Federal Legislative Threats to Christian Employers

CEA Action | Policy Briefing | 119th Congress | Updated October 12, 2026

OPPOSITION BILLS	POLICY ISSUES	CRITICAL	HIGH	WATCH
20	14	8	11	1

Executive Summary

Christian employers face proposals that would narrow religious-liberty defenses, transfer bargaining and benefit decisions to government processes, and add federal duties governing leave, contractors and workplace technology. CEA evaluates each proposal through **First Freedom, Economic Freedom, Healthcare Freedom, Workforce Freedom and Operational Freedom.**

What has changed since the August report. Coverage has expanded from six selected policy issues to 14 issues spanning 20 opposition bills. Most additions were already introduced before August. H.R. 10788, introduced October 9, is the newest proposal and is now an approved opposition position. Wider coverage does not by itself establish that Congress is introducing or advancing threats faster.

The clearest evidence of legislative movement remains **H.R. 5408, the Faster Labor Contracts Act.** It passed the House June 9 and was received in the Senate June 10. The other 19 opposition bills remain at introduction or referral, with no chamber passage shown in the reviewed feeds. None of these 20 bills is enacted. [1]

The official feeds showed no new actions after October 7 for the 17 existing opposition records. CEA has since approved **S. 3369 and H.R. 7005 as Oppose / High, and H.R. 10788 as Oppose as Drafted / High.** Those are additions to CEA coverage and policy decisions, not new legislative actions.

Religious liberty: H.R. 7005 adds a narrower public-accommodations RFRA exclusion alongside the broader Equality Act and Do No Harm Act concerns.
Employer control: Paid-leave, contractor and bargaining proposals reach different employers; their thresholds and exceptions matter.
Technology: AI legislation now spans workplace decisions, workforce reporting and a targeted foundation-model excise tax.
Healthcare: Medicare-X adds a public option and provider-participation conditions; Medicare for All would instead replace duplicative private coverage; H.R. 10788 would prescribe payment methodology for surprise-billing claims.

> **Severity and movement answer different questions.** BBI assesses how a bill affects the Five Freedoms if enacted. Priority reflects CEA attention. Legislative status records what Congress has actually done. A serious threat can remain in committee, and House passage does not guarantee Senate action.

Threat Bills at a Glance

Positions and priorities reflect the public tracker on October 12 plus CEA's approved additions of S. 3369 and H.R. 7005. Related bills are grouped for reading; each retains its own identity and reviewed version.

Bill and policy issue	CEA Position	Priority	Movement
H.R. 5408 / S. 844 Faster Labor Contracts Act	Oppose as Drafted	House: Critical Senate: High	House passed; S. 844 referred
H.R. 15 / S. 1503 Equality Act	Strong Oppose	Critical	Referred
H.R. 1954 / S. 894 Do No Harm Act	Strong Oppose	High	Referred
H.R. 7005 Customer Non-Discrimination Act	Oppose	High	Referred
H.R. 20 / S. 852 PRO Act	Oppose	Critical	Referred
H.R. 4763 / S. 5280 Paid-vacation proposals	Oppose	Critical	Referred
H.R. 10035 Contractor discrimination proposal	Oppose	High	Referred
H.R. 9114 Gig Is Up Act	Oppose	High	Referred
H.R. 6371 No Robot Bosses Act	Oppose as Drafted	High	Referred
H.R. 9352 AI-Related Job Impacts Clarity Act	Oppose as Drafted	Watch	Referred
H.R. 10044 AI Tax and Work Protection Act	Oppose	High	Referred
H.R. 3069 Medicare for All Act	Strong Oppose	Critical	Referred
H.R. 9702 / S. 3369 Medicare-X Choice Acts	Oppose	High	Referred
H.R. 10788 Lower Premiums, Faster Payments Act	Oppose as Drafted	High	Referred

Coverage follow-up: S. 4833 and S. 3108 are addressed in the follow-up section without importing House scores. The paid-leave bills have different titles and operative details; they are not treated as identical companions.
Priority correction: Critical, High and Watch are the current standardized labels. The August report called Do No Harm a critical threat; its current tracker priority is High. Its potentially severe RFRA impact remains central to CEA's Strong Oppose position.

First Freedom: Religious Liberty and Public Services

Equality Act

H.R. 15 / S. 1503 | STRONG OPPOSE | CRITICAL

H.R. 15: Rep. Takano, Mark [D-CA-39]; 218 active co-sponsors. **S. 1503:** Sen. Merkley, Jeff [D-OR]; 46 active co-sponsors.

The Equality Act expands sex, sexual-orientation and gender-identity provisions across multiple areas of federal civil-rights law, including employment, public accommodations, housing, credit and federally funded programs. Its express RFRA exclusion prevents that statute from providing claims, defenses or challenges under covered provisions. [3, 4]

Why CEA opposes it. Faith-based employers could lose an important federal statutory defense when covered mandates conflict with religious exercise. The proposal does not repeal the First Amendment or automatically eliminate every religious exemption. CEA seeks effective safeguards for lawful religious hiring, services and healthcare conscience. Both bills remain referred.

Do No Harm Act

H.R. 1954 / S. 894 | STRONG OPPOSE | HIGH

H.R. 1954: Rep. Scott, Robert C. "Bobby" [D-VA-3]; 125 active co-sponsors. **S. 894:** Sen. Booker, Cory A. [D-NJ]; 25 active co-sponsors.

These bills amend RFRA itself. They exclude broad categories involving nondiscrimination, wages and benefits, collective workplace activity, healthcare access and coverage, and government contracts or grants. They also limit RFRA's use in litigation in which government is not a party. [5, 6]

Why CEA opposes it. Leaving RFRA on the books while withholding it in these disputes would remove protection in many areas where Christian employers may need it. The reach is broader than a single public-accommodations title. Both bills remain referred; their scope warrants continued attention even without recent movement.

Customer Non-Discrimination Act

H.R. 7005 | OPPOSE | HIGH

H.R. 7005: Rep. Watson Coleman, Bonnie [D-NJ-12]; 20 active co-sponsors.

Section 2 expands Civil Rights Act Title II to sex, sexual orientation and gender identity, and adds retail, online services, healthcare, shelters, professional services and transportation. New Section 208 governs shared-facility access; new Section 210 expressly excludes RFRA claims, defenses and enforcement challenges under Title II. [7]

Why CEA opposes it. The bill combines wider service coverage with removal of a statutory religious-exercise safeguard. It is narrower than the Equality Act: it does not amend Title VII employment. Constitutional protections and other independently applicable laws are not universally repealed. CEA approved Oppose / High on October 12.

Workforce Freedom: Bargaining and Employer Authority

Faster Labor Contracts Act

H.R. 5408: CRITICAL / S. 844: HIGH | OPPOSE AS DRAFTED

H.R. 5408: Rep. Norcross, Donald [D-NJ-1]; 110 active co-sponsors. **S. 844:** Sen. Hawley, Josh [R-MO]; 17 active co-sponsors.

H.R. 5408 passed the House June 9 and was received in the Senate June 10. Its House-passed text addresses bargaining for a first collective agreement after certification. Bargaining must begin within 10 days of a request. After 90 days without agreement, either party can seek mediation; unresolved disputes can proceed to an arbitration panel that sets a first contract, generally for two years. S. 844 remains referred. [1, 2]

Why CEA opposes it. Compulsory arbitration can transfer authority over compensation, benefits and work rules from the negotiating parties to an outside panel. Some imposed terms could intersect with faith-consistent benefits or employment practices. That is a potential conflict requiring safeguards, not an express RFRA repeal or an automatic mandate to violate conscience. The bill does not establish a card-check organizing system.

The most advanced bill in this opposition list. House passage is concrete evidence that H.R. 5408 can move through one chamber. CEA should watch Senate committee scheduling, amendments and floor consideration. The reviewed record does not establish imminent Senate passage.

PRO Act

H.R. 20 / S. 852 | OPPOSE | CRITICAL

H.R. 20: Rep. Scott, Robert C. "Bobby" [D-VA-3]; 217 active co-sponsors. **S. 852:** Sen. Sanders, Bernard [I-VT]; 45 active co-sponsors.

The Richard L. Trumka Protecting the Right to Organize Act proposes broad changes to federal labor law. Its provisions address an ABC-style independent-contractor test for NLRA purposes, joint-employer liability, organizing, labor disputes, enforcement and collective bargaining. Both current bills remain referred. [8, 9]

Why CEA opposes it. The breadth of these changes could restrict genuine independent work, expand liability beyond direct employment relationships and reduce flexibility in workplace management. CEA supports worker rights and accountability for actual employer conduct while opposing unnecessary expansion of federal control. NLRA classification changes should not be described as automatically changing every tax or benefits classification.

> **What to watch next.** A committee markup, substitute text or floor amendment would be a material development. A new substantive version must be reviewed on its own. Sponsor remarks, refreshed tracker dates and renewed public promotion do not by themselves establish legislative advancement.

Workforce and Economic Freedom: Leave and Independent Work

Federal paid-vacation proposals

H.R. 4763 / S. 5280 | OPPOSE | CRITICAL

H.R. 4763: Rep. Magaziner, Seth [D-RI-2]; 86 active co-sponsors. **S. 5280:** Sen. Sanders, Bernard [I-VT]; 4 active co-sponsors.

The Protected Time Off Act and Guaranteed Paid Vacation Act generally require one hour of paid annual leave for every 25 hours worked, up to 80 hours annually, with statutory details governing use, administration and enforcement. Coverage can reach employers with one or more employees during 20 or more workweeks. H.R. 4763 was introduced July 25, 2025; S. 5280 August 6, 2026. Both remain referred. [10, 11]

Why CEA opposes it. A federal accrual floor would affect staffing, scheduling, payroll and documentation, especially for small organizations. CEA supports rest and fair treatment of employees while seeking flexibility, recognition of qualifying existing benefits and meaningful small-employer relief. The two bills share a policy issue but have different carryover and administrative provisions; do not assume every employer must add 80 hours on top of already qualifying leave.

Contractor discrimination proposal

H.R. 10035 | OPPOSE | HIGH

H.R. 10035: Del. Norton, Eleanor Holmes [D-DC-At Large]; 0 active co-sponsors.

The Protecting Independent Contractors from Discrimination Act of 2026 extends employee-style protections under specified civil-rights laws to independent contractors. It was introduced August 3; introductory remarks on August 6 do not constitute committee advancement. [12]

Why CEA opposes it. CEA is concerned about expanded litigation and uncertainty in mission-aligned contracting. Contractors should be treated fairly, with clear legal boundaries and protection for lawful religious practices. This bill does not expressly repeal every religious-employer exemption and should not be described as universally converting contractors into employees.

Gig Is Up Act

H.R. 9114 | OPPOSE | HIGH

H.R. 9114: Rep. Watson Coleman, Bonnie [D-NJ-12]; 7 active co-sponsors.

The bill applies specified wage-like payroll-tax treatment to contractor remuneration paid by businesses with both at least $100 million in annual gross receipts and at least 10,000 contractors, subject to aggregation rules. It doubles the specified employer tax rates for covered payments. Its introduced effective date reaches payments after December 31, 2026. The bill remains referred to Ways and Means. [13]

Why CEA opposes it. These tax changes would increase costs and administration for qualifying businesses without settling every employment-classification question. The thresholds are important: this is not a payroll-tax mandate on every small employer using contractors.

Operational Freedom: Technology and AI Regulation

No Robot Bosses Act

H.R. 6371 | OPPOSE AS DRAFTED | HIGH

H.R. 6371: Rep. Bonamici, Suzanne [D-OR-1]; 13 active co-sponsors.

The House bill regulates automated systems used in consequential employment decisions. It reaches covered employers with 11 or more paid workers and imposes evaluations, disclosures, human oversight, opt-out procedures and enforcement duties. Passive computing infrastructure is excluded. H.R. 6371 remains referred. [14, 21]

Why CEA opposes it. Accuracy and human accountability matter, but extensive recurring audits, review procedures and litigation exposure can burden relatively small employers. CEA seeks clear technology boundaries, proportionate safeguards and protection for lawful faith-based criteria. S. 4833 is separately addressed as a coverage gap; the Senate text is not identical to the House text.

AI-Related Job Impacts Clarity Act

H.R. 9352 | OPPOSE AS DRAFTED | WATCH

H.R. 9352: Rep. Horsford, Steven [D-NV-4]; 3 active co-sponsors.

The proposal requires quarterly reporting about AI-related workforce impacts and authorizes rules governing covered private entities. H.R. 9352 was introduced June 18, 2026 and remains referred. Its covered-entity definition and attribution standards need careful attention. S. 3108, introduced November 5, 2025, is officially identified as an identical related bill. [15, 22]

Why CEA opposes it. Reporting may improve information about technological change, but employers must be able to determine what is reportable without excessive cost or uncertain attribution. CEA seeks clear definitions, protection for confidential business information and practical compliance. The lower Watch priority is distinct from the operational burden identified in the assessment.

AI Tax and Work Protection Act

H.R. 10044 | OPPOSE | HIGH

H.R. 10044: Rep. Casar, Greg [D-TX-35]; 4 active co-sponsors.

The bill creates an excise tax tied to defined foundation-model transactions, including specified workforce-reduction uses, and establishes transition and employment programs. Grant-funded jobs carry conditions involving wages, leave, benefits and labor relations. The bill was introduced August 6 and remains referred. [16]

Why CEA opposes it. CEA is concerned about discouraging productive technology investment and using grant conditions to govern workforce decisions. Direct tax coverage depends on the defined person and transaction; buying ordinary AI software alone does not automatically make every employer liable. Worker-transition assistance is an acknowledged benefit, but it does not remove the tax and autonomy concerns.

Healthcare Freedom: Public Coverage, Provider Choice and Payment

Medicare for All Act

H.R. 3069 | STRONG OPPOSE | CRITICAL

H.R. 3069: Rep. Jayapal, Pramila [D-WA-7]; 117 active co-sponsors.

The proposal establishes a national health program. Sections 107 and 801 prohibit private insurance and employer benefits that duplicate the program's covered benefits; additional nonduplicative coverage is permitted. Section 201 expressly includes abortion and comprehensive gender-affirming healthcare among program benefits. The bill remains referred. [17]

Why CEA opposes it. Replacing duplicative employer coverage would sharply reduce employers' freedom to design health benefits and individuals' private coverage choices. Express program benefits raise concrete conscience-sensitive issues. CEA's objection concerns the structure and operative provisions, not an assumption that every form of private insurance would disappear.

Medicare-X Choice Acts

H.R. 9702 / S. 3369 | OPPOSE | HIGH

H.R. 9702: Rep. Craig, Angie [D-MN-2]; 2 active co-sponsors. **S. 3369:** Sen. Bennet, Michael F. [D-CO]; 10 active co-sponsors.

These related bills establish a government-operated public option for individual and small-group markets beginning in 2028. New Social Security Act Sections 2207 and 2208 establish payment benchmarks and generally condition Medicare or Medicaid provider enrollment on public-option participation. An extraordinary opt-out is available where participation threatens the provider's ability to operate. Private coverage remains. [18, 19]

Why CEA opposes it. The direct concern is compulsory provider participation, government payment-setting and recurring administration. Voluntary patient enrollment, affordability provisions, rural payment flexibility and telehealth are benefits that should be acknowledged. The introduced bills do not expressly require every employer to cover abortion or gender-transition procedures. CEA approved S. 3369 as Oppose / High on October 12.

> **The two approaches have different legal effects.** Medicare for All would prohibit duplicative private coverage. Medicare-X would add a public option while retaining private insurance, but would impose significant conditions on participating Medicare/Medicaid providers. These mechanisms should not be described interchangeably.

Version and current-law details. The Senate and House Medicare-X texts differ in their tax effective date: S. 3369 applies Section 5 changes to tax years after 2025; H.R. 9702 after 2026. Their repayment-cap language targets a provision deleted by Public Law 119-21. It needs a conforming correction; a restored cap is not assumed as an effective benefit. Existing family-affordability rules and Medicare drug-negotiation authority also belong in the baseline. [19, 18]

Lower Premiums, Faster Payments Act

H.R. 10788 | OPPOSE AS DRAFTED | HIGH | INTRODUCED OCTOBER 9, 2026

H.R. 10788: Rep. Pallone, Frank [D-NJ-6]; 0 active co-sponsors. BBI score: -14.

Section 2 would change payment rules for covered federal surprise-billing claims beginning in 2028. It substitutes a prescribed payment methodology for negotiated or arbitrated resolution, revises the qualifying payment amount framework, expands specified audits and bars judicial review of that methodology. The bill remains referred. [20]

Why CEA opposes it as drafted. The concern is reduced payment flexibility and accountability, including the bar on judicial review of the methodology. The bill may offer potential processing and dispute-cost savings, which CEA acknowledges. CEA opposes it in its current form and approved the position on October 12.

Related Senate Coverage and Follow-Up

S. 4833, No Robot Bosses Act. The August report included it, but today's public tracker does not. Official text confirms a June 18 introduction and HELP referral. Its longer Senate text includes developer and automated-system standards beyond the House structure. Retain coverage and complete a Senate-specific BBI review before importing any House score. [21] Sen. Markey, Edward J. [D-MA]; 6 active co-sponsors.

S. 3108, AI-Related Job Impacts Clarity Act. It is officially related as identical to H.R. 9352, and the operative text matches after whitespace normalization. Group the policy issue while reviewing and approving the Senate version separately. Related-bill metadata is not a scoring approval. [22, 15] Sen. Hawley, Josh [R-MO]; 3 active co-sponsors.

Practical steps for members. Share this report with HR, benefits and operations leaders. Identify which proposals reach your organization's size, services, plans and use of technology. Use CEA's live tracker to follow material movement; contact CEA with concrete employer impacts through its advocacy channels.

Enacted laws require a different response

The GENIUS Act, S. 1582, is enacted and concerns privately issued payment stablecoins. It is an implementation issue, not a pending bill to stop and not a Federal Reserve digital-dollar authorization. Enacted laws require monitoring of implementation and corrective legislation rather than an opposition-to-passage action. S. 1582: Sen. Hagerty, Bill [R-TN]; 5 active co-sponsors.

Congressional priorities can change

Committee leadership, agendas and available floor time determine which introduced proposals advance. CEA's focus remains the text and its consequences for Christian employers, regardless of sponsor or political party. A bill already written can become active later; that is why status monitoring and version-specific review both matter.

Sources and Review Notes

This report updates the August 24 CEA Action briefing using the public tracker retrieved October 12 and official GovInfo text and BILLSTATUS feeds. The 20 opposition records comprise 17 published bills plus the approved S. 3369, H.R. 7005 and H.R. 10788 additions. S. 4833 and S. 3108 are coverage items, not additional approved positions.

BBI assigns one integer from -20 to +20 to each of the Five Freedoms; the total is their exact sum from -100 to +100. Magnitude, breadth, permanence and fiscal/compliance effects calibrate each component. Priority and likelihood of passage are separate judgments.

Ref and bill	Reviewed text	Ref and bill	Reviewed text
1. H.R. 5408	EH | 2026-06-09	12. H.R. 10035	IH | 2026-08-03
2. S. 844	IS | 2025-03-04	13. H.R. 9114	IH | 2026-06-02
3. H.R. 15	IH | 2025-04-29	14. H.R. 6371	IH | 2025-12-03
4. S. 1503	IS | 2025-04-29	15. H.R. 9352	IH | 2026-06-18
5. H.R. 1954	IH | 2025-03-06	16. H.R. 10044	IH | 2026-08-06
6. S. 894	IS | 2025-03-06	17. H.R. 3069	IH | 2025-04-29
7. H.R. 7005	IH | 2026-01-09	18. H.R. 9702	IH | 2026-07-15
8. H.R. 20	IH | 2025-03-05	19. S. 3369	IS | 2025-12-04
9. S. 852	IS | 2025-03-05	20. H.R. 10788	IH | 2026-10-09
10. H.R. 4763	IH | 2025-07-25	21. S. 4833	IS | 2026-06-18
11. S. 5280	IS | 2026-08-06	22. S. 3108	IS | 2025-11-05

All entries cite GovInfo text and BILLSTATUS. Additional baseline sources: Public Law 119-21, Section 71305; IRS premium-tax-credit update; CMS family-affordability explanation; S. 1582 enacted-law record. IH = introduced in House; IS = introduced in Senate; EH = House-passed text. This educational policy briefing is not legal advice. Employer-specific coverage, exemptions and compliance questions should be reviewed with qualified counsel. CEA Action is the affiliated 501(c)(6) advocacy organization.