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**FINANCIAL ASSISTANCE PROGRAM
FOR ALASKANS WHO HAVE
EXPERIENCED CATASTROPHIC ILLNESS**

A CATASTROPHIC ILLNESS IS A SINGLE ILLNESS OR INJURY DURING ANY 12 MONTH PERIOD WHICH, AFTER ALL OTHER SOURCES OF PAYMENT HAVE BEEN EXHAUSTED, LEAVES MEDICAL EXPENSES OF OVER \$1,000.



HOW THE CATASTROPHIC ILLNESS PROGRAM WORKS

Alaska Statute 47.25 was amended by the 1976 Legislature by adding section .225 to establish the CATASTROPHIC ILLNESS PROGRAM which became effective July 1976.

The program is administered by the CATASTROPHIC ILLNESS COMMITTEE which is comprised of a medical review officer from the Department of Health and Social Services, a member appointed by the Governor who has suffered a catastrophic illness, and a representative of the Department of Commerce and Economic Development appointed by the Governor.

An application may be filed by a person who has suffered a catastrophic illness or by a parent, spouse, or legal guardian of that person; or by any other interested party with the written consent of the person who has suffered the catastrophic illness.

An applicant MUST BE a resident of the State of Alaska at the time of the application and MUST HAVE BEEN a resident at the time of the catastrophic illness.

The Committee will consider only those applications where the total medical bills related to the catastrophic illness are more than \$1,000 in a period not to exceed 12 months after all sources of third-party payment has been exhausted.

Third party payment means payments of medical expenses related to a catastrophic illness by sources other than the applicant or the Catastrophic Illness Committee, such as state and federal medical assistance programs, private health insurance, employment-related health insurance, military health insurance, workmen's compensation, violent crimes compensation, Indian Health Service of the U. S. Department of Health, Education and Welfare, and awards in legal actions.

Each application will be reviewed by the Committee or its designee for completeness of information, including required documentation of medical expenses, gross income and assets. The application may be returned to the person who is applying for more complete information and any portion of the application may be investigated. The Committee will meet twice a month to determine the eligibility of applicants and the amount of medical assistance to be awarded.

The Committee will use the formula below to determine the applicant's share total medical bills related to a catastrophic illness, based on annual income, number of dependents, amount of assets, and the assumption that the applicant share will be paid to the provider on a payment schedule covering a period at least 3 years.

CATASTROPHIC ILLNESS PROGRAM DETERMINATION FORMULA
AMOUNT TO BE PAID BY APPLICANT*

PART I — INCOME MEASURE

Annual Gross Income of Family	Number of family members						
	1	2	3	4	5	6	7 or more
\$ - 0 - \$ 5,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
\$ 5,001 - \$ 6,000	1,375	1,000	1,000	1,000	1,000	1,000	1,000
\$ 6,001 - \$ 6,300	1,575	1,375	1,000	1,000	1,000	1,000	1,000
\$ 6,301 - \$ 6,800	1,950	1,675	1,375	1,000	1,000	1,000	1,000
\$ 6,801 - \$ 7,400	2,325	1,950	1,575	1,375	1,000	1,000	1,000
\$ 7,401 - \$ 8,000	2,700	2,325	1,950	1,575	1,375	1,000	1,000
\$ 8,001 - \$ 9,000	3,150	2,700	2,325	2,000	1,800	2,000	2,000
\$ 9,001 - \$10,000	3,750	3,150	2,700	2,325	2,000	2,000	2,000
\$10,001 - \$11,000	4,350	3,750	3,150	2,700	2,325	2,000	2,000
\$11,001 - \$12,000	4,950	4,350	3,600	3,150	2,700	2,325	2,000
\$12,001 - \$13,000	5,550	4,950	4,200	3,750	3,150	2,000	2,000
\$13,001 - \$14,000	6,150	5,550	4,800	4,350	3,750	2,150	2,000
\$14,001 - \$15,000	6,750	6,150	5,400	4,950	4,350	2,750	2,150
\$15,001 - \$16,000	7,350	6,750	6,150	5,550	4,950	4,350	2,750
over - \$16,000	Amount from \$16,000 line plus 75% of income over \$16,000.						

PART II — LIQUID ASSET MEASURE

Amount of Liquid Assets	Percentage of Liquid Assets to be applied to Medical Expenses
\$ - \$1,000	0%
\$1,001 - \$2,500	50% of excess over \$1,000
\$2,501 - \$5,000	75% of excess over \$2,500
over - \$5,000	100% of excess over \$5,000

*It is the joint responsibility of the provider and the applicant to arrange a payment schedule to retire the amount to be paid by applicant.

	Example 1	Example 2	Example 3
Eligible Medical Expenses**	\$20,000	\$20,000	\$20,000
Gross Income	6,300	10,000	20,000
Number of Family Members	4	4	4
Liquid Assets	1,500	500	1,500
Amount to be paid by Applicant:			
Part I - Income Measure	1,000	6,000	16,000
Part II - Liquid Asset Measure	350	750	750
Total - Applicant	1,350	6,750	16,750
Eligible Medical Expenses**	20,000	20,000	20,000
Balance Eligible for Catastrophic Illness Program	\$18,750	\$14,250	\$3,750

**After deduction for any exclusions and third-party payments.

WHEN APPLYING THE FORMULA TO DETERMINE THE APPLICANT'S SHARE, THE FOLLOWING ASSETS WILL BE EXCLUDED FROM CONSIDERATION:

1. A home providing shelter for the applicant and the land on which it is situated.
2. One non-commercial vehicle.
3. Tools, equipment, vehicles and other assets required in a trade or business.
4. Ordinary household and personal effects.
5. \$1,000 of liquid assets.
6. Income property; however, all income derived from such property shall be taken into consideration in determining the gross income.
7. Inalienable shares in a Native Corporation during the period of inalienability as specified in the Alaska Native Claims Settlement Act.
8. Alaska longevity bonus payments.
9. Any other assets specifically restricted for the use of the recipient by state or federal law.

THE FOLLOWING SERVICES AND CHARGES ARE NOT INCLUDED FOR COVERAGE BY THE CATASTROPHIC ILLNESS PROGRAM.

1. Dentistry and optometry unless prescribed by a licensed dentist or physician as medically necessary as the result of an injury or illness.
 2. Elective medical or surgical procedures.
 3. Drugs and medications not prescribed by a licensed physician.
 4. Services received as a result of a pregnancy or birth without unusual complications.
 5. Private psychological or psychiatric treatment or private alcoholism treatment, unless not available from public agencies or programs.
 6. Chiropractic services.
 7. Services not of a medical nature.
 8. Medical services currently provided to persons in the custody of the Division of Corrections.
 9. Residential care in a skilled nursing home or intermediate care facility for more than 30 days. (The Committee can extend this time limit if it considers extension appropriate.)
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Alaska Statute 47 was amended by the 1978 Legislature by adding Chapter B which covers the Catastrophic Illness Program. The new chapter sets forth the following additions to the law:

Annually the Committee shall determine in light of appropriated funds and expected need the medical expenses reimbursable under this chapter. These exclusions would be in addition to those listed on page three of this pamphlet.

As frequently as necessary the committee shall adopt, in light of appropriated funds and expected need, a formula to be used in determining the applicant's share of total medical expenses incurred as a result of a catastrophic illness. The formula on page two of this pamphlet will be changed as necessary.

As encouragement for Alaska residents to obtain private medical insurance, the amount of premiums paid for medical insurance up to a limit of \$500.00 will be deducted from the applicant's share if the applicant either has or obtains insurance during the 12-month period beginning with the occurrence of the injury or the onset of the illness for which they are applying for assistance.

If the applicant or a provider receives payment from any other source for medical bills which have been paid by the Catastrophic Illness Committee, the state has the right to be reimbursed for the amount paid by the Committee.

AN APPLICATION WILL NOT BE CONSIDERED BY THE COMMITTEE UNLESS THE APPLICANT SIGNS AN AGREEMENT TO THIS EFFECT.

A PROVIDER WILL NOT BE PAID BY THE COMMITTEE UNDER THIS PROGRAM UNLESS THE PROVIDER SIGNS AN AGREEMENT TO THIS EFFECT.

Application forms can be obtained from the offices of the Division of Public Assistance, at Regional Health Offices of the Division of Public Health and at major licensed hospitals. Application forms and further information may also be obtained along with copies of the regulations, by writing to:

DEPARTMENT OF HEALTH AND SOCIAL SERVICES
DIVISION OF PUBLIC ASSISTANCE
CATASTROPHIC ILLNESS COMMITTEE
POUCH 1107 D
JUNEAU, ALASKA 99811



Official Business

Alaska State Legislature

House of Representatives

Committee on

Health, Education & Social Services

Pouch V
State Capitol
Juneau, Alaska 99811

March 3, 1982

Agenda

HB 195 Health Planning

HB 611 Catastrophic Illness

WITNESSES:

HB 195

Dennis DeWitt, AK. State Hospital Assoc.

Flaxbe Lindsey, Div. of State Health Planning

HB 611

Rep. Terry Gardiner

Rod Betit, Div. of Public Assistance

ANALYSIS OF HB 611

"An Act relating to catastrophic illness and providing for an effective date."

Repeals and enacts AS 47.08.010 relating to reimbursement for costs of catastrophic illness under the existing state program. New section would allow a provider of medical care to be reimbursed for unpaid costs incurred in the treatment of a person suffering a catastrophic illness or his parent, spouse or legal guardian, who pays costs incurred in the treatment of a catastrophic illness to be reimbursed under the program. (Currently only providers of medical services may be reimbursed.) Adds to AS 47.08.070 (Standards of Reimbursement): "(b) The amount that the committee reimburses the parent, spouse or legal guardian of that person, for costs of treatment of the catastrophic illness paid by the person, his parent, spouse or legal guardian, shall be determined in accordance with the standards applicable to unpaid costs set out in (a) of this section. Reimbursement under this subsection may not include the portion of the cost of the catastrophic illness determined to be the applicant's share under AS 47.08.060." Provides for an immediate effective date.

CS for HB 611

Refer to Dept. of Health and Social Services position paper.



ALASKA STATE LEGISLATURE
HOUSE OF REPRESENTATIVES
RESEARCH AGENCY

Pouch Y. State Capitol
Juneau, Alaska 99811
(907) 465-3991

March 3, 1982

MEMORANDUM

TO: Representative Michael Beirne

FROM: Jonathan Sherwood
Research Staff

RE: Research Request B2-52
Catastrophic Illness (additional information)

It appears that we can provide you with additional information regarding the incidence of catastrophic illness in Alaska. Unfortunately, this was not possible within the time frames of your original request. I have spoken with H.D. Foster, Patient Accounts Manager of Providence Hospital, who informs me that his office could provide information regarding the number of patients who received more than \$10,000 in care in 1981 and the portion of these without third-party coverage. We are hoping that Providence and other hospitals in the state can provide the total number of their patients who must pay \$10,000 or more in out-of-pocket expenses.

We do not want to ask hospitals to devote the time and energy necessary to compile this information if it will no longer be of use to you, coming as it will, after committee hearings on HB 611. If you would like us to obtain this information, please let me know, and I will immediately begin contacting hospitals around the state.

HB 195

HOUSE BILL NO. 195 by the Rules Committee by request of the Governor, entitled:

"An Act relating to comprehensive health planning."

was read the first time and referred to the Health, Education & Social Services and Judiciary Committees.

Fiscal note on HB 195 appears in House Journal Supplement No. 9.

The Governor's transmittal letter dated February 18, 1981 follows:

Dear Mr. Speaker:

Under the authority of art. III, sec. 18, of the Alaska Constitution, I am transmitting a bill amending sections in AS 18.07 which relate to comprehensive health planning and resources development. Without this legislation, state law is inconsistent with P.L. 96-79 which amended the federal Public Health Service Act (PHSA) (P.L. 93-641). As a result, the Department of Health and Social Services will lose federal money under the PHSA for public health programs, planning, and resources development, under the Community Mental Health Centers Act (P.L. 90-61), the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment, and Rehabilitation Act of 1976 (P.L. 91-618), and the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-185). Although the date by which the state was to have amended state law to comply with federal law was January 1, 1981, recent federal legislation has changed that date to December 31, 1981. I introduced HB 1007 to accomplish this task late in the last legislative session. The legislature did not consider that bill.

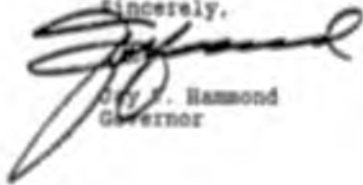
The major amendment in the bill would require a person to obtain a certificate of need before the purchase of major medical equipment for inpatients. Certain exemptions to this requirement would be provided for health maintenance organizations which may be developed in the state. Also, provisions of Titles XV and XVI of the PHSA, as amended by P.L. 96-79 would be incorporated by reference in state law to deal with the functions and responsibilities of the state comprehensive health planning program.

The bill would also clarify the participation of mental health programs, drug and alcohol abuse programs, and rehabilitation programs in the comprehensive health planning process. The bill would also allow the voluntary discontinuance of hospital services which are

HB 193 continued

not needed, and loan programs for the conversion of these services to health services for which there is a need. Technical changes in the composition of the Statewide Health Coordinating Council and Health Systems Agencies, and amendments to their duties, are also proposed in the bill.

Sincerely,



Roy J. Hammond
Governor

HB 194

HOUSE BILL NO. 194 by the Rules Committee by request of the Governor, entitled:

"An Act relating to establishment of the Alaska State Center and a state weather and climate program."

was read the first time and referred to the Health, Education & Social Services and Finance Committee.

Floor note on HB 194 appears in House Journal Supplement III, 7.

The Governor's transmittal letter dated February 16, 1961 follows:

Dear Mr. Speaker:

Under the authority of art. III, sec. 10, of the Alaska Constitution, I am transmitting a bill relating to the establishment of a state climate and weather program and a state climate center. This bill was originally introduced in the last legislature as HB 613. This version is virtually identical to the House Resources Committee's (HRCB 613).

ANALYSIS FOR HB 195

Relates to comprehensive health planning. Amends sections of AS 18.07 (Comprehensive Health Planning) to comply with amendments to the Public Health Service Act, P.L. 96-70. Amendments relate to certificates of need for the acquisition of major medical equipment and acquisition of an existing Health care facility. Adds new section relating to exemptions from the requirement for a certificate of need for acquisitions of equipment or facility or to provide inpatient institutional health services by health maintenance organizations of a health care facility if certain requirements are met. Amendments made relating to emergency and temporary certificates of need for health maintenance organizations, rehabilitation facilities or ambulatory care facilities. States that the commissioner may not adopt regulations which establish criteria for review of certificates other than those outlined, may not establish criteria for review of applications submitted by health maintenance organizations to provide reasonable and inexpensive services. Commissioner to adopt regulations establishing criteria for review of an application submitted by an osteopathic or allopathic facility. Repeals definitions relating to the Comprehensive Health Planning section (18.07) 111(10), "office means the office of planning and research in the Department of Health and Social Services." "(1)'secretary' means the secretary of the United States Department of Health, Education and Welfare." Does not provide for an effective date.

ANALYSIS OF HB 611

"An Act relating to catastrophic illness and providing for an effective date."

Repeals and enacts AS 47.08.010 relating to reimbursement for costs of catastrophic illness under the existing state program. New section would allow a provider of medical care to be reimbursed for unpaid costs incurred in the treatment of a person suffering a catastrophic illness or his parent, spouse or legal guardian, who pays costs incurred in the treatment of a catastrophic illness to be reimbursed under the program. (Currently only providers of medical services may be reimbursed.) Adds to AS 47.08.070 (Standards of Reimbursement): "(b) The amount that the committee reimburses the parent, spouse or legal guardian of that person, for costs of treatment of the catastrophic illness paid by the person, his parent spouse or legal guardian, shall be determined in accordance with the standards applicable to unpaid costs set out in (a) of this section. Reimbursement under this subsection may not include the portion of the cost of the catastrophic illness determined to be the applicant's share under AS 47.08.060." Provides for an immediate effective date.

CS for HB 611

Refer to Dept. of Health and Social Services position paper.

POSITION PAPER

HOUSE BILL NO. 611

"An Act relating to catastrophic illness assistance; and providing for an effective date."

I. BACKGROUND

The Catastrophic Illness program was established by the 1976 Legislature to provide financial assistance for Alaskans suffering an illness or injury which, after all other sources of third party payment have been exhausted, results in medical expenses of more than \$1,000 during a 12-month period following the illness or injury. In 1978, the Legislature enacted into law most of the regulations that were being used by the Department of Health and Social Services to administer the Catastrophic Illness program.

An administrative problem with the program caused by language in the statutes is the inability of the Department to reimburse a Catastrophic Illness applicant for medical expenses that the applicant has paid in excess of the applicant's share of expenses as determined by the Catastrophic Illness Committee. Under the present statutes, payment is only permitted to be made to the provider of a covered medical service. For example, an applicant has \$5,000 of covered medical expenses and the applicant's share is determined to be \$1,500. If the applicant has already paid \$2,500 toward the total expenses, the Department is prohibited from reimbursing the applicant for the \$1,000 paid to providers beyond the amount of the applicant's share.

II. EFFECT OF HOUSE BILL NO. 611

If enacted, HB 611 would permit the Department to make payment to applicants as well as providers to allow for reimbursement of applicants who have made payments to providers in excess of their applicant's share.

The Department would like to propose the attached committee substitute for HB 611. The substitute bill would accomplish the following:

1. Clarify that the intent of the bill is to make payments to applicants but only for funds they have paid in excess of their share of the medical expenses as determined by the Catastrophic Illness Committee.
2. Raise the liquid asset exemption to \$1,500 for a single individual and \$2,500 for a family from \$1,000. This change will bring the liquid asset limits in the Catastrophic Illness program up to the same level as the limits in the Adult Public Assistance program (Aid to the Aged, Blind, and Disabled).

3. Substitute the Department for the Catastrophic Illness Committee where reference is made to reimbursement as the Committee lacks legal authority and separate administrative capability to handle state funds. Catastrophic Illness program funds are budgeted in the General Relief Medical program of the Division of Public Assistance.

4. Make other technical and grammatical changes.

III. DEPARTMENTAL POSITION

The Department strongly supports the changes made by HR 611. Because of the administrative flexibility that exists in the Catastrophic Illness program, the very minor fiscal impact of the bill can safely be accommodated within the present Catastrophic Illness appropriation of \$1,980,000 for FY 82.

Recommended by:

Roel Belu

Roel Belu, Director
Division of Public
Assistance

Date:

1/22/82

Approved by:

Helen O. Byrne

Helen O. Byrne
Commissioner

Date:

1-27-82

IN THE HOUSE

COMMITTEE SUBSTITUTE FOR HOUSE BILL NO. 611

IN THE LEGISLATURE OF THE STATE OF ALASKA

TWELFTH LEGISLATURE - SECOND SESSION

A BILL

For an Act entitled: "An Act relating to catastrophic illness assistance;
and providing for an effective date."

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:

- Section 1. AS 47.08.010 is repealed and re-enacted to read:

Sec. 47.08.010. REIMBURSEMENT OF COSTS OF CATASTROPHIC ILLNESS.

(a) A provider of medical care shall be reimbursed under the provisions of this chapter for unpaid costs incurred in the treatment of an applicant.

(b) An applicant shall be reimbursed under the provisions of this chapter for costs paid by the applicant for the treatment of a catastrophic illness that exceed the applicant's share under AS 47.08.060

- Sec. 2. AS 47.08.060(c)(5) is amended to read:

(5) \$1,500 ~~(\$1,000)~~ of liquid assets for a single individual and \$2,250 liquid assets for a family;

- Sec. 3. AS 47.08.070 is amended to read:

Sec. 47.08.070. STANDARDS FOR REIMBURSEMENT [TO PROVIDERS]. (a) The amount that the department [COMMITTEE] reimburses providers for medical services rendered to a person who has suffered a catastrophic illness may not be greater than 100 percent of the total unpaid bills related to the catastrophic illness and shall be determined by the following standards:

(1) Only unpaid medical expenses for periods not to exceed 12 months, and related to a catastrophic illness, may be considered. The initial 12-month period begins with the date of the first charges incurred because of the illness.

illness and is applying for assistance under this chapter or is the subject of an application for assistance under this chapter;

(2) "applicant's share" means the amount of the total medical expenses [EXPENSES] related to the catastrophic illness which the committee determines the applicant can reasonably be expected to pay based on income, assets, and number of dependents under AS 47.08.060;

(3) "catastrophic illness" means illness or injury which, after all other sources of third party payment have been exhausted, results in medical expenses of over \$1,000 during a period not to exceed 12 months[, AFTER ALL OTHER SOURCES OF THIRD-PARTY PAYMENT HAVE BEEN EXHAUSTED];

(4) "committee" means the Catastrophic Illness Committee, created under AS 47.08.020;

(5) "department" means the Department of Health and Social Services;

(6) [(5)] "elective medical or surgical procedures" means treatment which is not essential to the life or health of a person;

(7) [(6)] "family" means two or more persons related by blood or marriage or adoption living as one economic unit;

(8) [(7)] "liquid assets" means assets which can be readily converted to cash;

(9) [(8)] "medical expense" means any financial obligation incurred in the course of treatment of illness or injury as prescribed by a physician, including bills for ancillary services, patient transportation, transportation of a medical or family escort when reasonably necessary, or living expenses while receiving outpatient treatment in a community to which the applicant is not reasonably able to commute from his permanent place of abode;

(10) [(9)] "nonliquid assets" means all assets which are not liquid assets;

(11) [(10)] "permanent place of abode" means a dwelling, or a dwelling unit in a multiple dwelling, including lots and outbuildings or an appropriate portion of these, which are necessary to convenient use of the dwelling unit;

(12) [(11)] "provider" means a licensed physician, pharmacist, dentist, or other health professional, [SERVICE WORKER OR] a licensed hospital, clinic, skilled nursing home, intermediate care facility or health maintenance organization which has provided services not excluded by AS 47.08.050 to an applicant as a result of a catastrophic illness;

(13) [(12)] "third-party payments" means payments of medical expenses related to a catastrophic illness by sources other than the applicant or the department [COMMITTEE], including but not limited to state and federal medical assistance programs, private health insurance, employment-related health insurance, military health insurance, workers' compensation, violent crimes compensation, Indian Health Service of the United States Department of Health and Human Services [HEALTH, EDUCATION AND WELFARE], and awards in legal actions.

- Sec. 6 This Act takes effect immediately in accordance with AS 01.10.070(c).

THE LEGISLATURE OF THE STATE OF ALASKA
TWELFTH LEGISLATURE

FISCAL NOTE

I. REQUEST

Bill/Resolution No. House Bill 611
 Title "An Act relating to catastrophic illness assistance; ..."
 Requested by House HESS Date Jan. 22, 1982

II. FISCAL DETAIL

Agency Affected Department of Health & Social Services
 Program Category Affected Health
 BRU, Program, Or Subprogram(s) Affected General Relief Medical
 (Note: If more than one budget component is effected, separate line-item amounts and funding for each component in the analysis section.)

EXPENDITURES (Thousands of Dollars)

	FY 82	FY 83	FY 84	FY 85	FY 86	FY 87
100 PERSONAL SERVICES						
200 TRAVEL						
300 CONTRACTUAL						
400 COMMODITIES						
500 EQUIPMENT						
600 LAND & STRUCTURES						
700 GRANTS, CLAIMS, ETC.		84.0	90.7	97.9	105.7	114.2
TOTAL	90.0	84.0	90.7	97.9	105.7	114.2

FUNDING (Thousands of Dollars)

	FY 82	FY 83	FY 84	FY 85	FY 86	FY 87
GENERAL FUND	20.0	84.0	90.7	97.9	105.7	114.2
FEDERAL FUNDS	0	0	0	0	0	0
OTHER (Specify Source)						

POSITIONS

	FY 82	FY 83	FY 84	FY 85	FY 86	FY 87
FULL TIME	0	0	0	0	0	0
PART TIME	0	0	0	0	0	0
TEMPORARY						

III. ANALYSIS. (See Fiscal Note Preparation Instruction, Section III)

During FY82, the Department will receive approximately 600 applications for Catastrophic illness assistance. Of those applications, approximately 120 will have some medical expenses that have already been paid that are in excess of the applicant's share determined by the Catastrophic Illness Committee. The average amount per case is approximately \$700.

IV. DATE January 22, 1982

PREPARED BY Robert G. Olson
 AGENCY Division of Public Assistance
 PHONE 465-3355

Original: Legislative Finance
 cc: Budget and Management
 Prime Sponsor (First Legislator Named)
 33-001 (Rev. 12/81)

fcc

3/3/82

W5611

400 Gordons

BIT

2,000 unpaid Bills!

4-5 g average/cow

So rice

14,500 bill

12 g worm-

ins etc

7 g BIT to pay.