
SUBSTITUTE HOUSE BILL 1668

State of Washington

66th Legislature

2019 Regular Session

By House College & Workforce Development (originally sponsored by Representatives Slatter, Jinkins, DeBolt, Macri, Frame, Robinson, Tharinger, Bergquist, Senn, Cody, Pollet, Young, Davis, Kloba, Ortiz-Self, Lekanoff, Steele, Harris, Ormsby, Stanford, Goodman, Doglio, Fey, Leavitt, Valdez, and Hudgins)

READ FIRST TIME 02/22/19.

1 AN ACT Relating to creating the Washington health corps to
2 support health care professionals who provide service in underserved
3 communities; amending RCW 28B.115.010, 28B.115.020, 28B.115.030,
4 28B.115.040, 28B.115.050, 28B.115.070, 28B.115.080, 28B.115.090,
5 28B.115.100, 28B.115.110, and 28B.115.120; adding a new section to
6 chapter 28B.115 RCW; creating a new section; and providing an
7 expiration date

8 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

9 **Sec. 1.** RCW 28B.115.010 and 1989 1st ex.s. c 9 s 716 are each
10 amended to read as follows:

11 The legislature finds that changes in demographics, the delivery
12 of health care services, and an escalation in the cost of educating
13 health professionals has resulted in shortages of health
14 professionals. A poor distribution of health care professionals has
15 resulted in a surplus of some professionals in some areas of the
16 state and a shortage of others in other parts of the state, such as
17 in the more rural areas and in behavioral health services. The high
18 cost of health professional education requires that health care
19 practitioners command higher incomes to repay the financial
20 obligations incurred to obtain the required training. Health
21 professional shortage areas are often areas that have troubled

1 economies and lower per capita incomes. These areas often require
2 more services because the health care needs are greater due to
3 poverty or because the areas are difficult to service due to
4 geographic circumstances. The salary potentials for shortage areas
5 are often not as favorable when compared to nonshortage areas and
6 practitioners are unable to serve. The legislature further finds that
7 encouraging health professionals to serve in shortage areas is
8 essential to assure continued access to health care for persons
9 living in these parts of the state.

10 The legislature also finds that one in five adults in the United
11 States experiences mental illness in any given year, but only forty-
12 one percent of adults with a mental health condition received mental
13 health services in 2016, according to the national institute of
14 mental health. The children's mental health work group found that in
15 2013, only forty percent of children on medicaid with mental health
16 treatment needs were receiving services. Individuals seeking
17 behavioral health services may have trouble receiving the help they
18 need from health care professionals because behavioral health
19 services are limited due to workforce shortages of behavioral health
20 providers. The legislature further finds that encouraging more health
21 care professionals to practice behavioral health in areas with
22 limited services would benefit the state by creating greater access
23 to behavioral health services and by having more health care
24 professionals experienced in providing behavioral health services.

25 Therefore, the legislature intends to establish the Washington
26 health corps to encourage more health care professionals to work in
27 underserved areas by providing loan repayment and conditional
28 scholarships in return for completing a service commitment.

29 **Sec. 2.** RCW 28B.115.020 and 2013 c 19 s 46 are each amended to
30 read as follows:

31 Unless the context clearly requires otherwise, the definitions in
32 this section apply throughout this chapter.

33 (1) "Credentialed health care profession" means a health care
34 profession regulated by a disciplining authority in the state of
35 Washington under RCW 18.130.040 or by the pharmacy quality assurance
36 commission under chapter 18.64 RCW and designated by the department
37 in RCW 28B.115.070 as a profession having shortages of credentialed
38 health care professionals in the state.

1 (2) "Credentialed health care professional" means a person
2 regulated by a disciplining authority in the state of Washington to
3 practice a health care profession under RCW 18.130.040 or by the
4 pharmacy quality assurance commission under chapter 18.64 RCW.

5 (3) "Department" means the state department of health.

6 (4) "Eligible education and training programs" means education
7 and training programs approved by the department that lead to
8 eligibility for a credential as a credentialed health care
9 professional.

10 (5) "Eligible expenses" means reasonable expenses associated with
11 the costs of acquiring an education such as tuition, books,
12 equipment, fees, room and board, and other expenses determined by the
13 office.

14 (6) "Eligible student" means a student who has been accepted into
15 an eligible education or training program and has a declared
16 intention to serve in a health professional shortage area upon
17 completion of the education or training program.

18 (7) "Forgiven" or "to forgive" or "forgiveness" means to render
19 health care services in a health professional shortage area or an
20 underserved behavioral health area in the state of Washington in lieu
21 of monetary repayment.

22 (8) "Health professional shortage areas" means those areas where
23 credentialed health care professionals are in short supply as a
24 result of geographic maldistribution or as the result of a short
25 supply of credentialed health care professionals in specialty health
26 care areas and where vacancies exist in serious numbers that
27 jeopardize patient care and pose a threat to the public health and
28 safety. The department shall determine health professional shortage
29 areas as provided for in RCW 28B.115.070. In making health
30 professional shortage area designations in the state the department
31 may be guided by applicable federal standards for "health manpower
32 shortage areas," and "medically underserved areas," and "medically
33 underserved populations."

34 (9) "Loan repayment" means a loan that is paid in full or in part
35 if the participant renders health care services in a health
36 professional shortage area or an underserved behavioral health area
37 as defined by the department.

38 (10) "Nonshortage rural area" means a nonurban area of the state
39 of Washington that has not been designated as a rural physician

1 shortage area. The department shall identify the nonshortage rural
2 areas of the state.

3 (11) "Office" means the office of student financial assistance.

4 (12) "Participant" means a credentialed health care professional
5 who has received a loan repayment award and has commenced practice as
6 a credentialed health care provider in a designated health
7 professional shortage area or an underserved behavioral health area
8 or an eligible student who has received a scholarship under this
9 program.

10 ~~(13) ("Program" means the health professional loan repayment and~~
11 ~~scholarship program.~~

12 ~~(14))~~ "Required service obligation" means an obligation by the
13 participant to provide health care services in a health professional
14 shortage area or an underserved behavioral health area for a period
15 to be established as provided for in this chapter.

16 ~~((15))~~ (14) "Rural physician shortage area" means rural
17 geographic areas where primary care physicians are in short supply as
18 a result of geographic maldistributions and where their limited
19 numbers jeopardize patient care and pose a threat to public health
20 and safety. The department shall designate rural physician shortage
21 areas.

22 ~~((16))~~ (15) "Satisfied" means paid-in-full.

23 ~~((17))~~ (16) "Scholarship" means a loan that is forgiven in
24 whole or in part if the recipient renders health care services in a
25 health professional shortage area or an underserved behavioral health
26 area.

27 ~~((18))~~ (17) "Sponsoring community" means a rural hospital or
28 hospitals as authorized in chapter 70.41 RCW, a rural health care
29 facility or facilities as authorized in chapter 70.175 RCW, or a city
30 or county government or governments.

31 (18) "Underserved behavioral health area" means a geographic
32 area, population, or facility that has a shortage of health care
33 professionals providing behavioral health services, as determined by
34 the department.

35 **Sec. 3.** RCW 28B.115.030 and 2013 c 298 s 1 are each amended to
36 read as follows:

37 The Washington health corps is the state's initiative to
38 encourage health care professionals to work in underserved
39 communities. In exchange for service, the health care professional

1 receives assistance with higher education, in the form of loan
2 repayment or a conditional scholarship. The Washington health corps
3 consists of the health professional loan repayment and scholarship
4 program and the behavioral health loan repayment program.

5 (1) The health professional loan repayment and scholarship
6 program is established for credentialed health professionals and
7 residents serving in health professional shortage areas.

8 (2) The behavioral health loan repayment program is established
9 for credentialed health professionals serving in underserved
10 behavioral health areas.

11 (3) The health professional loan repayment and scholarship and
12 the behavioral health loan repayment programs shall be administered
13 by the office. In administering ((this)) the programs, the office
14 shall:

15 ((1)) (a) (i) Select credentialed health care professionals and
16 residents to participate in the loan repayment portion ~~((of the loan~~
17 ~~repayment and scholarship program and select eligible students to~~
18 ~~participate))~~ and in the scholarship portion of the health
19 professional loan repayment and scholarship program; and

20 (ii) Select credentialed health care participants to participate
21 in the behavioral health loan repayment program;

22 ((2)) (b) Adopt rules and develop guidelines to administer the
23 programs;

24 ((3)) (c) Collect and manage repayments from participants who
25 do not meet their service obligations under this chapter;

26 ((4)) (d) Publicize the program, particularly to maximize
27 participation among individuals in shortage and underserved areas and
28 among populations expected to experience the greatest growth in the
29 workforce;

30 ((5)) (e) Solicit and accept grants and donations from public
31 and private sources for the programs;

32 ((6)) (f) Use a competitive procurement to contract with a
33 fund-raiser to solicit and accept grants and donations from private
34 sources for the programs. The fund-raiser shall be paid on a
35 contingency fee basis on a sliding scale but must not exceed fifteen
36 percent of the total amount raised for the programs each year. The
37 fund-raiser shall not be a registered state lobbyist; and

38 ((7)) (g) Develop criteria for a contract for service in lieu
39 of the service obligation where appropriate, that may be a
40 combination of service and payment.

1 **Sec. 4.** RCW 28B.115.040 and 1991 c 332 s 17 are each amended to
2 read as follows:

3 The department may provide technical assistance to rural
4 communities desiring to become sponsoring communities for the
5 purposes of identification of prospective students for the health
6 professional loan repayment and scholarship program, assisting
7 prospective students to apply to an eligible education and training
8 program, making formal agreements with prospective students to
9 provide credentialed health care services in the community, forming
10 agreements between rural communities in a service area to share
11 credentialed health care professionals, and fulfilling any matching
12 requirements.

13 **Sec. 5.** RCW 28B.115.050 and 2011 1st sp.s. c 11 s 206 are each
14 amended to read as follows:

15 The office shall establish a planning committee to assist it in
16 developing criteria for the selection of participants for both the
17 health professional loan repayment and scholarship program and the
18 behavioral health loan repayment program. The office shall include on
19 the planning committee representatives of the department, the
20 department of social and health services, appropriate representatives
21 from health care facilities, provider groups, consumers, the state
22 board for community and technical colleges, the superintendent of
23 public instruction, institutions of higher education, representatives
24 from the behavioral health and public health fields, and other
25 appropriate public and private agencies and organizations. The
26 criteria may require that some of the participants meet the
27 definition of "needy student" under RCW 28B.92.030.

28 **Sec. 6.** RCW 28B.115.070 and 2017 3rd sp.s. c 1 s 958 are each
29 amended to read as follows:

30 (~~(1)~~) After June 1, 1992, the department, in consultation with
31 the office and the department of social and health services, shall:

32 (~~(a)~~) (1) Determine eligible credentialed health care
33 professions for the purposes of the health professional loan
34 repayment and scholarship program and the behavioral health loan
35 repayment program authorized by this chapter. Eligibility shall be
36 based upon an assessment that determines that there is a shortage or
37 insufficient availability of a credentialed profession so as to
38 jeopardize patient care and pose a threat to the public health and

1 safety. The department shall consider the relative degree of
2 shortages among professions when determining eligibility. The
3 department may add or remove professions from eligibility based upon
4 the determination that a profession is no longer in shortage. Should
5 a profession no longer be eligible, participants or eligible students
6 who have received scholarships shall be eligible to continue to
7 receive scholarships or loan repayments until they are no longer
8 eligible or until their service obligation has been completed;

9 ~~((b))~~ (2) Determine health professional shortage areas for each
10 of the eligible credentialed health care professions; and

11 (3) Determine underserved behavioral health areas for each of the
12 eligible credentialed health care professions.

13 ~~((2) For the 2017-2019 fiscal biennium, consideration for~~
14 ~~eligibility shall also be given to registered nursing students who~~
15 ~~have been accepted into an eligible nursing education program and~~
16 ~~have declared an intention to teach nursing upon completion of the~~
17 ~~nursing education program.))~~

18 **Sec. 7.** RCW 28B.115.080 and 2011 1st sp.s. c 11 s 208 are each
19 amended to read as follows:

20 After June 1, 1992, the office, in consultation with the
21 department and the department of social and health services, shall:

22 (1) Establish the annual award amount for each credentialed
23 health care profession which shall be based upon an assessment of
24 reasonable annual eligible expenses involved in training and
25 education for each credentialed health care profession for both the
26 health professional loan repayment and scholarship program and the
27 behavioral health loan repayment program. The annual award amount may
28 be established at a level less than annual eligible expenses. The
29 annual award amount shall be established by the office for each
30 eligible health profession. The awards shall not be paid for more
31 than a maximum of five years per individual;

32 (2) Determine any scholarship awards for prospective physicians
33 in such a manner to require the recipients declare an interest in
34 serving in rural areas of the state of Washington. Preference for
35 scholarships shall be given to students who reside in a rural
36 physician shortage area or a nonshortage rural area of the state
37 prior to admission to the eligible education and training program in
38 medicine. Highest preference shall be given to students seeking
39 admission who are recommended by sponsoring communities and who

1 declare the intent of serving as a physician in a rural area. The
2 office may require the sponsoring community located in a nonshortage
3 rural area to financially contribute to the eligible expenses of a
4 medical student if the student will serve in the nonshortage rural
5 area;

6 (3) Establish the required service obligation for each
7 credentialed health care profession, which shall be no less than
8 three years or no more than five years, for the health professional
9 loan repayment and scholarship program and the behavioral health loan
10 repayment program. The required service obligation may be based upon
11 the amount of the scholarship or loan repayment award such that
12 higher awards involve longer service obligations on behalf of the
13 participant;

14 (4) Determine eligible education and training programs for
15 purposes of the scholarship portion of the health professional loan
16 repayment and scholarship program;

17 (5) Honor loan repayment and scholarship contract terms
18 negotiated between the office and participants prior to May 21, 1991,
19 concerning loan repayment and scholarship award amounts and service
20 obligations authorized under chapter 28B.115(~~(, 28B.104,)~~) or 70.180
21 RCW.

22 **Sec. 8.** RCW 28B.115.090 and 2011 1st sp.s. c 11 s 209 are each
23 amended to read as follows:

24 (1) The office may grant loan repayment and scholarship awards to
25 eligible participants from the funds appropriated (~~for this~~
26 ~~purpose~~) to the health professional loan repayment and scholarship
27 program, or from any private or public funds given to the office for
28 this purpose. The office may grant loan repayment to eligible
29 participants from the funds appropriated to the behavioral health
30 loan repayment program or from any private or public funds given to
31 the office for this purpose. Participants are ineligible to receive
32 loan repayment under the health professional loan repayment and
33 scholarship program or the behavioral health loan repayment program
34 if they have received a scholarship from programs authorized under
35 this chapter or chapter 70.180 RCW or are ineligible to receive a
36 scholarship if they have received loan repayment authorized under
37 this chapter or chapter 28B.115 RCW.

38 (2) Funds appropriated for the health professional loan repayment
39 and scholarship program, including reasonable administrative costs,

1 may be used by the office for the purposes of loan repayments or
2 scholarships. The office shall annually establish the total amount of
3 funding to be awarded for loan repayments and scholarships and such
4 allocations shall be established based upon the best utilization of
5 funding for that year.

6 (3) One portion of the funding appropriated for the health
7 professional loan repayment and scholarship program shall be used by
8 the office as a recruitment incentive for communities participating
9 in the community-based recruitment and retention program as
10 authorized by chapter 70.185 RCW; one portion of the funding shall be
11 used by the office as a recruitment incentive for recruitment
12 activities in state-operated institutions, county public health
13 departments and districts, county human service agencies, federal and
14 state contracted community health clinics, and other health care
15 facilities, such as rural hospitals that have been identified by the
16 department, as providing substantial amounts of charity care or
17 publicly subsidized health care; one portion of the funding shall be
18 used by the office for all other awards. The office shall determine
19 the amount of total funding to be distributed between the three
20 portions.

21 **Sec. 9.** RCW 28B.115.100 and 1991 c 332 s 23 are each amended to
22 read as follows:

23 In providing health care services the participant shall not
24 discriminate against a person on the basis of the person's ability to
25 pay for such services or because payment for the health care services
26 provided to such persons will be made under the insurance program
27 established under part A or B of Title XVIII of the federal social
28 security act or under a state plan for medical assistance including
29 Title XIX of the federal social security act or under the state
30 medical assistance program authorized by chapter 74.09 RCW and agrees
31 to accept assignment under section 18.42(b)(3)(B)(ii) of the federal
32 social security act for all services for which payment may be made
33 under part B of Title XVIII of the federal social security act and
34 enters into an appropriate agreement with the department of social
35 and health services for medical assistance under Title XIX of the
36 federal social security act to provide services to individuals
37 entitled to medical assistance under the plan and enters into
38 appropriate agreements with the department of social and health
39 services for medical care services under chapter 74.09 RCW.

1 Participants found by the (~~board~~) office or the department in
2 violation of this section shall be declared ineligible for receiving
3 assistance under the programs authorized by this chapter.

4 **Sec. 10.** RCW 28B.115.110 and 2011 1st sp.s. c 11 s 210 are each
5 amended to read as follows:

6 Participants in the Washington health (~~professional loan~~
7 ~~repayment and scholarship program~~) corps who are awarded loan
8 repayments shall receive payment (~~from the program~~) for the purpose
9 of repaying educational loans secured while attending a program of
10 health professional training which led to a credential as a
11 credentialed health professional in the state of Washington.

12 (1) Participants shall agree to meet the required service
13 obligation (~~in a designated health professional shortage area~~).

14 (2) Repayment shall be limited to eligible educational and living
15 expenses as determined by the office and shall include principal and
16 interest.

17 (3) Loans from both government and private sources may be repaid
18 by the program. Participants shall agree to allow the office access
19 to loan records and to acquire information from lenders necessary to
20 verify eligibility and to determine payments. Loans may not be
21 renegotiated with lenders to accelerate repayment.

22 (4) Repayment of loans established pursuant to (~~this program~~)
23 the Washington health corps shall begin no later than ninety days
24 after the individual has become a participant. Payments shall be made
25 quarterly, or more frequently if deemed appropriate by the office, to
26 the participant until the loan is repaid or the participant becomes
27 ineligible due to discontinued service in a health professional
28 shortage area or an underserved behavioral health area after the
29 required service obligation when eligibility discontinues, whichever
30 comes first.

31 (5) Should the participant discontinue service in a health
32 professional shortage area or an underserved behavioral health area,
33 payments against the loans of the participants shall cease to be
34 effective on the date that the participant discontinues service.

35 (6) Except for circumstances beyond their control, participants
36 who serve less than the required service obligation shall be
37 obligated to repay to the program an amount equal to (~~twice~~) the
38 unsatisfied portion of the service obligation, or the total amount
39 paid by the program on their behalf, whichever is less. This amount

1 is due and payable immediately. Participants who are unable to pay
2 the full amount due shall enter into a payment arrangement with the
3 office, including an arrangement for payment of interest. The maximum
4 period for repayment is ten years. The office shall determine the
5 applicability of this subsection. The interest rate shall be
6 determined by the office and be established by rule.

7 (7) The office is responsible for the collection of payments made
8 on behalf of participants from the participants who discontinue
9 service before completion of the required service obligation. The
10 office shall exercise due diligence in such collection, maintaining
11 all necessary records to ensure that the maximum amount of payment
12 made on behalf of the participant is recovered. Collection under this
13 section shall be pursued using the full extent of the law, including
14 wage garnishment if necessary.

15 (8) The office shall not be held responsible for any outstanding
16 payments on principal and interest to any lenders once a
17 participant's eligibility expires.

18 (9) The office shall temporarily or, in special circumstances,
19 permanently defer the requirements of this section for eligible
20 students as defined in RCW 28B.10.017.

21 (10) The office shall establish an appeal process by rule.

22 **Sec. 11.** RCW 28B.115.120 and 2011 1st sp.s. c 11 s 211 are each
23 amended to read as follows:

24 (1) Participants in the Washington health (~~(professional loan~~
25 ~~repayment and scholarship program)) corps who are awarded
26 scholarships incur an obligation to repay the scholarship, with
27 penalty and interest, unless they serve the required service
28 obligation in a health professional shortage area in the state of
29 Washington.~~

30 (2) The interest rate shall be determined by the office and
31 established by rule. Participants who fail to complete the service
32 obligation shall incur an equalization fee based on the remaining
33 unforgiven balance. The equalization fee shall be added to the
34 remaining balance and repaid by the participant.

35 (3) The period for repayment shall coincide with the required
36 service obligation, with payments of principal and interest
37 commencing no later than six months from the date the participant
38 completes or discontinues the course of study or completes or

1 discontinues the required postgraduate training. Provisions for
2 deferral of payment shall be determined by the office.

3 (4) The entire principal and interest of each payment shall be
4 forgiven for each payment period in which the participant serves in a
5 health professional shortage area until the entire repayment
6 obligation is satisfied or the borrower ceases to so serve. Should
7 the participant cease to serve in a health professional shortage area
8 of this state before the participant's repayment obligation is
9 completed, payment of the unsatisfied portion of the principal and
10 interest is due and payable immediately.

11 ~~(5) ((In addition to the amount determined in subsection (4) of
12 this section, except for circumstances beyond their control,
13 participants who serve less than the required service obligation
14 shall be obliged to pay a penalty of an amount equal to twice the
15 unsatisfied portion of the principal.~~

16 ~~(6))~~ Participants who are unable to pay the full amount due
17 shall enter into a payment arrangement with the office for repayment
18 including interest. The office shall set the maximum period for
19 repayment ~~((is ten years))~~ by rule.

20 ~~((7))~~ (6) The office is responsible for collection of
21 repayments made under this section and shall exercise due diligence
22 in such collection, maintaining all necessary records to ensure that
23 maximum repayments are made. Collection and servicing of repayments
24 under this section shall be pursued using the full extent of the law,
25 including wage garnishment if necessary, and shall be performed by
26 entities approved for such servicing by the Washington student loan
27 guaranty association or its successor agency. The office is
28 responsible to forgive all or parts of such repayments under the
29 criteria established in this section and shall maintain all necessary
30 records of forgiven payments.

31 ~~((8))~~ (7) Receipts from the payment of principal or interest or
32 any other subsidies to which the office as administrator is entitled,
33 which are paid by or on behalf of participants under this section,
34 shall be deposited with the office and shall be used to cover the
35 costs of granting the scholarships, maintaining necessary records,
36 and making collections under subsection ~~((7))~~ (6) of this section.
37 The office shall maintain accurate records of these costs, and all
38 receipts beyond those necessary to pay such costs shall be used to
39 grant scholarships to eligible students.

1 ~~((9))~~ (8) Sponsoring communities who financially contribute to
2 the eligible financial expenses of eligible medical students may
3 enter into agreements with the student to require repayment should
4 the student not serve the required service obligation in the
5 community as a primary care physician. The office may develop
6 criteria for the content of such agreements with respect to
7 reasonable provisions and obligations between communities and
8 eligible students.

9 ~~((10))~~ (9) The office may make exceptions to the conditions for
10 participation and repayment obligations should circumstances beyond
11 the control of individual participants warrant such exceptions. The
12 office shall establish an appeal process by rule.

13 NEW SECTION. **Sec. 12.** A new section is added to chapter 28B.115
14 RCW to read as follows:

15 (1) Any funds appropriated by the legislature for the behavioral
16 health loan repayment program, or any other public or private funds
17 intended for loan repayments under this program, must be placed in
18 the account created by this section.

19 (2) The behavioral health loan repayment program account is
20 created in the custody of the state treasurer. All receipts from the
21 program must be deposited into the account. Expenditures from the
22 account may be used only for the behavioral health loan repayment
23 program. Only the office, or its designee, may authorize expenditures
24 from the account. The account is subject to allotment procedures
25 under chapter 43.88 RCW, but an appropriation is not required for
26 expenditures.

27 NEW SECTION. **Sec. 13.** (1) The student achievement council, in
28 consultation with the department of health, shall study the need,
29 feasibility, and potential design of a grant program to provide
30 funding to behavioral health students completing unpaid pregraduation
31 internships and postgraduation supervised hours for licensure. The
32 student achievement council must use the study to provide
33 recommendations to the legislature regarding whether a grant program
34 should be established under the Washington health corps. The study
35 must review the following:

- 36 (a) The potential demand for the grant program;
37 (b) Options for determining which students would be eligible;
38 (c) Whether the grant program should be need or merit based;

1 (d) What types of internships and supervised hours for licensure
2 would qualify;
3 (e) Potential grant amounts;
4 (f) Whether the grant program should include a service component;
5 and
6 (g) Any other information the student achievement council deems
7 necessary.
8 (2) The student achievement council shall report to the
9 appropriate committees of the legislature regarding the study and
10 recommendations for a grant program by December 1, 2019.
11 (3) This section expires January 1, 2021.

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