8. How does adoption assistance work?

Answer: Once a child is found eligible for title IV-E or a State Adoption Assistance program, an agreement (i.e., contract) is signed between the adoptive family and the state or local jurisdiction. The information in the agreement are the terms of the contact, therefore, the written agreement must outline the financial benefit amount, medical benefits, and adoption support services the child will receive under the agreement. Monetary amounts are state-specific, as are the medical services available from the state. Benefits and maintenance payment amounts under the agreement are determined by negotiation between the state/local agency and the adoptive family given the unique needs of the child and circumstances of the adoptive family. The maintenance payment level reached is gauged by the maximum amount the child would have received were the child in state foster care. The payment level for adoption assistance cannot be higher than the rate the child would receive in foster care.

An eligible child will continue to receive monetary assistance and medical benefits through the age of 18, at a minimum, or up to the age of 21 as a maximum, depending on the continued special needs of the child and state policy. Medical assistance is often a benefit of an adoption assistance agreement. However, services, and especially a specific service, are not guaranteed in all states. Eligibility for Medicaid is guaranteed in all states for children receiving title IV-E adoption assistance, however, it is not guaranteed for all children receiving State Adoption Assistance. Children under State Adoption Assistance programs are eligible for Medicaid/medical assistance in their adoption assistance states, but are not eligible for medical assistance in all states outside the adoption assistance state.