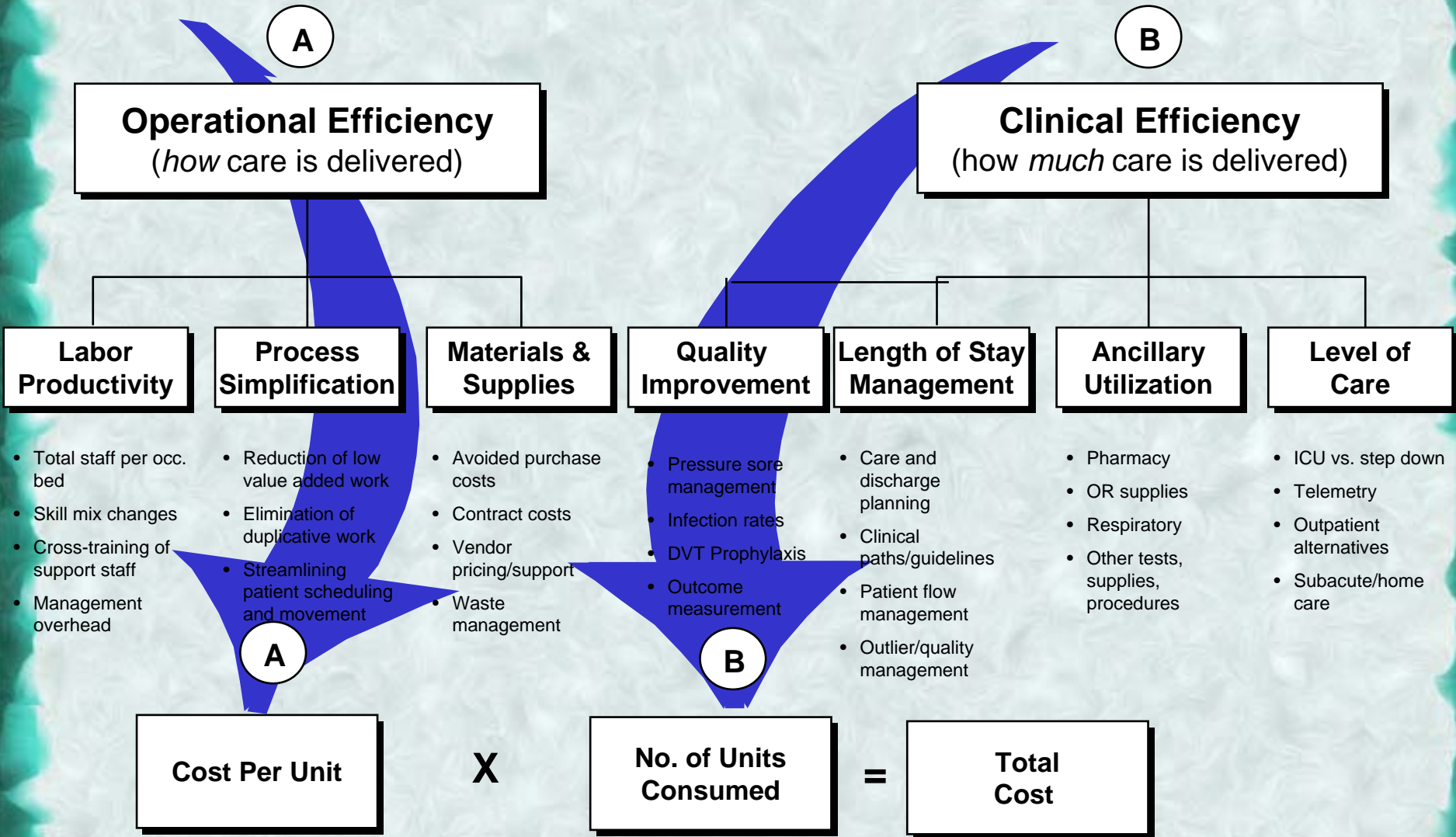


Drivers of Healthcare Costs



Modern Chief Medical Officers must manage both sets of drivers.