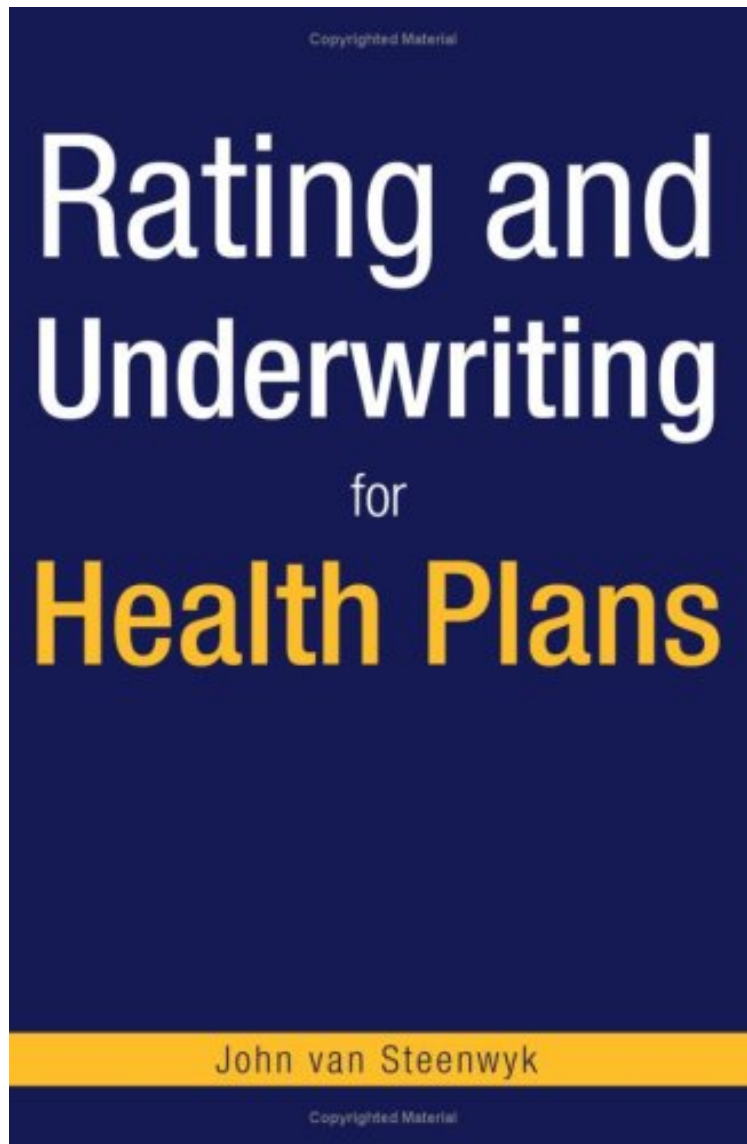


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About the Author John van Steenwyk is President of Health Economics, Inc., a consulting firm which, since 1982, has served over 200 clients, including health plans, hospitals, clinics, physician organizations and government agencies. Previously he was a Vice President of