

# Medical Assistance for Private Pre-Adoptive Placements: Frequently Asked Questions (FAQs)



## What kind of medical coverage do pre-adoptive children have?

Children placed in pre-adoptive homes by private agencies are eligible for up to **12 months of Foster Care Medicaid** in Wisconsin. This coverage is not mandatory. It may be the child's sole coverage or may be in addition to private insurance, if available.

The private agency will contact the Department of Children and Families (DCF) to enroll the child in 12 months of Foster Care Medicaid. For infants, coverage starts from the date of birth. For older children, the date of placement is the start date for Foster Care Medicaid.

Either the private agency OR the pre-adoptive parent(s) may be listed on the child's Foster Care Medicaid record. This depends on the private agency's policies.

- If the private agency is listed, the pre-adoptive parent(s) may need to provide documentation of the approved placement to speak with the child's medical providers. This documentation should list the agency's name and the parent(s)' name(s).
- If the pre-adoptive parent(s) are listed, documentation of placement is not required to speak with the child's medical providers.

The child's Medicaid card may be mailed to the private agency or directly to the pre-adoptive family, whichever is listed on the child's Foster Care Medicaid record.

## What does Foster Care Medicaid cover?

Foster Care Medicaid has the same coverage as BadgerCare Plus, but with **no income requirement, no copays, and no deductible**.

- To browse a general list of services covered by Foster Care Medicaid, visit: <https://www.dhs.wisconsin.gov/badgercareplus/services.htm>
- To explore providers in your area who take Foster Care Medicaid, visit the ForwardHealth Provider Directory: <https://www.forwardhealth.wi.gov/WIPortal/Subsystem/Public/DirectorySearch.aspx>
- To ask whether a specific service can be covered, call ForwardHealth Member Services: (800) 947-3544

## Can children have Foster Care Medicaid and private insurance?

Before adoption finalization, your private insurance provider may or may not allow you to add the child to your private insurance. After adoption, your child may be added to your private insurance even if Foster Care Medicaid is still active.

For children covered by both private insurance and Foster Care Medicaid, the private insurance is always billed as the **primary insurance** for any service it covers. Foster Care Medicaid is billed as **secondary insurance** for anything not covered by the private insurance but covered by Foster Care Medicaid.

**When you first add your child to your private insurance, be sure to notify your private insurance company that the child is also enrolled in Foster Care Medicaid (sometimes referred to as Title XIX Medicaid).** They will coordinate billing with ForwardHealth.

## What happens to Foster Care Medicaid after adoption finalization?

### Children Adopted WITH Adoption Assistance

Foster Care Medicaid for children who are adopted with adoption assistance will continue through at least their 18<sup>th</sup> birthday, as long as the Adoption Assistance Agreement remains active.

For more information about medical assistance for Adoption Assistance recipients, see [Adoption and Medical Assistance: Frequently Asked Questions \(FAQs\) \(DCF-P-5595\)](#).

## Children Adopted WITHOUT Adoption Assistance

Foster Care Medicaid for children adopted without adoption assistance will end 12 months after it began. This is true regardless of when adoption finalization occurred. In most cases, this means that coverage will continue for at least a few months after adoption finalization.

During the period after finalization, you may cancel coverage at any time by contacting DCF at [DCFMedicaid@wisconsin.gov](mailto:DCFMedicaid@wisconsin.gov) or (833) 543-5265.

If you choose to keep coverage for the full 12 months, you are encouraged to contact DCF to update the child's post-adoptive information, including name, SSN, address, or the name(s) of the adult(s) listed on the record. To update information, email [DCFMedicaid@wisconsin.gov](mailto:DCFMedicaid@wisconsin.gov) or call (833) 543-5265.

At least 30 days before Foster Care Medicaid ends, ForwardHealth will mail a notice of expiration to the address listed for the child. If you have not updated the child's post-adoptive information, this notice may go to the private agency.

### Who do I contact if...?

There's an issue with my insurance billing.	<b>ForwardHealth Member Services</b> (800) 947-3544
My child is also covered by private insurance, and there is an issue with billing.	
I want to know if a specific service can be covered.	
I need to report my child's post-adoptive information (name, SSN, address).	<b>Department of Children and Families Medicaid Program</b> (833) 543-5265
I need to change the adult(s) listed on my child's ForwardHealth record (e.g., remove the private agency and add the adoptive parent(s) after finalization).	
I need a new copy of my child's Medicaid card.	
My child's medical providers won't speak to me because I am not listed on the ForwardHealth record.	
My child's medical providers are saying that my child does not have active coverage.	
I need to know what day my child's coverage will end.	
I have another question not covered here.	

The Department of Children and Families is an equal opportunity employer and service provider. If you have a disability and need to access services, receive information in an alternate format, or need information translated to another language, please call the Division of Safety and Permanence at (608) 266-8787. Individuals who are deaf, hard of hearing, deaf-blind or speech disabled can use the free Wisconsin Relay Service (WRS) – 711 to contact the department.