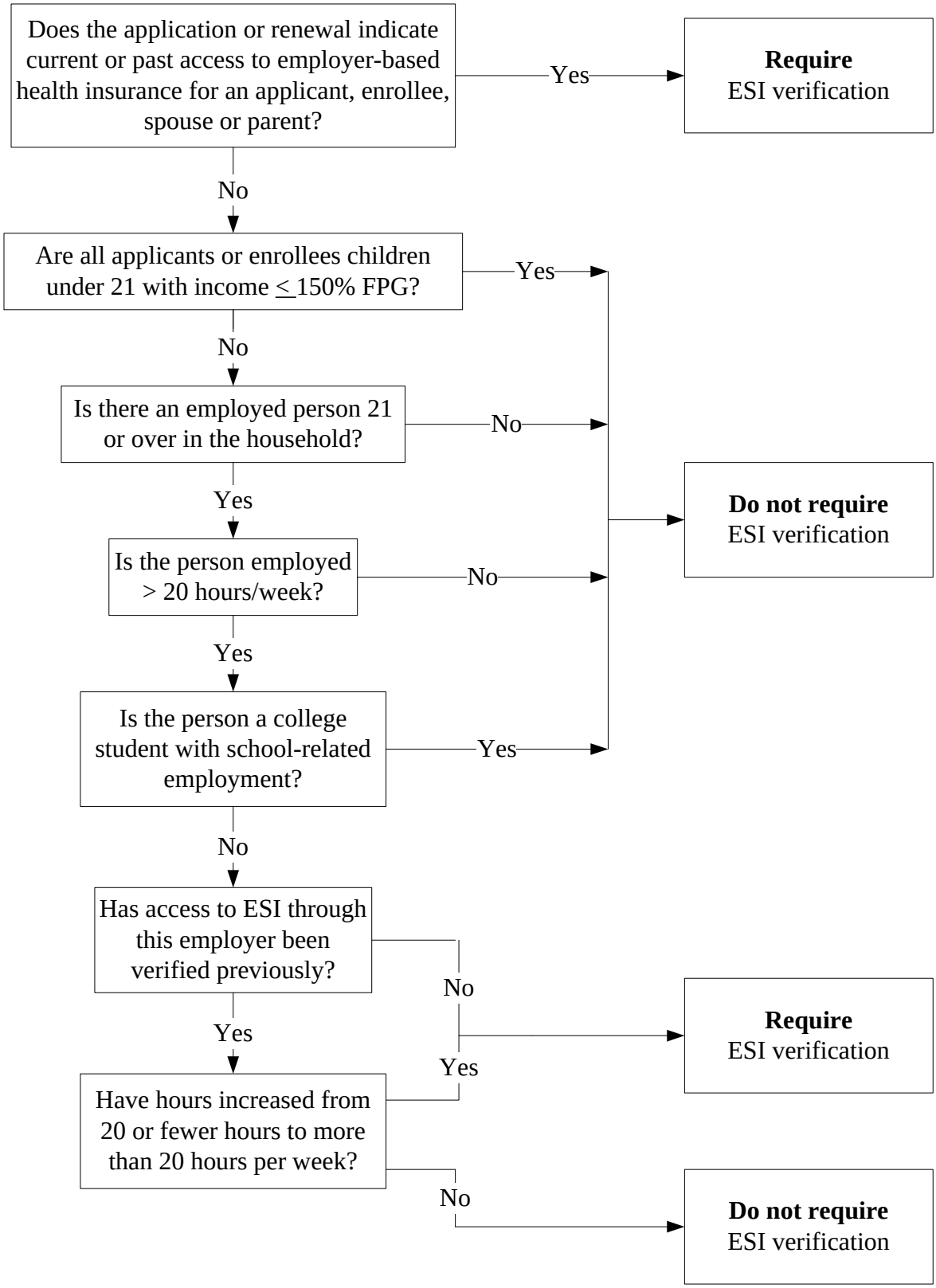Determining Need to Verify Employer Subsidized Insurance