

Behavioral Health Benefits *from MHN*

*Mental Health Services
Substance Use Disorder Treatment*

Effective September 1, 2018





Welcome to MHN

Your behavioral health benefits¹

MHN is here 24/7 to help you get the mental health and substance use treatment you need. Your coverage includes:

- Sessions with counselors, psychiatrists or psychologists from MHN's extensive provider network (\$25 copay)
- Treatment in network hospitals or residential facilities, covered at 100% after a \$500 copay² (deductible applies)
- Treatment follow-up and aftercare
- Care when away from campus – available locally, nationally and internationally³

This is only a summary of your benefits. Please call MHN or refer to your benefit handbook for details about eligibility, out-of-pocket costs, and benefit exclusions and limitations.



Choosing a provider from our network

With our extensive provider network, finding a participating counselor, psychiatrist or psychologist is easy.

- We can help find a provider for you. Just call and tell us what kind of help you need.
- Or, visit healthnet.com/cardinalcare to access MHN's online provider search and a supplemental list of providers specially contracted to provide services for Cardinal Care members.

Help is just a phone call away!

Call us anytime and we will:

- Answer questions about your benefits
- Get help right away if there's a crisis or emergency
- Suggest an MHN network provider for you based on your needs
- Help you secure an appointment (within 48 hours if urgent or, if not urgent, within 10 business days)

¹Behavioral health benefits are underwritten by Health Net Life Insurance Company and administered by MHN Services (MHN).

²Preauthorization is required before you receive inpatient treatment, except in an emergency. If you need emergency inpatient treatment, you or a family member, or your doctor or hospital, must call MHN within 24 hours of admission. We'll make sure that your benefits are in place and assign a case manager to offer support.

³International benefits include therapy and medication management. Hospitalization or inpatient admission is covered for emergencies only.



Rights and responsibilities

Insured individuals have the right to:

- Receive information about MHN services and clinical guidelines
- Call MHN for assistance 24 hours a day, 365 days a year
- Call 911 in an emergency
- Ask questions about and see documentation of MHN network providers' credentials and experience
- Receive prompt, competent and courteous treatment from all MHN staff and providers
- Discuss appropriate or medically necessary treatment options, regardless of cost or benefit coverage, and obtain a clear explanation of MHN's criteria for determining medical necessity
- Rely on MHN to maintain the confidentiality of your medical records (to the extent protected by state and federal law)
- Obtain an explanation regarding legally required exceptions to confidentiality
- Receive a clear explanation from your MHN network provider about the recommended treatment plan and length of treatment
- Participate in decision-making regarding your treatment
- Refuse or terminate treatment at any time
- Be treated with respect and recognition of your dignity and need for privacy
- Receive an explanation from your provider of any consequences that may result from refusing treatment

- Obtain a clear explanation of MHN's reasons for determining that care is not medically necessary
- Appeal a denial
- File complaints with MHN, or the California Department of Insurance, if you experience problems with MHN or your practitioner
- Receive a complete explanation of your fees and charges

It is your responsibility to:

- Share or give your provider permission to share medical information that may help MHN and/or your provider make informed treatment decisions
- Actively participate in developing treatment goals and strategies for achieving them
- Follow the treatment plans you have agreed upon with your provider
- Cancel appointments within the guidelines described by MHN or your provider
- Read the official plan documents outlining your behavioral health benefits
- Ask questions to ensure your understanding of covered services, limitations and authorization procedures, and comply with the rules and conditions as stated
- Pay any copayments at the time of service
- Demonstrate courtesy and respect to your provider, the provider's staff and MHN employees, and expect similar treatment in return



Your privacy

Personal health information is confidential. Your privacy is important to us, and it is protected by state and federal laws.

We speak your language!

When you call MHN, free interpretation services are available in over 170 languages.

¡Hablamos su idioma!

Cuando llame a MHN, podrá usar nuestros servicios de interpretación gratuitos en más de 170 idiomas.

我們說您的語言！

您致電 MHN 時，我們可提供 170 多種語言的免費傳譯服務。

Appeals and grievances

If you have a complaint or dispute about MHN's services or counselors, you may call the same toll-free number you use to access your MHN services, submit a complaint online at members.mhn.com, or submit a complaint in writing to:

MHN
Appeals and Grievances
PO Box 10697
San Rafael, CA 94912

Within five business days of receiving your complaint, we will let you know (in writing) that we have received your complaint, and we will submit it for resolution to the appropriate department.

MHN's Nondiscrimination Notice



Russell C. Whitney

*Our priority is the satisfaction
of our MHN members.*

How can we help?

Everyone needs help sometimes. That's why we're here. If you need mental health services or substance use disorder treatment, we'll help you find the right care.

When's the right time to seek help? Before a problem turns critical.

Call toll-free 24 hours a day, seven days a week: 1-800-327-0307

TTY users call 711.

Or visit us at: healthnet.com/cardinalcare