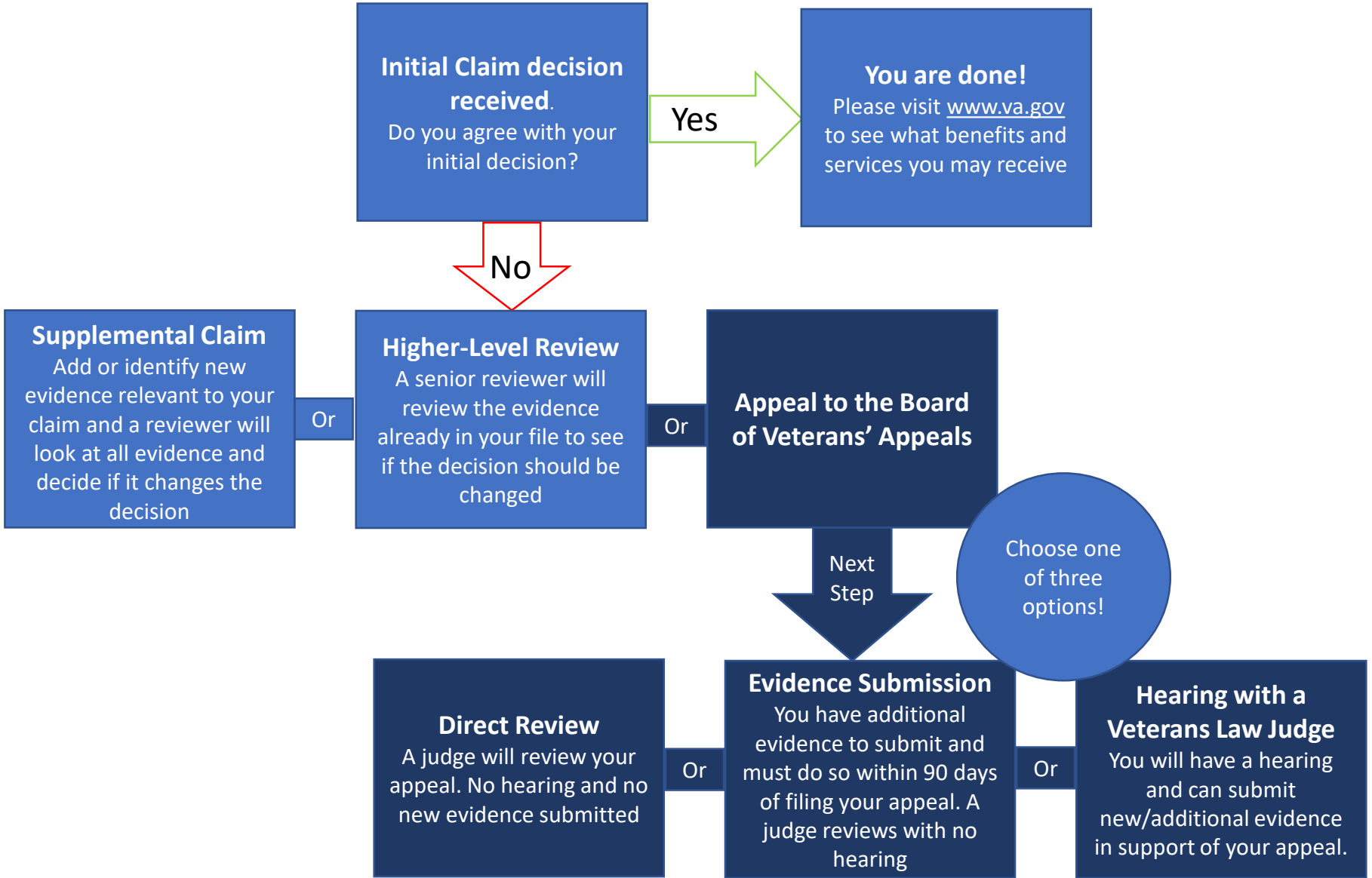What happens after you receive your initial claim decision?