

Adoption Subsidies: What You Should Know

Institute For Attachment Information Center

Most individuals tend to overlook adoption subsidies while in the process of finalizing adoptions. These may get lost in the excitement of the adoption process. Some individuals seem to think that accepting a subsidy for their child somehow minimizes their commitment to that child or is closely related to accepting payment for caring for a child.

It is important to look at this issue from a different perspective. As adoptive parents, you are committing to love, nurture, and guide this child – to make this child an integral part of your family. You are committing to helping this child develop their potential. There may be unforeseen factors that prevent you from being able to follow through with this commitment. The expenses associated with raising a normal, healthy child can be astronomical. If your child has needs that cannot be met through healthy parenting and you do not have the financial resources to provide for those needs, then your ability to follow through with your commitment is affected. Children come into the adoption process with needs that differ, that are sometimes unforeseen. A subsidy helps to assure that you, as parents will be able to provide for that child's needs. It is a safety net for you and for your child. It should pick up for you, when insurance is not enough to provide for your child's needs.

What should be considered in an adoption subsidy?

Each child is different. Each family is different. Each subsidy should be individualized to the particular situation.

Medical:

A child with genetic or medical problems may need specialized medical services, medications, prosthetic devices, surgery, etc.

Mental Health:

Mental health services can be very costly and are not well covered by insurance. Specialized services may not be covered by insurance, so access to essential services or specific service providers may be limited. It is important that you think about what your child may need – inpatient counseling, genetic testing, etc. and, that you build these services into the subsidy. It is important that you identify any potential mental health problem, from the child's personal history, from their family of origin's history, etc. You, as the adoptive parent, should have the ability to select appropriate treatment for your child. Decisions regarding treatment should not be left to funding sources.

Respite:

Respite services, for families of difficult children, are essential to maintain the health of the family and to preserve placements. Respite services should be part of the subsidy for a special needs child.

Educational Services:

Children may have many educational disabilities that are not addressed through local school programs. Children who have been exposed to alcohol or drugs in utero, or who have suffered neurological damage due to early life experiences, or who may have sensory integration difficulties, may need the services of an educational therapist, occupational therapist, speech and language specialist, etc., in addition to school programs.

Legal Services:

A child with a history of making false allegations of abuse, or a child who might have problems with destruction of property, theft, sexual abuse of others, etc. could quickly exhaust your resources in case of a lawsuit or the need to defend yourself legally. If at all possible, build in some assistance to help with legal costs, if necessary.

Basic Monthly Rate:

Any funds received monthly, if not required to meet daily needs of your child, could be put into a trust for your child's future.

Sample Subsidy:

Basic Monthly rate, and medicaid coverage:

- Psychotherapy costs: \$ per session x 1 session per week = \$
- Residential Treatment: \$ per session x 12 months, if needed = \$
- Respite: \$ per day up to 90 days per year, if needed = \$
- Educational Services: \$ per session x 2 sessions per month = \$
- Psychiatric Consultation: \$ per session x 4 times per year = \$

Comparisons:

It is a good idea to compare the potential costs associated with this subsidy with other permanent plans for this child. For example, if it has been recommended that this child grow up in a residential program, multiply the costs of that program times the month/years the child will remain in the program. Compare the costs of this with the range of costs that your proposal might involve.

You will be expected to utilize your own insurance first and medicaid where applicable, prior to accessing these funds. Be sure that you use these funds wisely, so that there will be funds available for other children who also have needs.

ADOPTION RESOURCE: <http://www.fpsol.com/adoption/advocates.html>