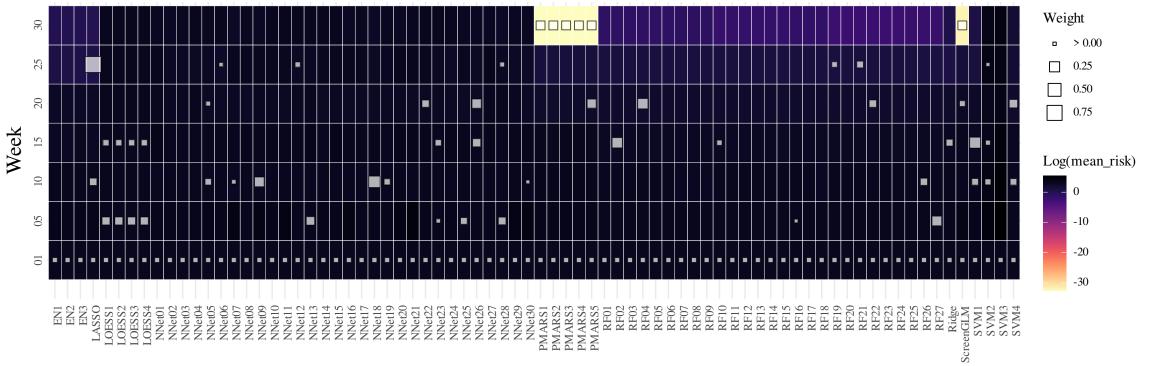Cumulative hospitalizations: Squared Error Loss