

Accessing and Paying for Mental Health Services Outside of the U.S. For Students with Cardinal Care/MHN insurance

Students studying abroad may be able to access mental health services, depending on the location of study. For students covered by Cardinal Care, this would be considered “out-of-network” care and usually requires the individual to pay the provider's bill at the time of service and file a claim for reimbursement later. It is recommended that students familiarize themselves with the reimbursement process prior to travel, so that they are aware of needed documentation for reimbursement.

This process is as follows:

1. Access the Cardinal Care/Mental Health Network website at <https://www.mhn.com/>
2. Click ***“For Members”***
----> ***“Behavioral Health”***
3. On the left of the page, click ***“Claims Overview”***
----> ***“Filing a Claim”***
----> ***“Out of Network Claims”***
4. Click on the hyperlink: [Commercial claim form \(PDF\)](#), which appears as the 3rd option under the ***“Out of Network Claims”*** heading.
5. Print out and complete claim form, providing all required information (Completion instructions can be accessed from the same page)
6. Attach requested receipts/documentation
7. Mail to: **MHN**
 PO Box 14621
 Lexington, KY 40512-4621
8. Follow-up on claims by calling 1-800-511-3921