
MEMBER RESOURCE DOCUMENT

Template Letter to TPA for Exemption

For CEA members to provide to their Third Party Administrator requesting implementation of conscience-based plan exclusions consistent with federal court injunctions.

Instructions for CEA Members

What is a Third Party Administrator (TPA)?

A TPA is a company that handles claims processing and plan administration for self-funded employer health plans. If your organization operates a self-funded or level-funded health plan, you likely have a TPA separate from your stop-loss insurer. This letter must be sent to that TPA to ensure plan exclusions are properly implemented at the claims level.

1

Identify Your TPA

If you are unsure who your TPA is, check your Summary Plan Description (SPD) or contact your benefits broker. The TPA is typically listed as the claims administrator.

2

Complete All Bracketed Fields

Fill in your organization name, TPA name and address, plan name or number, authorized representative name and title, and the date. Send on official company letterhead.

3

Send Both Letters Together

For complete protection, send this TPA letter alongside the Template Letter to Insurer. Both your insurance carrier and your TPA must have the exclusions on file for full implementation.

4

Retain Written Confirmation

Request written confirmation from your TPA that the exclusions have been coded into your claims system. File this confirmation with your plan documents.

LEGAL FOUNDATION

This letter is authorized by CEA's permanent injunctions in *CEA v. Azar* (2019) and *CEA v. EEOC/HHS* (2024). These protections apply to all current CEA members and their plan administrators.



CEA Member Correspondence
Template Letter — TPA Exemption Request

[ORGANIZATION NAME]

[STREET ADDRESS]

[CITY, STATE, ZIP]

[DATE]

[TPA NAME]

[ATTN: PLAN ADMINISTRATOR / CLAIMS DIRECTOR]

[STREET ADDRESS]

[CITY, STATE, ZIP]

Re: Request to Implement Religious Conscience Plan Exclusions — [PLAN NAME / PLAN NUMBER]

Dear [TPA 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, their insurers, and their plan administrators from federal enforcement of the contraceptive/abortifacient mandate and the transgender coverage mandates.

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 implement the following exclusions in your claims administration system for our plan, effective immediately:

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. Federal law, as adjudicated by the court, bars any enforcement action against [ORGANIZATION NAME] or [TPA NAME] for implementing or administering these exclusions.

Please confirm in writing that these exclusions have been entered into your claims system for our plan and that no claims for the excluded services will be processed. If you require a copy of the court's injunction order or additional CEA membership documentation, 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 Insurer for complete coverage at both the insurance carrier and claims administration levels.

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