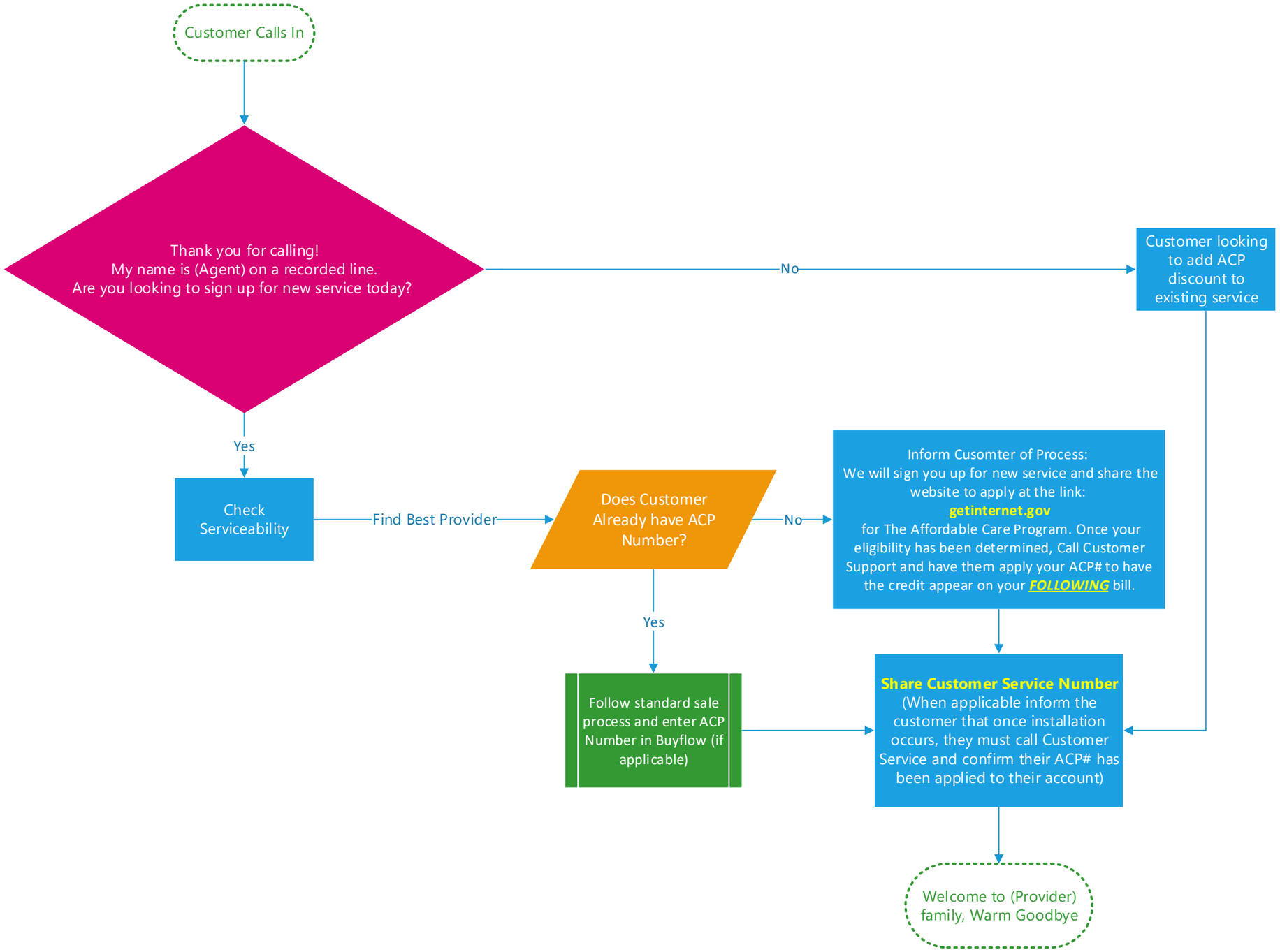Affordable Care Program Customer Journey