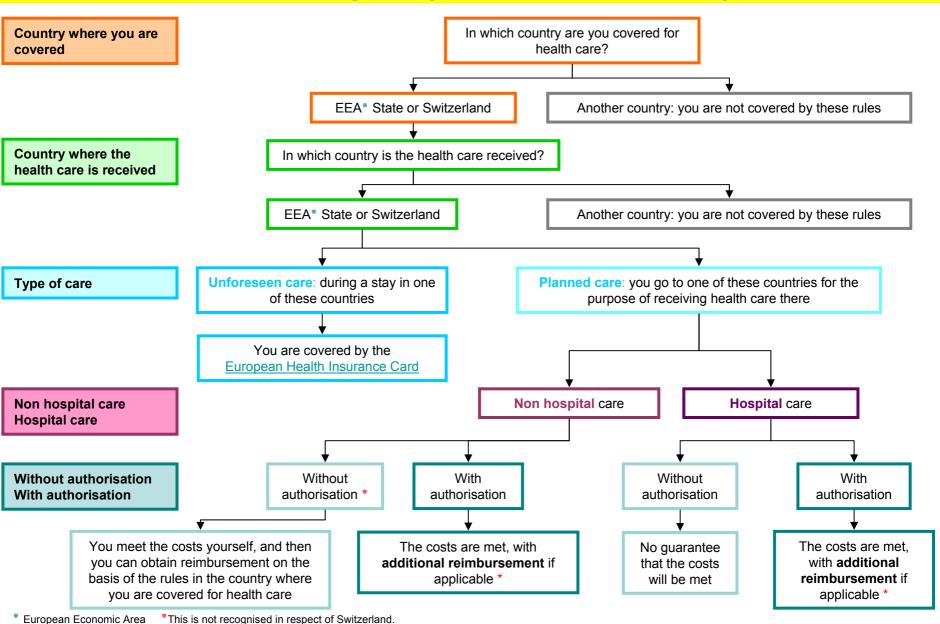
Flow chart summarising the ways in which health care costs may be met



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