

Pastor's Pen: Rising every day

Spring has sprung and the Easter holiday is among us.

Lots of plans for the special day are being made. Dresses and ties, pastel colors, coloring eggs, matching the outfits, and



the deciding of the feast has been planned, purchased, and in motion.

Easter day is celebrated by the majority of the people across this country in many different ways.

The excitement that churns within me during this time is that in which I would like to keep throughout the year. To

continue in the expectation that something great is coming. A birth, a moment of celebration, victory, life, all come to mind, as we reflect on the resurrection of Jesus from the grave. Death could not hold Him and He is alive forevermore. What a joyous time to celebrate.

Holding to that moment when Jesus arose from the dead should cause us to be able to rise each and every day of our lives. We should know that no matter what we face, even though it may cause us a set-back, that we are able to rise from it to live the next moment.

Each year, on Good Friday, the Lord has pressed in my spirit to carry the cross through town and to have a community service. The reasoning behind this, I have found, is to bring hope to those that have lost it

somewhere in life. By the simple gesture of reminding those that would see the cross that they are able to move beyond what has held them down.

As I reminisce about the times over the past years of doing so, I can plainly see one gentleman's face. As I carried the cross through the stop light, he was in the turning lane. As I approached, he rolled down his window, and tears began to flow from his eyes. At that very moment, even though the weight of the world was upon him, his hurt great, his sorrows many, he was able to know that he was able to rise again. At that very moment, through all of the doubt, he knew that God still loved him. He knew he was able to rise from the ashes of his life to live once again.

That is the story of Easter that we need to know and to share. The story of resurrection, the story of rising, the story of overcoming, to share the knowledge of Christ's victory, and to know that we are able to rise everyday from whatever holds us down. That story should be an anchor that holds us. It should be resounding and affirming in our souls. We may fall, we may come up short, we may hurt, we may cry, we may be in sorrow, we may be in pain, we may have lost many battles along the way, however, defeat has not come. Victory is ours as we embrace the ability to rise everyday.

Today you may be down, but you are not out. You may feel defeated, but the battle is still active. You may be weary, you may be worn, but joy is on the

horizon, and restoration is in sight. You can brush off the dust, shake the hurts, and rise with the hope of Christ. You can rise every day!

Now, as I leave you, I want to remind you all that, once again, this Good Friday, we will be having a night of prayer and worship. The event will begin at 6:30PM at the Civic Center, located on North 30th Street, in Middlesboro, KY. We have a great line up of singers and worship teams coming for our service. Come join us and come expecting to rise!

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It all depends on how you are looking at it

Perspective is a fascinating thing. It's the reason two people can witness the exact same event and walk away with completely different stories, and both think they are absolutely right. I find that many of us fail to understand the power of perspective. We choose to complain



JACK GODBEY

about this or that, and in reality, not realize that our opinion doesn't mean that it's the truth for anyone else. For example, if it is raining outside, it is a matter of perspective whether that is a good or bad thing. If you're planning an outdoor picnic in the park, then the rain is seen as a bad thing. However, the farmer a mile down the road sees the exact same rain and praises

God as it will help his crops grow. Same rain but two very different perspectives. Now, let's talk biscuits, because if you want to understand perspective, you have to start with something sacred. If you burn a biscuit, one person will say, "Well, that's trash now," and throw it away. Then you have people who will say, "That's just extra flavor." Same biscuit, same fire. Two entirely different outlooks. It's the same idea when we talk about steak. One person thinks perfection is barely cooking the steak and eating it rare like a caveman, while another likes their steak cooked so long it resembles a piece of rubber. Same steak but two different viewpoints on what is good or bad.

My wife and I went on a trip recently, and as people tend to do, we took a billion pictures to remember the event. When I looked at the picture of us standing side by side, I saw myself, and I thought that I

looked so pale that I looked like a ghost had just whispered my name. Meanwhile, my wife says, "Oh, what a great picture of you". Same picture, two different viewpoints. If you really want to test the perspective debate, let's talk about driving because that's where everyone's perspective really kicks into high gear. Everyone believes that their driving is the perfect balance of safe and efficient, while everyone else on the road is either reckless or powered by confusion. Anyone going faster than you is a maniac, and anyone going slower than you is an idiot. The people in those other vehicles are thinking similar things about you. It all boils down to perspective.

There's nothing that shows perspective faster than the house thermostat. One person will be sweating like a pig, another will be so cold they can feel their soul leave their body, and another will think

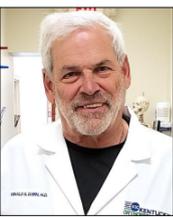
it is absolutely the perfect temperature. Perspective also explains how snacks disappear. If you eat the last Oreo, you may say, "I've barely had any," while your spouse is thinking you always eat everything. It all depends on your perspective. It's the same deal with essentially anything. Your political views seem totally sensible to you, while another may think your views are stranger than a four-legged dog for believing as you do. The same goes for religion and, of course, the weather. What seems right to one will be totally unacceptable to another. However, if you ask them, they will tell you they are being perfectly reasonable, and everyone else is just wrong.

I saw someone on social media today complaining that the traffic lights at a particular intersection stayed red for way too long. I had to laugh because I realized that while

they were complaining about the light being red too long, the traffic from the other direction was happy that their light stayed green. Just depends on where you're coming from. We complain about our job while an unemployed person dreams about it. We complain about a house payment when a homeless person would love to have that problem. We complain about our family when a lonely person can only dream of having one. It all depends on your perspective. Maybe we can occasionally take the time to consider the other person's perspective instead of always insisting that we are right. However, if it is your perspective that it's fine to park next to me when there are 200 other parking spots open, we are going to have a conversation.

Ways to significantly reduce medical expenses

Do you or someone you know ever visit a hospital that had no healthcare insurance? Devastated over the charges? Ridiculous you say! Yep - your right. In my mind it's



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outright fraud and abuse of unsuspecting patients. Why does this always happen? Health-care costs are expensive due to training, regulations, insurance, 24/7 coverage, salaries, etc. Did I forget to mention advertising? But hospitals share this expense over thousands of patients monthly which most have insurance that pays, but always pays less than the retail price. It more than covers the operating and investment costs.

For a hospital to do business in any region, they must negotiate payments from insurance companies in order to do business with them (except Medicare and Medicaid and a few other insurances). Self-insured patients don't have this negotiating ability - or so they think. With knowledge, preparation, and strategy, patients can often reduce their hospital costs by as much as 80-90%.

They must understand how hospitals charge. Let me explain. Each hospital maintains a "Chargemaster" list of prices for every service they provide. This list is arbitrary, inflated 2-5 x actual cost and never paid in full by insurers. The baseline of the lowest pricing is usually Medicare whereas private insurance is negotiated at a certain percentage above Medicare

(typically 120-300% above Medicare rates).

The self-pay patients are usually charged the full retail price in the Chargemaster list. For example if the hospital charges \$6,000 for an MRI scan (retail price), Medicare might approve and pay \$1,000 and private insurances would pay maybe \$1,300. The self-pay patient will be charged the full \$6,000. So the hospital sends you three monthly bills, and maybe they will act nice and benevolent and contact you to see if you could pay this over a certain period of time. And maybe interest free. Yet the costs to the hospital for this scan might be only \$150 including the radiologist fee.

So let me explain some of the ways you can avoid this. Before anything is done, ask for the self-pay or cash price up-front and an all-inclusive bundled price. It will do you no good if you negotiate down for a procedure but you get bills later on for the lab, EKG, x-ray, radiologist, and yes the band-aid (I have seen this before). You should be able to get up to a 70% and above discount this way.

Compare facilities. Hospitals are the most expensive, an Ambulatory Surgery Center will save you 50% or more while independent imaging facilities will save you 80% or more. Shoot for a target of paying Medicare costs or up to 50% above this cost. You will need to look up the Medicare rates in a particular region of the country since it is based on cost of living.

Never pay the first bill. NEVER! It is often incorrect, never discounted and its purpose it's to get you to negotiate the price. Request an itemized bill and look for duplicate charges, up coding where the bills are arbitrarily made higher, and excess Band-Aid

billing (as I call it) for supplies. Errors usually occur up to 80% of the time due to the complexity of the billing.

Make a reasonable counter offer - and agree to pay this immediately. Sound knowledgeable when you negotiate such as stating that "I am a self-pay patient and cannot pay chargemaster rates (use this term). I am prepared to settle this account today for a fair amount based on Medicare or commercial rates." Most hospitals in the US are non-profit which means they are required to offer free or significantly reduced fees based upon income so be prepared to show your tax returns if this method might help you.

You would be surprised how many patients would qualify for this even with moderate income. But you must ask for this. Hospitals will seldom offer this to you. Also state you have a financial hardship including cost of housing and family size.

In many states Medicaid will allow retroactive coverage especially for the unsuspected trauma like car accidents or broken bones. You will need to check with the hospital and demand they check on this. I

f you can't negotiate downward (which you can normally do) avoid third party financing - this will get you in deep financial trouble very quickly. Never use your credit card unless you pay it off by the end of the month. You might even threaten litigation which might force the hospital to settle your claim more quickly.

Post emergency charges are always negotiable. You or your family needs to request financial assistance as soon as you are admitted to the hospital.

The other side of discomfort

The enemy tells us we don't want change. It will be too hard. So we weigh the possibility of discomfort as too much, and decide our current pain isn't that bad.



CANDIDA SULLIVAN

So we stay in the discomfort we've learned to manage and hold onto the pain every day. Somehow believing that it will get better, without any change or real effort from us. We become afraid of rocking the boat any little bit because we don't want to drown.

But what the enemy doesn't tell us is that if we stay in the pain, afraid to come out of it, the light in us will dim, and the joy of our souls will starve, until we feel dead inside. Okay, I know that is a terrible image, but the sad part is that it is true.

Every time we ignore the Lord's voice, beckoning to us, we lose a little bit of our joy and ourselves in the process. At the time, it doesn't seem like a big deal. Honestly, we probably miss the moments. But the effects on us grow, consuming us until we don't even recognize ourselves anymore. It's gradual and yet destructive.

We might gain or lose weight, lose interest in things that once mattered greatly, dig deep holes of debt, and stray away from Him, etc. Our attention focuses on something else, and we ignore the pain by stuffing it inside or staying so busy that we can't feel anything but the exhaustion.

This happened to me. Little

habits infiltrated my day. They seemed so harmless that I didn't pay much attention to them. It was like taking the pain, disappointments, frustrations, and bad habits and stuffing them in a closet to deal with later. I stuffed and quickly shut the door. I dug ditches for myself and wondered why I felt like I was drowning in my own tears.

To move forward, we have to sort and sift through all the things we've ignored. That is hard. The moment all of the unwanted emotions start coming up for me, I want to run away and hide them all over again. But I've learned that if I sit with it, God can help me to overcome it all.

God is a master of emotions. He knows how to help me process each one. There's no emotion He can't help me handle.

The enemy tells us that we can't face the darkness; it will destroy us. God tells us He is the light that overcomes the darkness.

With God holding my hand, I can face it all. I can sit in the discomfort. I can process the pain and let it go. I don't have to hold it any longer.

That's the change I'm really after. I want to feel peace, joy, and God's amazing love. Sometimes, everything we want is on the other side of all that pain and discomfort. And the only way to get to it is by going through it.

So, I'm learning to feel again. To sit with God and learn from Him. And let His goodness change me in the most beautiful of ways.