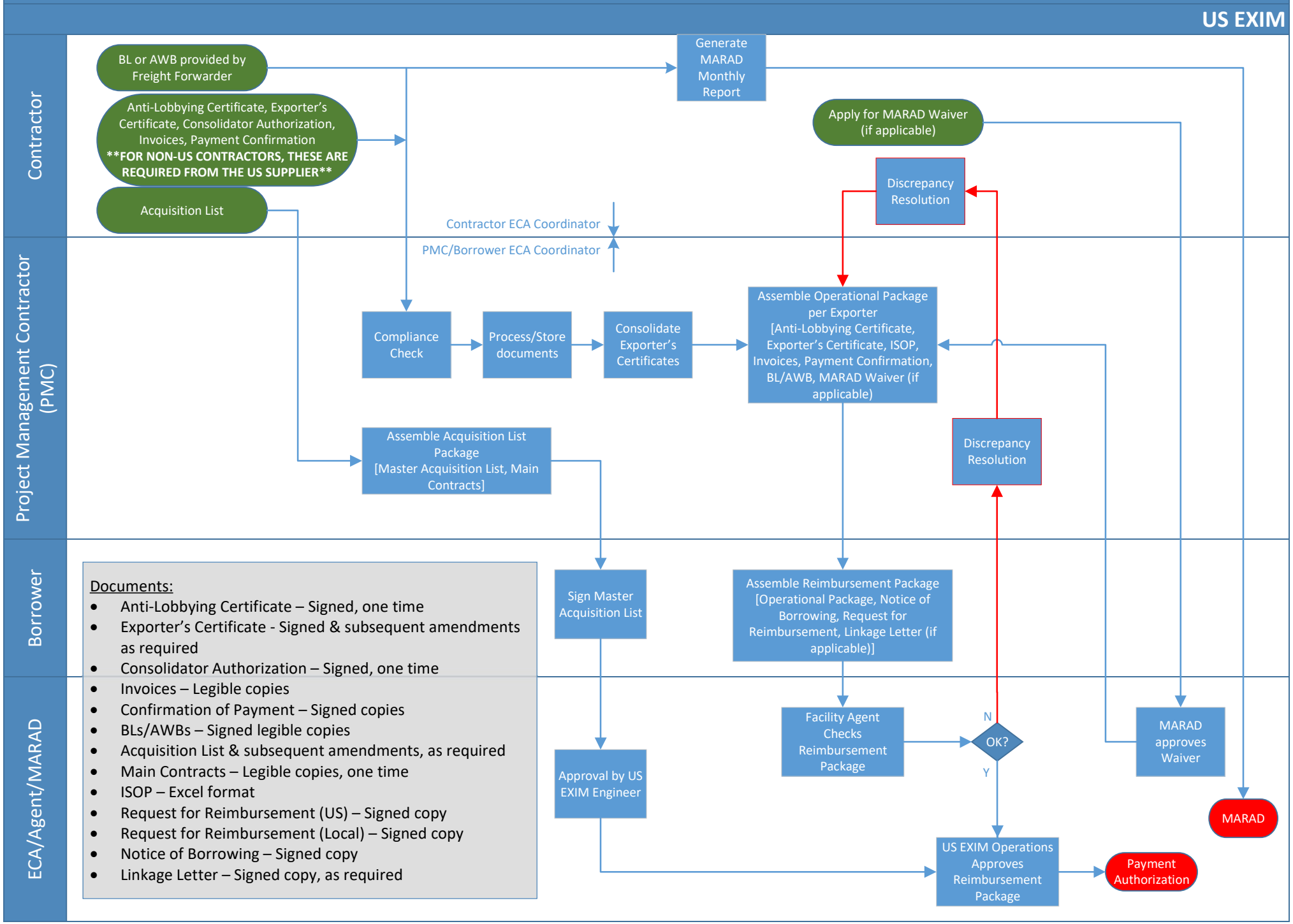Reimbursement Process Flow (Simplified)