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## **Financial Access and Non-Discrimination Policy**

### **Policy Title**

Financial Access, Ability to Pay, and Non-Discrimination Policy

**Effective Date:** August 2025

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**Approved By:** Michael Hochman, Chief Executive Officer and Steven Hochman, Chief Medical Officer

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### **Purpose**

The purpose of this policy is to ensure equitable access to healthcare services provided by the mobile clinic regardless of a patient's insurance status, financial resources, or ability to pay. The clinic is committed to reducing barriers to medical, behavioral health, and substance use disorder treatment services for underserved and vulnerable populations.

### **Policy Statement**

The mobile clinic provides services to all patients regardless of:

- Insurance status
- Ability to pay
- Financial circumstances
- Race
- Color
- National origin
- Ethnicity
- Religion
- Sex
- Gender identity
- Sexual orientation
- Disability
- Age
- Housing status
- Immigration status

No patient shall be denied medically appropriate services due to inability to pay.

The clinic may collect insurance information and attempt to bill third-party payors, including Medicaid, Medicare, commercial insurance plans, or other available coverage sources for services rendered when applicable and permitted by law. However, all services provided by the clinic are offered to patients at no cost.

Patients are not required to have insurance coverage to receive services.

Patients will not be denied access to care, delayed in receiving services, or subject to collection actions based on unpaid balances or inability to provide insurance information.

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### **Insurance Billing**

The clinic may submit claims to available insurance carriers or governmental payors for reimbursement of covered services when appropriate. Submission of claims to insurance carriers does not alter the clinic's policy that patients are not financially responsible for charges associated with services rendered by the clinic.

The clinic does not require co-payments, deductibles, or other out-of-pocket payments as a condition of receiving services.

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### **Non-Retaliation**

Patients shall not experience discrimination, retaliation, reduction in services, or differential treatment due to:

- Lack of insurance
- Refusal or inability to provide insurance information
- Inability to pay
- Outstanding balances
- Participation in public assistance programs

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### **Accessibility and Community Commitment**

The clinic is committed to providing accessible healthcare services to medically underserved individuals and communities through mobile and community-based care delivery models designed to reduce barriers related to transportation, housing instability, behavioral health conditions, substance use disorders, poverty, and limited access to healthcare resources.

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### **Compliance**

This policy shall be administered in accordance with applicable federal, state, and local laws and regulations, including applicable nondiscrimination and patient access requirements.

Clinic administration is responsible for implementation, staff training, and periodic review of this policy.



Steven Hochman, MD, MPH  
Chief Medical Officer



Michael Hochman, MD, MPH  
Chief Executive Officer