

From: karinmorin@aol.com
To: [E-OHPSCA2713.EBSA](#)
Subject: Comment: RIN 1210-AB44
Date: Wednesday, September 07, 2011 12:53:54 PM

To Whom It May Concern:

I am writing to request that you rescind the mandate that all "contraceptives" and sterilization procedures be covered by private health insurance with no co-pay to patients.

I do not understand why these medications and procedures must be covered by all plans. Many people, including myself and my husband (a physician) object to paying for these medications and procedures on moral grounds. Many others will want to pay for them, and should be able to find insurance plans which will cover them. Why not leave the choice up to the individual, if the individual is buying insurance? Why not leave the choice up to the employer, whether for cost or moral reasons, if the employer is buying insurance? Surely allowing a choice is not only the best way to respect the diversity of opinion in our free society, but the best way to insure that we take responsibility for our moral decisions. We should not be required to pay for others' moral choices when they differ from our own.

If you don't see the sense of rescinding this regulation, then I ask that you expand conscience protections for any organizations that provide individual and group insurance and have moral or religious objections. I strongly oppose the government forcing this "free" insurance coverage on Americans in violation of their consciences, especially for drugs and devices that I and many others oppose because some can cause an abortion.

I also ask that you 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. The legal mandate as it now stands clearly violates the spirit of conscience laws. Such laws intend to prohibit government discrimination against anyone who objects 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 subsidize morally objectionable health services. 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,
Karin Morin
Needham Heights, MA 02494