Adoption Assistance

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Adopting from foster care does not have to be costly. Between adoption assistance, the Adoption Tax Credit, scholarships, military benefits, and financial aid, there are many options for families to reduce their adoption costs.

Adoption assistance was designed to help remove some of the barriers associated with adopting a special needs child from foster care.

All states and the District of Columbia have adoption assistance programs. The two types of adoption assistance are:

- Title IV-E
- State Adoption Assistance

Title IV-E Adoption Assistance

Title IV-E Adoption Assistance is a federal adoption assistance program. A child may receive any of the following services under Title IV-E:

- Monthly financial assistance
- Medical services
- Adoption support services (post-adoption

How Adoption Assistance Works

Once it is determined that a child is eligible for adoption assistance (Title IV-E or State), a contract is signed by the adoptive parents and the state or local jurisdiction. This contract outlines the financial benefit amount, medical benefits, and post-adoption support services a child will receive. Both monetary amounts and medical benefits will be state-specific. A child's benefits and maintenance payments are agreed on by the state or local jurisdiction, and the family based upon the child's needs and the adoptive family's circumstances.

A child will continue to receive monetary and medical benefits until they turn 18 or 21, depending on the state and the child's special needs.

services)

The benefits your child will receive through Title IV-E will depend on the state in which your family lives.

The Title IV-E program offers a few benefits to families. They are:

Adoption Assistance Maintenance Payment - This is a monthly check issued to families. The amount will depend on the special needs of the child, the family's circumstances, and the state providing the assistance. The amount issued will never be more than what the child was receiving while in foster care.

Federal Medicaid Program - Children receiving Title IV-E adoption assistance are automatically eligible for Federal Medicaid. The services the child receives under Medicaid will depend on the state in which they are living.

Adoption Support Services - Additional services provided to children and families under Title IV-E adoption assistance are respite, lending libraries, counseling, support groups, and resource and referral. These services will vary by state.

For more information on the federal law surrounding Title IV-E Adoption Assistance, please view U.S. Code Title 42 Chapter 7 Subchapter IV Part E Â§ 673

Title IV-E Eligibility Requirements

The following requirements make a child eligible for Title IV-E Adoption Assistance:

- They qualify for Federal Supplemental Security Income (SSI);
- They qualify for the former Federal Aid to Families with Dependent Children (AFDC) program;
- They are the child of a child who is receiving Title IV-E Adoption Assistance;
- They are a child who was previously eligible for Title IV-E whose parent(s) died or the adoption was dissolved

Children are eligible for Medicaid if they are receiving Title IV-E Adoption Assistance; it is not guaranteed for all children who are receiving only State Adoption Assistance.

For more information on how adoption assistance works, please view the AAICAMA FAQ page, How does adoption assistance work?

Additional Information & Resources

AAICAMA - Association of Administrators of the Interstate Compact on Adoption and Medical Assistance

AAICAMA - COBRA Reciprocity Chart

AAICAMA - FAQs on Adoption Assistance-Basic

Child Welfare Information Gateway - Special Needs Definitions by State

ICPC State Pages - *Select "Financial Plans" from the drop down menu on the right to see a what benefits a state will grant a child from a sending/receiving state*

NACAC - Negotiating Title IV-E Adoption Subsidy Agreements

NACAC - Renegotiation and Modification of Adoption Subsidy Agreements

In addition, "special needs" is a criterion for Title IV-E eligibility. Special needs are not defined in Federal law, and are instead defined by the individual states. Special needs, as defined by the Department of Children and Families includes:

- A child who has one or more special needs as a result of a mental, emotional or physical impairment, behavioral disorder, or medical condition that has been diagnosed by a licensed professional who is qualified to make the diagnosis;
- A child who is a member of a sibling group of 2 to be adopted together and one of the children is 8 years of age or older;
- A child is a member of a sibling group of 3 or more to be adopted together;
- A child is a member of an ethnic or cultural minority of whom reasonable, but unsuccessful efforts to place the child in an adoptive home were made and documented;
- The child's birth and/or family history places the child at risk of having special needs but, due to the child's age, a reliable diagnosis cannot be made.

For specific criteria on how each state assesses and defines "special needs", please visit the Child Welfare Information Gateway page, Adoption Assistance by State (Question 1)

For more information on how states can define "special needs", please visit the AAICAMA FAQ page, What are the eligibility criteria for Title IV-E Adoption Assistance?

State Adoption Assistance

If a child is not eligible for Title IV-E, they may be eligible for State Adoption Assistance. A child may receive any of the following services under State Adoption Assistance:

- Monthly financial assistance
- Medical services
- Adoption support services (post-adoption services)

Disclaimer

This information is not intended to serve as, or as a substitute for, legal advice.

> Each state has the freedom to establish their own eligibility requirements and benefits. Maintenance payments, Medicaid services, and post-adoption services can all vary by state.
>
> For more information on adoption assistance by state, please visit the Child Welfare Information Gateway page, Adoption Assistance by State.