

**From:** [brucelwilloughby@gmail.com](mailto:brucelwilloughby@gmail.com)  
**To:** [E-OHPSCA2713.EBSA](#)  
**Subject:** Comment: RIN 1210-AB44  
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To Whom It May Concern:

I am writing today to ask in the strongest way possible that you rescind the unjust and coercive mandate that all "contraceptives" and sterilization procedures be covered by private health insurance with no co-pay to patients. If you do not reverse course I ask you to expand conscience protections for any organizations that provide individual and group insurance and have moral or religious objections. I strongly oppose the government forcing free insurance coverage on Americans especially for drugs and devices that I oppose because some of these can cause an abortion (such as ella and Plan B).

I also ask you to reconsider your definition of religious employer and offer an authentic conscience protection for any organization and business that has moral or religious objection to providing such insurance to their employees. This legal mandate clearly violates the spirit of conscience laws which prohibit government discrimination against those who object to various health services on moral or religious grounds. The definition of "religious employer" in the regulation is so narrow as to only include churches, but will still mean that a host of businesses and organizations that have conscience objections will be required to choose between either violating their conscience or not being able to offer employees health insurance.

Please protect the conscience rights of insurers, providers and people like me who object to being forced by the federal government to offer or subsidize contraceptives and sterilization services, especially when some of these drugs can take the life of early unborn children. No Americans should be forced by the federal government to essentially subsidize services they object to. I again urge you in the strongest way possible to reverse course and remove contraceptives and sterilizations from the list of mandatory preventive services.

Also, please protect our economy, as providing and subsidizing contraception and sterilization is a personal choice expense. Unlike sickness, the conditions requiring contraception and sterilization are not accidental or fortuitous. Such expenses increase the insurance expenses of all persons within the insurance group, most of whom do not require contraception and sterilization services, and thus create an unfair and unnecessary burden tending to deter economic activity - and thus deter the growth of the economy - by redirecting funds from needful business and investment purposes.

Sincerely,  
Bruce Willoughby  
Clinton, MD 20735