In demanding "submission" to the state, Paul is not necessarily demanding obedience to every mandate of the state. Key to this restriction is the recognition that the word "submit" (hypotasso) in Paul is not a simple equivalent to "obey" (hypakouo). To be sure, they overlap, and in some contexts, perhaps, they cannot be distinguished (cf. 1 Peter 3: 1, 6). Moreover, submission is usually expressed through obedience. Nevertheless, submission is broader and more basic than obedience. To submit is to recognize one's subordinate place in a hierarchy established by God. It is to acknowledge that certain institutions or people have been placed over us and have the right to our respect and deference. In addition to rulers (see also Titus 3: 1), Paul also calls on believers to submit to their spiritual leaders (1 Cor. 16: 16) and even to one another (Eph. 5: 21; i.e., in the ways Paul outlines in 5: 22–6: 9). Christian slaves are to submit to their masters (Titus 2: 9), Christian prophets to other prophets (1 Cor. 14: 32), and Christian wives to their husbands (1 Cor. 14: 35 [?]; Eph. 5: 24; Col. 3: 18; Titus 2: 5). In each case, one person is to recognize the rightful leadership role that another human being has in his or her life. But implicit always in the idea of submission is the need to recognize that God is at the pinnacle of any hierarchy. While not always explicit, Paul assumes that one's ultimate submission must be to God and that no human being can ever stand as the ultimate authority for a believer. The parallel between a Christian's submitting to government and a wife's submitting to her husband is particularly helpful. The wife is to recognize that God has ordained her husband to be her "head," that is, her leader and guide. Thus, she must follow his leadership. But Paul would never think that a wife must always do whatever her husband demanded.

I once counseled a Christian woman who took her need to submit to her husband so seriously that she felt obliged to obey him by engaging in sex with him and another woman at the same time. I urged her to recognize that her ultimate allegiance was to God, the authority standing over her husband. She needed to follow the higher authority in this case and disobey her husband. But this did not mean that she was simply to dismiss her husband or to renounce his general authority over her. In a similar way, it seems to me, we can also, as believers, continue to submit to governing authorities even as, in certain specific instances, we find that we cannot obey them. When they order us to do something incompatible with our allegiance to God, our higher authority, we must, as Peter and John put it, "obey God rather than men" (Acts 5: 29).

Moo, Douglas J.; Moo, Douglas J.. Romans (The NIV Application Commentary Book 6) (pp. 429-430). Zondervan. Kindle Edition.