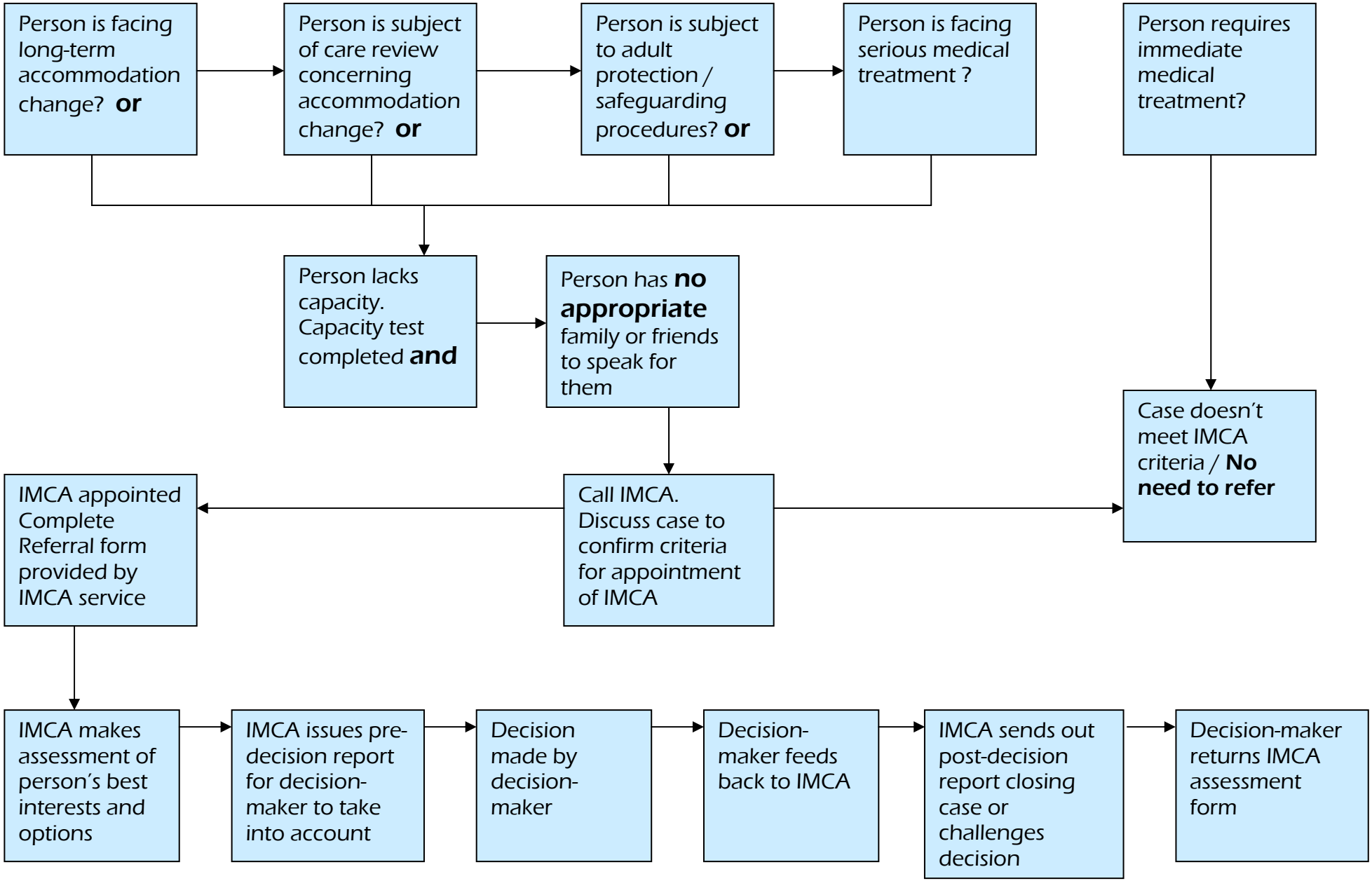IMCA Referral Process