

America World Adoption Association

Policy Topic:	Prospective Adoptive Family Healthcare Coverage
Purpose:	To establish guidelines related to adoptive family healthcare resources, including resources for the child(ren) to be adopted.
Policy:	America World requires that all prospective adoptive families have reasonable and sufficient resources to provide for all potential physical and mental health related needs, for both themselves and their child(ren) to be adopted.
POLICY APPROVAL DATE:	4/26/2017

PROCEDURES:

1. The family's state of residence requirements for adoptive families shall apply in addition to the following guidelines; or, if more stringent, state requirements shall supersede this policy.
2. All prospective adoptive families shall demonstrate sufficient means to provide for the potential mental and physical healthcare needs for themselves, the family members for whom they are financially responsible, and the child(ren) they intend to adopt.
3. Healthcare resources should be assessed during the home study, and re-assessed at each home study update.
4. Healthcare insurance that covers both physical and mental healthcare, and does not exclude pre-existing conditions, must be available for all children to be adopted. If the family does not have such coverage for the entire family at the time of the home study, they must produce a specific written plan for obtaining healthcare insurance for their child to be adopted, and this healthcare coverage must be effective upon or prior to placement.
5. America World strongly encourages all prospective adoptive families to have healthcare insurance for their entire family. However, other healthcare resources are acceptable for the adoptive parents and other family members, such as a cost sharing program or significant liquid savings (>\$100,000/person). This applies only to family members other than the child(ren) to be adopted.
6. Exceptions to this policy will be considered on a case-by-case basis, with written documentation of the healthcare plan, and consultation with and approval by Clinical Supervisor and/or Program Director.