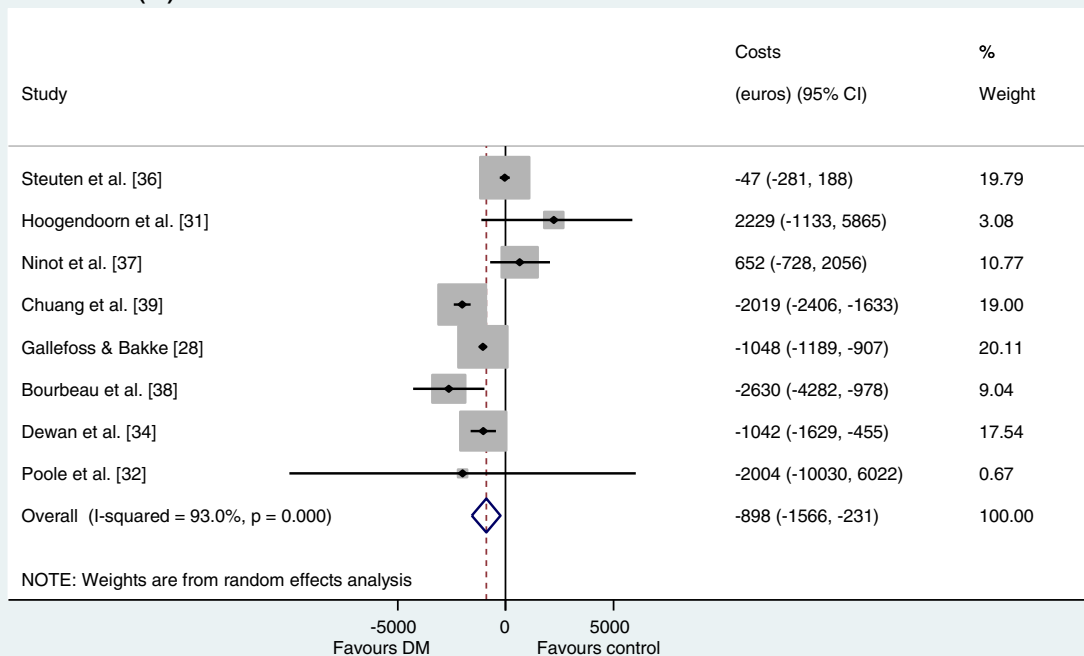


(a) Difference of healthcare utilization costs



(b) Difference in hospitalization costs

