

EXHIBIT C4

“Celtic Insurance covers gender-affirming procedures as outlined in its clinical policies. This has been consistent since the HHS regulations were implemented in July 2016. Further, Celtic does not expect the proposed rule change would impact premiums.

Additionally, Celtic would pay for abortion services received by Arkansas members when such services are allowed by applicable law and covered by the member’s Evidence of Coverage.”

Jack Hopkins, Manager, Government Relations and Operations, Arkansas Total Care, Centene