

## 9. Operating Model

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The Cost Recovery, Compensation, and Settlement Plane links governed work to obligations, evidence, qualified providers, cost rules, and settlement outcomes. The operating model treats cost as an architectural concern, but not as a substitute for compliance. A lower-cost implementation has architectural value only when it satisfies the same governed work obligations and produces the required evidence. The operating model uses five related concerns: core concepts, chargeable work types, provider competition, accounting treatment, and non-performance visibility.

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