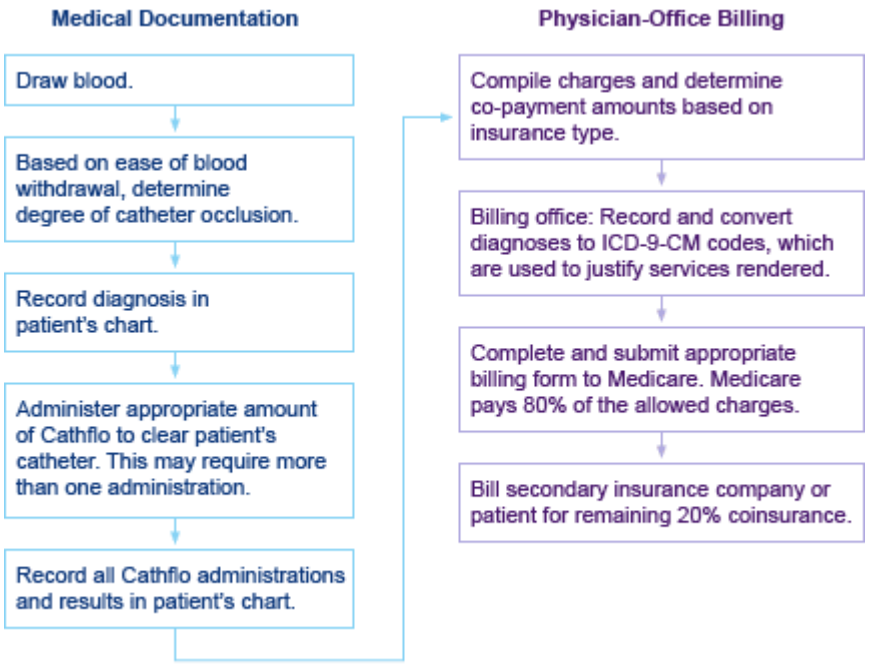BILLING PROCESS FOR PHYSICIANS' OFFICES