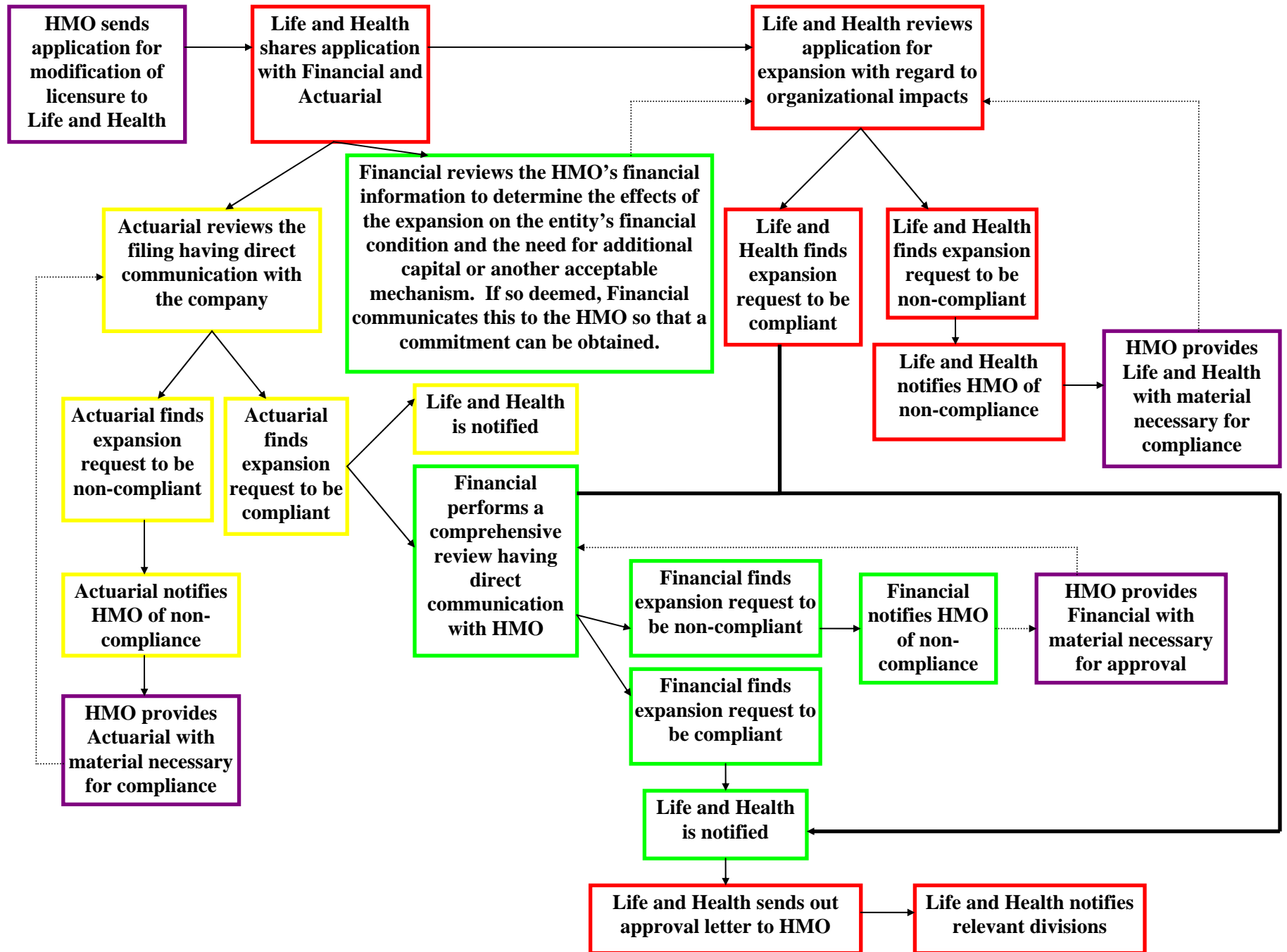


MODIFICATION OF LICENSURE: EXPANSION OF SERVICE AREA FLOWCHART (90 days)



*If the HMO is found to be incapable of expanding, Financial can decide to end the process of evaluating the application in all divisions. At that point, HMO would be given the opportunity to provide satisfactory evidence of financial capability that would support an expansion of service.