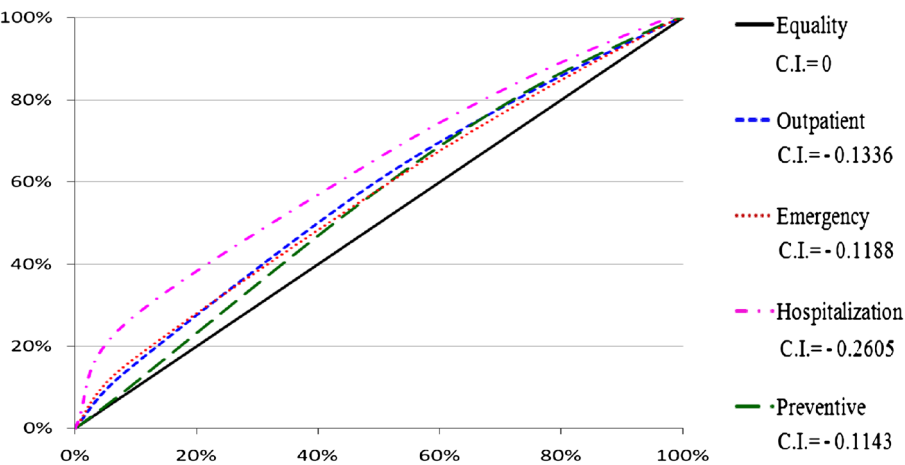


(a) health care utilization



(b) health care expenditure

