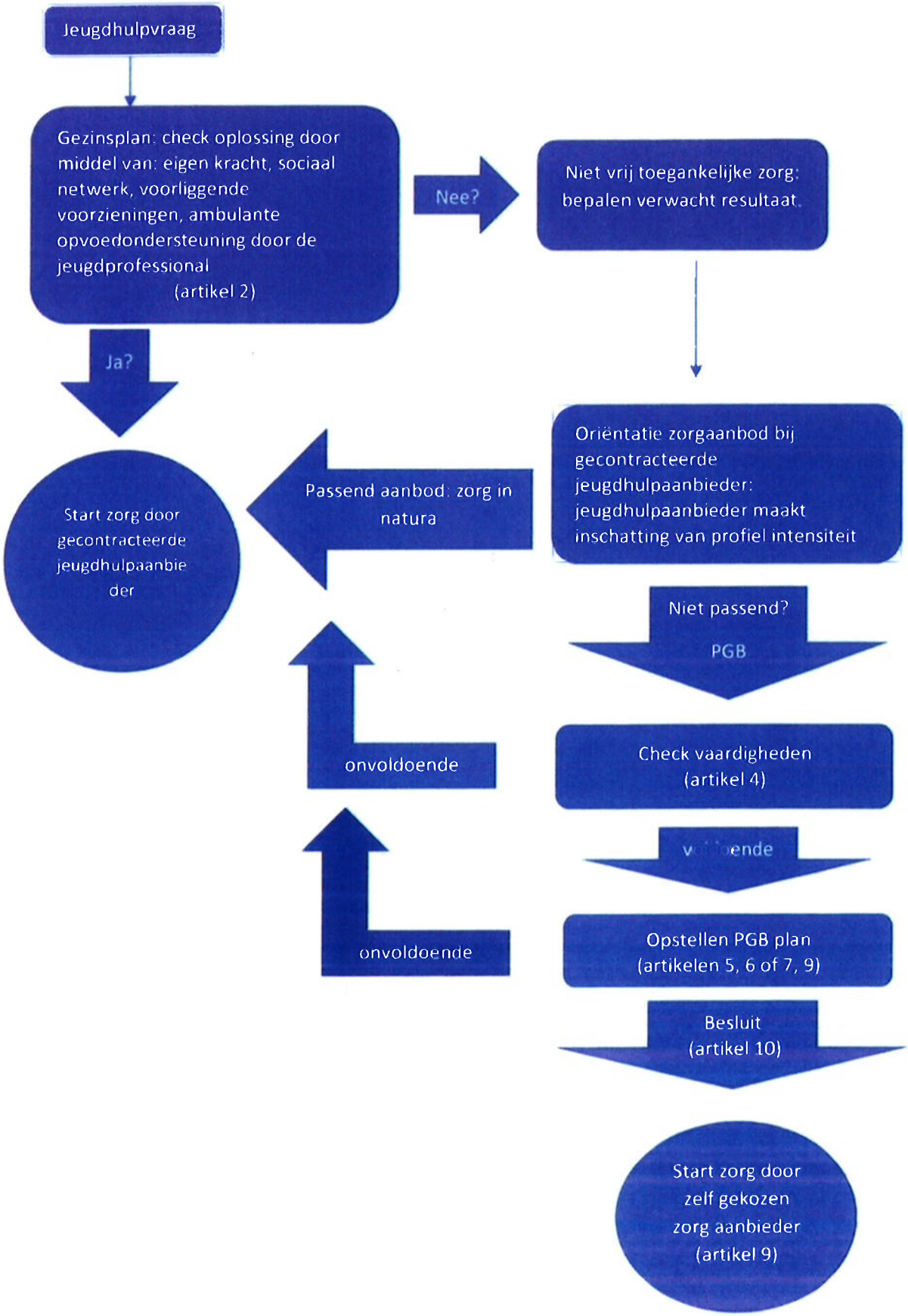Stroomschema zorg in natura / persoonsgebonden budget