From:
 robert.preisser@comcast.net

 To:
 E-OHPSCA2713.EBSA

 Subject:
 Comment: RIN 1210-AB44

Date: Wednesday, September 07, 2011 7:55:53 PM

Health and Human Services:

I am writing today to object the the proposal that all insurance providers cover all "contraceptives" and sterilization procedures, with no co-pay to patients. This is simply not right. It is not right to force me to pay for what amounts to optional services for others. If people wish to have an intimate relationship without risk of a pregnancy, that is their choice, and the method by which they choose to lower the risk of pregnancy is also their choice. If people wish to use condoms, that is one option. IUDs are another. Of the multiple preventive options available, there is no reason why all should be made available at no cost, without a co-pay. Making all these options "free" will only drive up health care costs, since people will choose more expensive options when they are "free" than they would if they were required to pay for them.

Alsok by setting co-pays at zero, those people are not getting a "free" benefit... they are getting one at the expense of all other people paying higher premiums. Those people may be single, and a large percentage are likely past child-bearing age, etc. Why should they be forced to pay to allow other people to get free birth control? This is simply unfair, and unnecessary. There is no constitutional right to free birth control. The Federal Government has no right to force other people to pay for other people's free birth control, either.

No Americans should be forced by the federal government to essentially subsidize services they object to. I again urge you remove contraceptives, sterilizations, and any other form of birth control from the list of mandatory preventive services that all insurers must provide.

Sincerely, Robert Preisser Washington, DC 20001