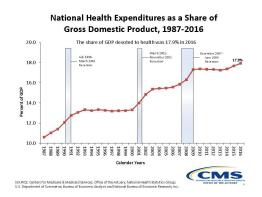
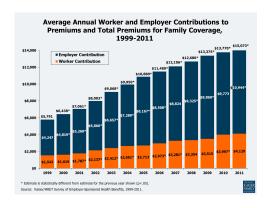
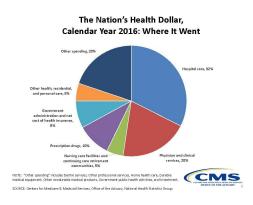
Controlling Healthcare Costs by Plan Design







Plan Design



Patient Behavior



Hospitalization Expenditures