

**From:** [amandalucashu@gmail.com](mailto:amandalucashu@gmail.com)  
**To:** [E-OHPSCA2713.EBSA](#)  
**Subject:** Comment: RIN 1210-AB44  
**Date:** Friday, September 16, 2011 4:22:34 PM

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To Whom It May Concern:

I am writing today to ask that you rescind the mandate for contraceptives and sterilization procedures for be covered in private health insurance policies with no copay to the patients. First off, these treatments are not medically essential and therefore elective so the patient should have to contribute to some extent. Second, it is unfair to all other policy holders and employers to have to pay for these elective procedures, especially due to the increased premiums that will be the result of this mandate. Thirdly, this is more than an economic issue but a matter of conscience. Many people, myself included, have a consciencous and ethical objection to some if not all forms of contraceptives. By mandating that all private insurance policies, you are forcing individuals to pay for these objectional practices through their premiums. Since ALL policies would be forced to cover these services, Americans who object would not be able to shop around and find a company in which their premiums would not pay for objectionable content.

At the very least, I request that you expand the 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 (religious or not) 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 (including religious churches and nonprofits) 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 (a student in medical school) 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.

Sincerely,  
Amanda Lucashu  
Meriden, CT 06450