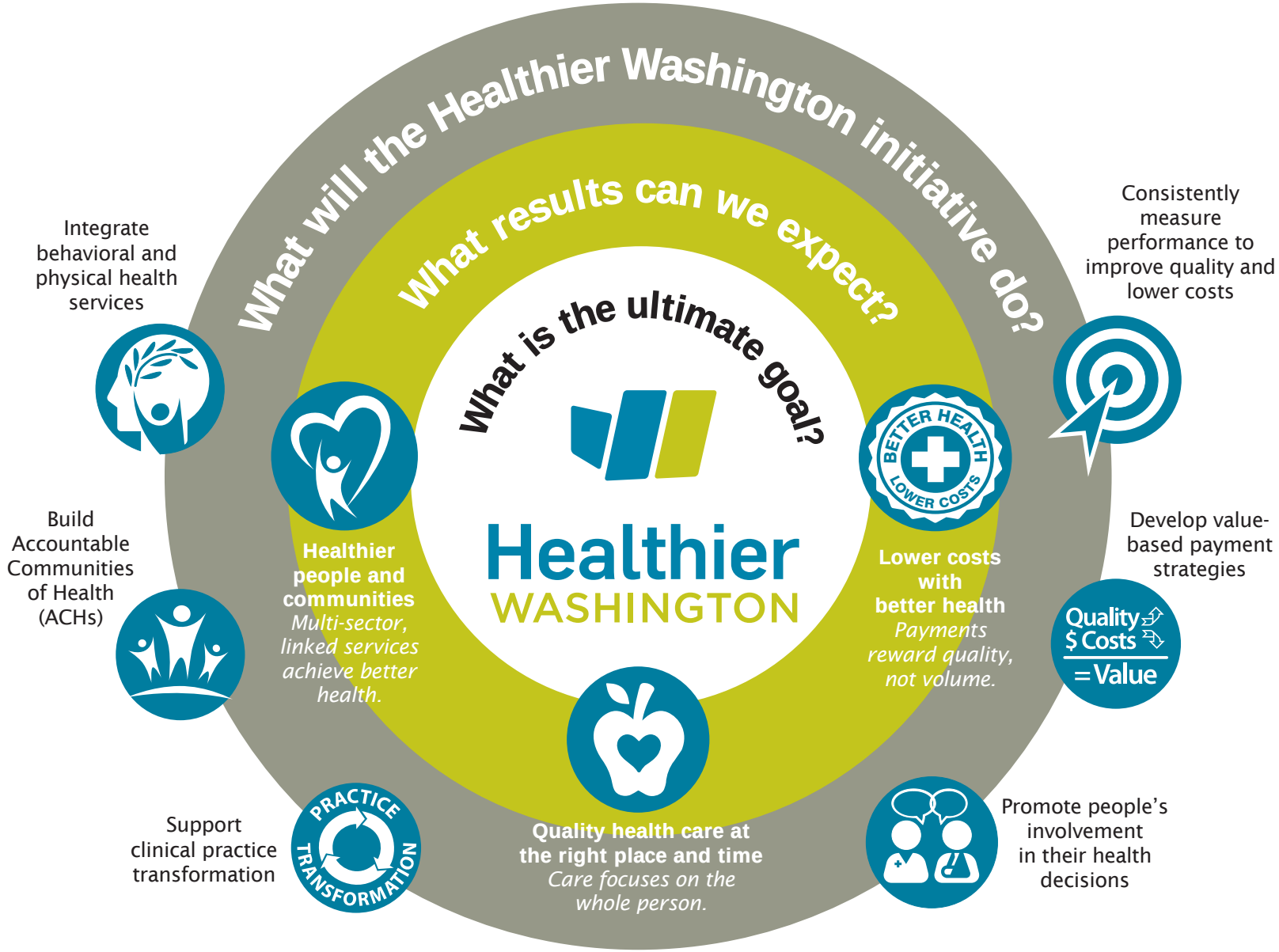Achieving the triple aim of better health, better care, lower costs