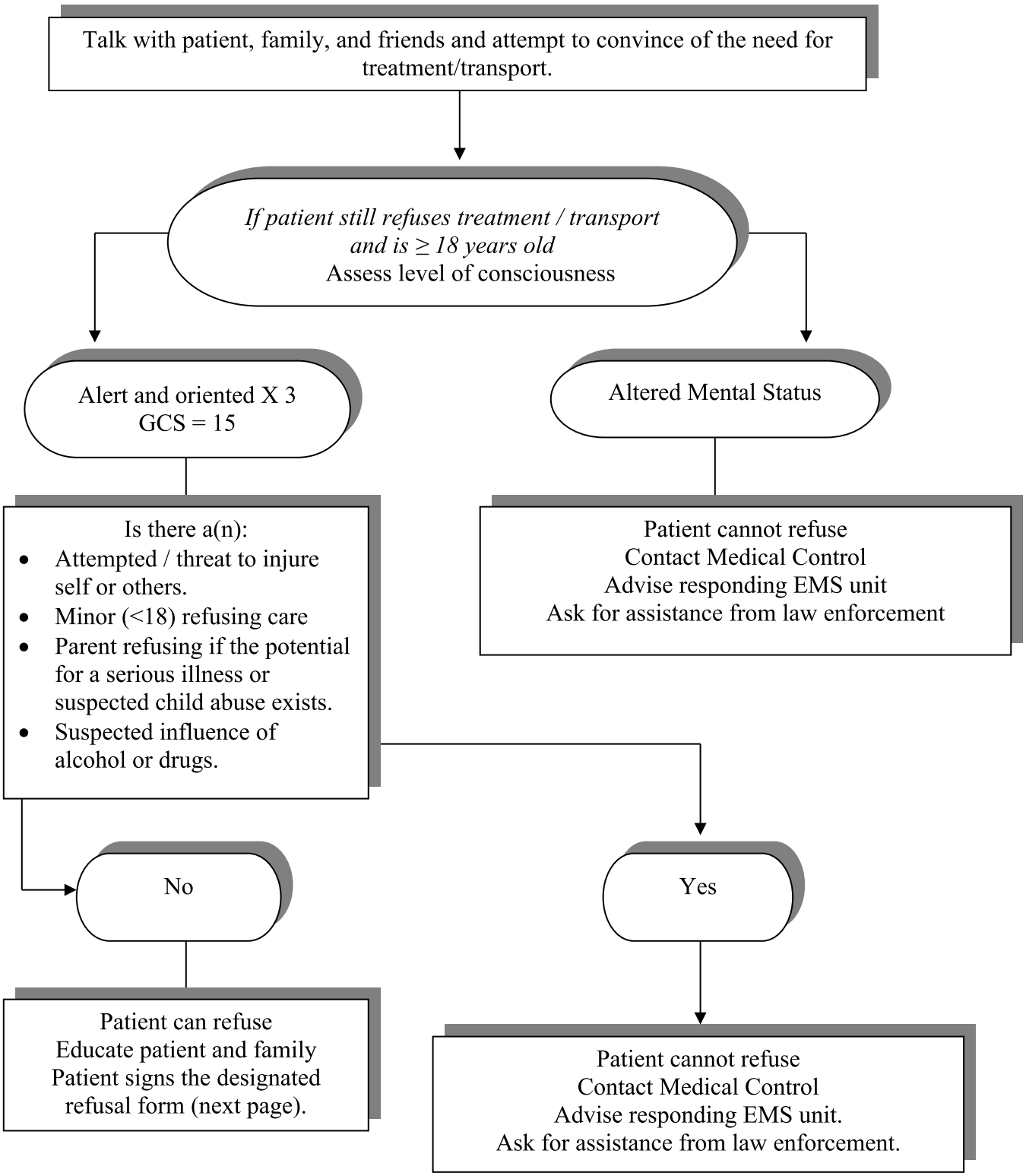PATIENT REFUSALS AGAINST MEDICAL ADVICE