

**From:** [lsrogers1969@yahoo.com](mailto:lsrogers1969@yahoo.com)  
**To:** [E-OHPSCA2713.EBSA](#)  
**Subject:** Comment: RIN 1210-AB44  
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To Whom It May Concern:

Nothing is free. To say that insurance companies have to cover "contraceptives" with no cost to the insured is unacceptable. Someone is paying for the "contraceptives". Also organizations and individuals should be protected from being required to provide a service which violates their beliefs or conscience.

I also ask you to reconsider your definition of religious employer. 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 reconsider these provisions and allow organizations and individuals to make their own choices. That is called freedom.

Sincerely,  
Linda Rogers  
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