From:
 verbeek.sa@gmail.com

 To:
 E-OHPSCA2713.EBSA

 Subject:
 Comment: RIN 1210-AB44

Date: Monday, September 19, 2011 7:26:41 PM

To Whom It May Concern:

I am writing on behalf of life and conscience protections for all groups and individuals that have moral objections to contraceptives, especially those that can cause abortion. I strongly encourage you to rescind the federal government mandate that all private health insurance plans cover sterilization services and contraceptives--including those that cause abortion--free of charge.

One effect of mandating that these services be "free" is simply to raise insurance premiums for everyone, shifting costs to participants in the form of higher premiums for employees in employer sponsored plans, and to individuals in the individual insurance market. At the least, each individual should bear some cost for optional medications they desire, such as contraceptives. Our society certainly does not need additional government-imposed costs for non-essential drugs.

The mandate includes drugs deemed by the FDA as "contraceptives", even though their primary action is to cause early abortions. I strongly oppose the government forcing all Americans to pay for abortion services, including funding of medications--such as Ella and Plan B--which are used to cause early abortion of a genetically unique individual before he or she can successfully implant in their mother's uterus. This is not health care, but simply the early killing of a human life.

Individuals and employers who object to these drugs should not be forced bear the costs for these free medical abortions. Under the proposed mandate, organizations that provide insurance will be forced to cover such services, even if they object.

Many physicians, patients, employers and even some insurers adhere to life-affirming ethical standards; they cannot in good conscience participate in prescribing, taking, or paying for such drugs.

This coercive mandate will violate the conscience of millions of Americans. This heavy-handed mandate clearly violates the spirit of current conscience protection laws which prohibit government imposition on those who object to various health services for moral or religious reasons.

The definition of "religious employer" in the regulation is so narrow as to only include churches. A host of businesses and organizations that have conscience objections to such medications will be required to choose between either violating their conscience or not being able to offer employees health insurance.

In addition, the HHS regulation contains a weak exemption only for certain group insurance plans, not for individual insurance policies.

At the very least, I ask you to offer an authentic conscience protection for any organization and business that has moral or religious objection to providing such medication to their employees.

No Americans should be forced by the federal government to subsidize medical services to which they object. Please protect the conscience rights of insurers, healthcare providers, and people like me who object to being forced by the federal government to subsidize contraceptives and sterilization services, especially for drugs can take the life of early unborn children.

I again urge you in the strongest way possible to consider both cost and conscience: remove contraceptives and sterilizations from the HHS list of mandatory private insurance preventive health care services.

Steven ver Beek Lake Elmo, MN 55042