From:
 jpcooke@cox.net

 To:
 E-OHPSCA2713.EBSA

 Subject:
 Comment: RIN 1210-AB44

Date: Wednesday, September 28, 2011 10:07:52 AM

To Whom It May Concern:

I am writing today to strongly urge you to rescind the inappropriate and strict mandate that all "contraceptives" and sterilization procedures be covered by private health insurance with no co-pay to patients. This is burdensome to those seeking insurance as it will increase premiums. It also removes freedom of choice from individuals and insurance company. If you disregard this request, I ask you to expand conscience protections for any organizations that provide individual and group insurance and have moral or religious objections.

This government mandate forcing free insurance coverage on Americans especially for drugs and devices that I oppose including these that cause an abortion (such as ella and Plan B), will not only increase my premiums (there's no such thing as "free" in this regard) as I mentioned above, but strips Americans of another freedom - that of freedom of conscience.

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.

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 remove contraceptives and sterilizations from the list of mandatory preventive services.

Sincerely, Rebecca Cooke Mc Lean, VA 22102