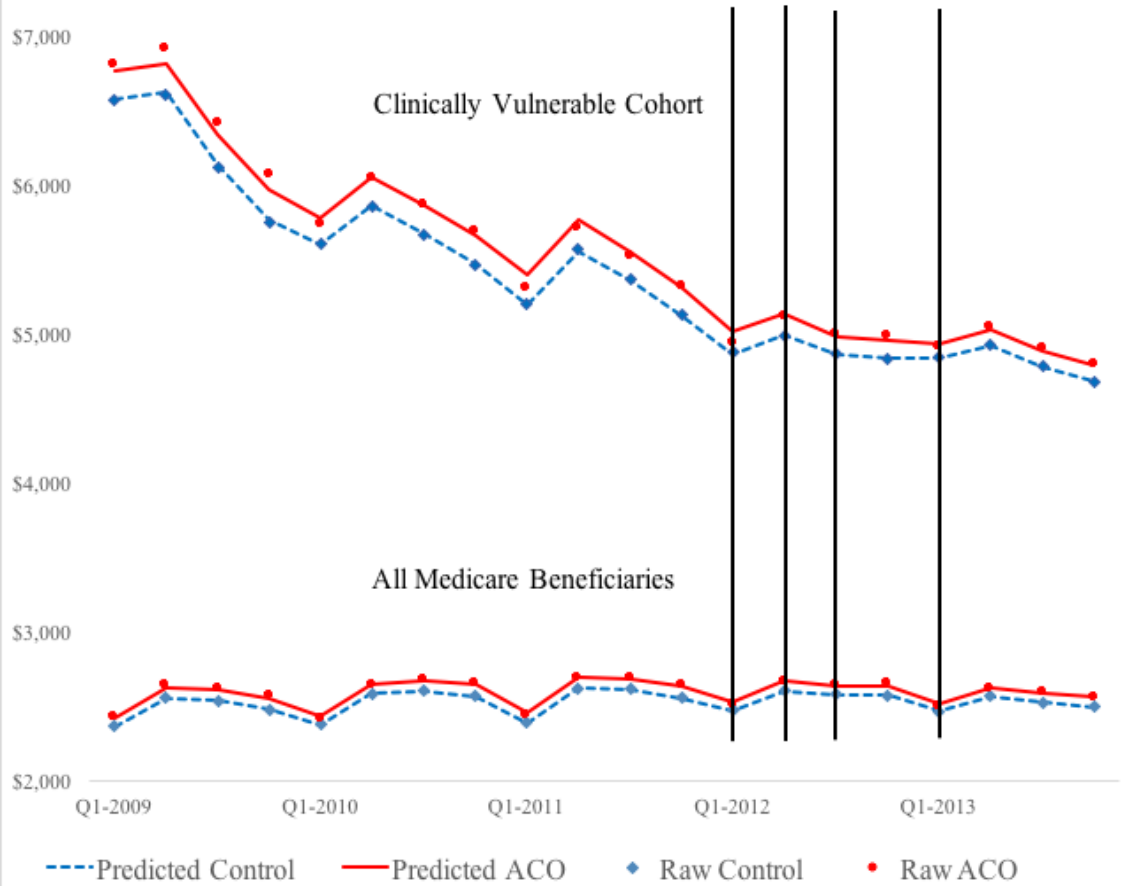Figure 1: Predicted and Raw Mean Quarterly Spending Per Beneficiary