
MEMBER RESOURCE DOCUMENT

Template Letter to Insurer for Exemption

For CEA members to provide to their insurance carrier requesting insertion of conscience-based plan exclusions consistent with federal court injunctions.

HOW TO USE THIS DOCUMENT

Instructions for CEA Members

As a CEA member, you are protected by permanent federal injunctions that bar the government from compelling you or your insurer to provide coverage for abortifacients, gender-transition procedures, or related services. This letter formally requests that your insurer insert the required exclusionary language into your plan documents.

1

Complete the Bracketed Fields

Fill in all fields marked with [BRACKETS] including your organization name, authorized representative name and title, date, and your insurance carrier's name and address.

2

Send on Company Letterhead

Print this letter on your organization's official letterhead and have it signed by your authorized representative (CEO, President, or Plan Administrator) before sending.

3

Retain a Copy for Your Records

Keep a signed copy of this letter and all insurer responses in your compliance files. Send via certified mail or email with read receipt to ensure a documented record of delivery.

LEGAL FOUNDATION

This letter is authorized by CEA's permanent injunctions in *CEA v. Azar* (2019) and *CEA v. EEOC/HHS* (2024). The court permanently barred federal enforcement of abortifacient and transgender mandates against CEA members and their insurers. These protections apply to all current CEA members.



CEA Member Correspondence
Template Letter — Insurer Exemption Request

[ORGANIZATION NAME]

[STREET ADDRESS]

[CITY, STATE, ZIP]

[DATE]

[INSURANCE CARRIER NAME]

[ATTN: PLAN ADMINISTRATOR / UNDERWRITING]

[STREET ADDRESS]

[CITY, STATE, ZIP]

Re: Request for Insertion of Religious Conscience Exclusion Language into Health Plan Documents

Dear [INSURANCE CARRIER NAME] Plan Administrator:

[ORGANIZATION NAME] is a current member of the Christian Employers Alliance (CEA). CEA has obtained permanent injunctions from the United States District Court for the District of North Dakota protecting CEA members and their insurers from federal enforcement of the contraceptive/abortifacient mandate under the Affordable Care Act and the transgender coverage mandates under Title VII and Section 1557 of the ACA.

Pursuant to the court's order in *CEA v. Azar* (Case No. 3:16-CV-0309) and *CEA v. EEOC/HHS*, we formally request that you insert the following exclusion language into our plan documents:

EXCLUSION 1 — ABORTIFACIENTS

"Emergency contraceptives (such as Plan B and Ella), any abortifacients, or any IUDs for contraceptive use are not covered."

EXCLUSION 2 — GENDER TRANSITION PROCEDURES

"Services or procedures rendered on the basis of gender identity, gender reassignment, or gender transition, including hormone treatment, surgical procedures, and transgender treatment/sex therapy are not covered."

These exclusions are lawful under the court's permanent injunction and are consistent with [ORGANIZATION NAME]'s sincerely held religious beliefs and Statement of Faith. Federal law, as adjudicated by the court, bars any enforcement action against [ORGANIZATION NAME] or [INSURANCE CARRIER NAME] for implementing these exclusions.

Please confirm in writing that these exclusions have been inserted into our plan documents and will be reflected in all future plan communications, summary plan descriptions, and claims administration. If you require additional documentation, including a copy of the court's injunction order, please contact us at the address above.

Thank you for your prompt attention to this matter.

Sincerely,

[NAME]

[TITLE] — [ORGANIZATION NAME]
[EMAIL] | [PHONE]



Protecting Christian Employers Nationwide

CEA members are protected by permanent federal court injunctions. Send this letter alongside the Template Letter to TPA for complete implementation of your plan exclusions at both the insurer and claims administration levels.

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