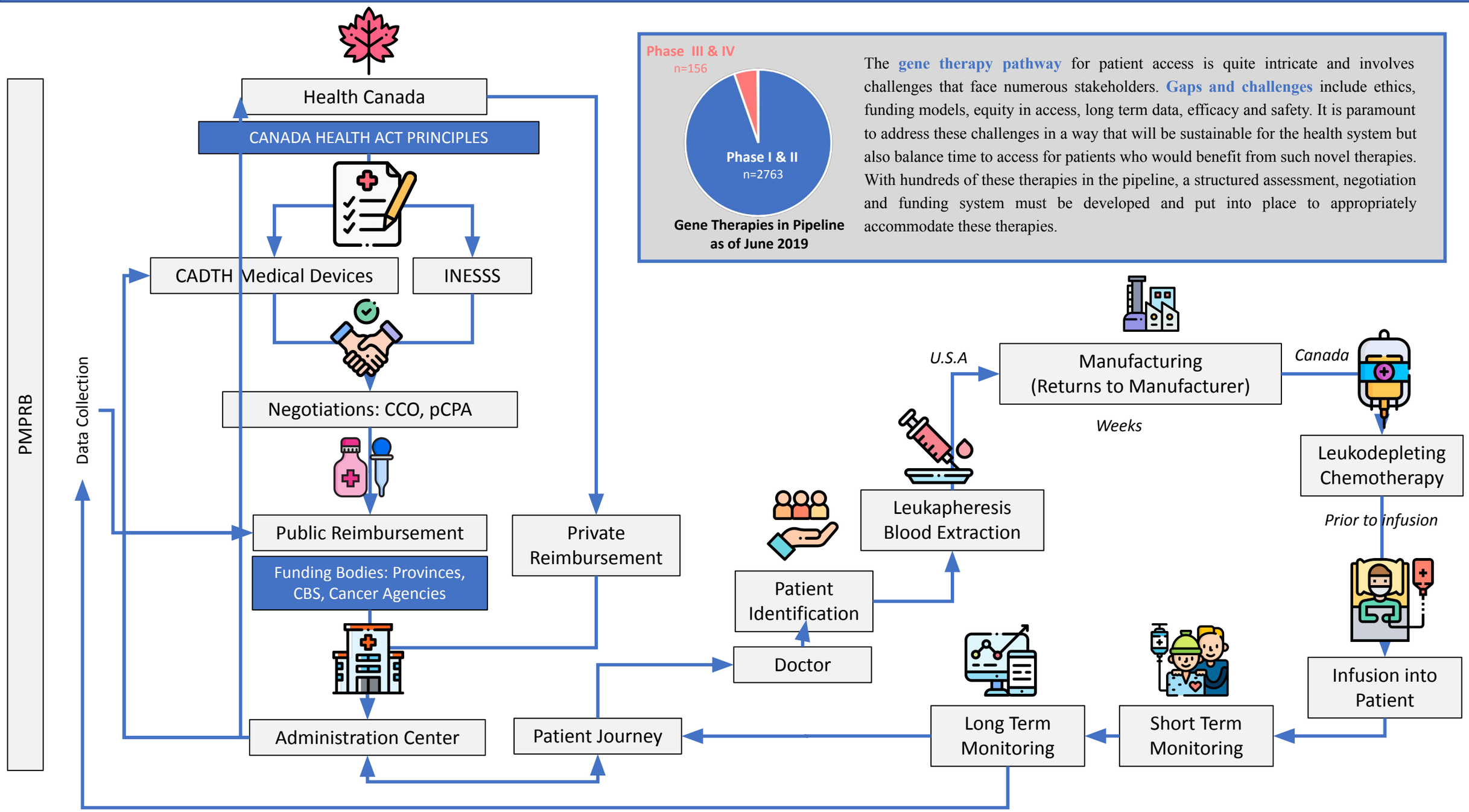CHALLENGES AND GAPS IN GENE & CELL THERAPY ASSESSMENT AND REIMBURSEMENT PATHWAY