and religious liberty;
- Pope Francis' intentions and the Catholic Church
- the healing of Veronica Finney and family

Remember, O most gracious Virgin Mary, that never was it known that anyone who fled to thy protection, implored thy help, or sought thine intercession was left unaided. Inspired by this confidence, I fly unto thee, O Virgin of virgins, my mother; to thee do I come, before thee I stand, sinful and sorrowful. O Mother of the Word Incarnate, despise not my petitions, but in thy mercy hear and answer me. Amen.

We also ask for the intercession of St. Therese of Lisieux, whose "Little Way" we strive to follow at CMF CURO, and in whose honor this newsletter is named.

***Did you know that religious communities and employers also use CMF CURO? Here are a few:***

- *Fathers of Mercy*
- *Legionaries of Christ*
- *Sophia Institute Press*
- *Book Center of the Rockies*
- *Ohio Valley University*

*Visit our website for member testimonies about our ministry!*

***We'd love to hear from you!***

***Questions, comments, or prayer intentions?***

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