

## **TOP 5 THINGS I WISH I HAD KNOWN AHEAD OF TIME**

We have talked with hundreds of families over the years. In our discussions, we have found some common threads regarding things they wish they had known prior to coming home. We thought it would be helpful to share their experiences and offer some advice in preparation for your journey home.

1. ***“When we came home, I crashed. It was like I had been on an adrenaline high for the time we were in country, but when we got home, I just couldn’t function. Everything about being home became more difficult, even the simplest of things like working the microwave.”***

### **Jet Lag**

This struggle is real folks! In some places sleep deprivation is a tool used to torture the enemy and break their resolve. In most international adoptions, there is a significant time difference that has many parents feeling very exhausted upon arrival to their child’s country of origin. This is a hard way to start off a very intense few weeks of first meeting your child and transfer of your child’s care to you, court meetings, and embassy appointments.

Get as much rest and relaxation as possible pre-travel so that you can be as rested as possible once in-country! We understand it is easier said than done because of the excitement of finally going to get your child! If you need to call in support to help you pack or chores around the house before leaving, do it! Whatever will help you best prepare and relieve some pre-travel stress.

Sometimes families are so excited to finally meet their child and actually get in-country that the jet lag doesn’t have as an intense affect. For these families, jet lag hits very hard upon arrival back to the U.S.

We want to say... jet lag is a very real thing! And lack of sleep has many affects including mood, attachment, and the ability to adjust in a positive way. However, there is the good news! Every family that we see in clinic has experienced jet lag to some degree. It will get better! Hang in there and try sleeping whenever you can for those first few days home. After two or three days, begin the slow process of getting back to a typical sleep schedule for the time zone you are in. Remember, this “feeling” and sleep deprivation is not forever! This will pass.

2. ***“From the moment we got back to our hotel room through about 2 weeks at home my child would not stop eating. He ate everything he saw. He was also incredible angry and that was something I wasn’t prepared to deal with. We loved him so much, and he seemed to hate us? It was very disheartening”***

## Issues Home

Many families who see us in clinic experience similar issues their first few weeks home. We want to share some of the typical behaviors we see so that you can be assured that these things are normal:

- Sleep Issues

“My child will not sleep.” This is a typical statement that we hear within the first few weeks home. There are many factors that can be contributing to this. Consider that this child’s entire world has been rocked and now they are in a new environment with new people, new smells, new sights, etc... Children at this early stage home are in a complete state of chaos and many children will not find comfort in sleeping. Jet lag can also be playing a role into this behavior. At the clinic, we discuss more in-depth about this behavior and ideas to try to help ease the child. One strong recommendation that we have at the clinic is co-sleeping with your child for the first few weeks/months home, even if you feel your child would be fine sleeping in their own room. Your child NEEDS this closeness with you, whether they know it or not.

- Eating Issues

“My child continuously eats and doesn’t stop” OR “My child is very picky and eats nothing”. These are two very common phrases we hear that at first glance seem to be polar opposite phrases but actually have more in common than you might think. Both of these eating issues revolve around control. We discuss each issue in-depth at your initial visit with us at the IAC and go over some suggestions that will produce changes long-term. Most importantly, either of these behaviors is normal and with the appropriate care and attention, can be changed over time.

- Anger Issues

“My child hates me” or “my child is hitting and throwing things”. Regardless of the age of your new child, there is a significant deal of emotion involved in bringing him or her into your family. We ask families to remember that this is like being kidnapped to a child. They get very little say in who adopts them and what is happening to them. This situation would be terrifying for an adult with adequate coping skills, especially if you do not speak the language of your new family. It is like a blind trust exercise that never ends for a child who has most likely already experienced trauma, neglect, abuse and rejection. They are not happy that they have been taken from everything that they know and subjected to people (although very nice and loving) who look, smell, speak and act differently than what they know. Then they are taken to another part of the world that is unfamiliar and expected to live there forever. It is overwhelming in even the best of scenarios. So many children cope by acting out aggressive behaviors or with anger. This is an example of how a family therapist can be crucial into helping your family and the child adjust positively.

3. ***“For the first 6 months or more I felt like I was babysitting someone else’s child. It was like any moment, someone would stop by to pick her up. Even though I felt immeasurable love towards her, it just didn’t feel like she was actually mine”.***

### **Attachment**

Adoption education focuses so much on a child’s attachment to the parents and preparing the parents for the child’s attachment issues that often times what is forgotten is how the PARENT will attach to the child.

Parents, like the children they are adopting, have histories full of positives and negatives, joys and hurts. It is very important that a parent has processed their own histories when moving towards an adoption process. What we often see is a child and parent’s histories can “play off” of each other in negative ways. What triggers a parent is exactly what the child may be doing to get attention.

It is also very NORMAL to not feel fully attached to a new child coming into your home. Please consider that the first few weeks home are very hard with jet lag, adjustment issues, and significant life changes for everyone involved that bring about hard behaviors. During this time, it can be HARD to attach for a parent. Give yourself some grace! Remember, it can get better with the appropriate attention. What we look for at the IAC is progress, not perfection in the area of attachment! We discuss each attachment issue that the parent might be experience in depth at our clinic visits and give support and strategies to help move towards positive progression in this area. Remember! This “feeling” is not forever and can get better!

4. ***“I wish I had understood how my insurance works and what services are not covered. My portion of the medical fees was 20% and I was not prepared to pay this amount, yet my child really needed the services.”***

### **Understanding Insurance Coverage**

Understanding insurance, deductibles, co-pays, high deductible coverage, etc... can be a very daunting task. While it can be overwhelming, it is critical that you fully understand how your insurance works and what your financial obligation will be for services. Too often we have families that come in assuming that their insurance will cover everything. Then when they receive the bill for services, they are shocked and frustrated. We really advocate talking with your insurance provider to understand the payment process. Here are some recommended questions to ask:

- How can I add my adopted child to our insurance? When does this need to happen?  
**[Knowing what your child’s legal name will be when you return home is a critical piece of information that can significantly impair payment if listed incorrectly! Find out from your adoption agency how the name will be listed legally after the adoption (suggestion -on the passport) and that is how it should be listed on your insurance.) Once home, if you go**

through the re-adopt process to change the name in any way, then make sure that all involved change the name on documents; in demographics, medical records, insurance, etc once it is official.]

- PLEASE NOTE: Every country is different as to whether your adoption process is finalized in country or whether you must finalize your adoption once you are back in the U.S. through a court process here. This will affect what name can or cannot go on your insurance policy.
- What is my deductible? Is it a high deductible insurance? What does this mean?
- Is my pediatrician/international adoption clinic physician/specialist in-network?
- Are labs in-network?
  - The clinic that you are visiting should tell you in advance what lab company they use to process the labs drawn. **Please be sure to verify what is in-network, what is not, and what is the deductible for having labs done even if they are in-network.**

5. ***"I wish I had known and better prepared for the expenses that came after my child came home. We did a lot of fund raising and saving to pay the actual adoption expenses but did not think about the additional cost once we got home."***

### **Post adoption Expenses**

Adoption is not an inexpensive process! Many families are so concentrated on the pre-adoption process, travel expenses, and the fees associated with this, that the post-adoption fees are not considered. **Post adoption financial considerations should include:**

- **Legal** – Most children retain their given names at the point of adoption. Their last name may change to yours; however their first name will not change until you have been through the re-adoption process once you have returned home. This typically involves a lawyer and a court appearance. So there are attorney and legal fees associated with this. If you intend for your child to have a different first name and you want this to be on your insurance and school records etc, then you need to start this process immediately when you get home.
- **Health Insurance**- The cost of adding a child to health insurance can increase your insurance premium substantially. Especially if you are going from single coverage to family. Be sure to check with your insurance company to see what the premium will be so that you can plan accordingly. You will also want to add them to any dental and vision plans. **It is important to know what is and is not included in your plans as well as what your portion (deductible) of payment will be for services.**
- **Medical** - Every child should receive a complete medical work up for health, development, communicable disease and emotion health, even if they received testing and immunizations in country. Many children (both domestic and foreign adoptions) have at least one type of medical special need that requires treatment. It is VERY important to speak with a medical team that specializes in international adoption, to best understand what post adoption medical expenses you might incur.

Below are some examples of services:

- **International Adoption Clinic visit:** We strongly recommend an evaluation by a team that specializes in medical\emotional issues related to adoption. (Keep in mind that the counseling and developmental services are **not typically** covered by insurance as they are not considered medical expenses. Most counseling\developmental services are fee for service and therefore are paid by the parent out of pocket).

In our clinic, each visit will involve a minimum of co-payment and specialist\therapist fees. In addition, the labwork that is ordered is charged \billed by the facility separate from the clinic visit charges. These will always be submitted to insurance for payment first. However, it is important to keep in mind that the number of labs ordered can be extensive. Any labs not covered by insurance will fall to the family to pay. **This is why we advocate knowing your coverage well.**

If you are referred to another specialist such as Audiology (for hearing assessment), radiology (x-rays, ultrasounds, MRI) or another subspecialist, you will be responsible for applicable co-payments for those services as well as the deductible portion you pay.

- **Pediatrician Visits:** You will see your child's pediatrician a number of times for immunization catch up and possibly minor illnesses within the first few months home. This physician will receive information from your local international adoption clinic regarding lab results, including vaccination information. If there are vaccinations that your child still needs, you and your pediatrician will work together on an immunization plan moving forward to help get your child caught up with where they need to be. **Each visit will most likely involve a co-payment plus whatever deductible portion you pay.**
  - **Specialists Visits:** If your child has any type of specific special need, there are a number of specialty clinics associated with specific needs. For example: A child with a cleft lip and/or palate would need to see the nearest Cleft Clinic in your area. A child with spina bifida would need to see your nearest Spina Bifida Clinic. Each of these specialty visits may require additional testing, such as having a MRI, neurology visit, etc... There are also future surgeries that could be involved with a child who has specific special needs. **Each visit will most likely involve a co-payment plus whatever deductible portion you pay for that service.**
- **General expenses** – Adding a child to your home will increase your daily budget expenses. Depending on the age of the child you might need to factor in: diapers, groceries, gas (travel to appointments), travel & lodging (if you will have to travel to received medical care), childcare, life insurance, clothing, toys, and activities.

**As overwhelming as these potential expenses are, these details are not provided to dissuade you from adoption! We sincerely believe that adoption is a beautiful life journey! Yet, it has been our experience that many families are not fully aware of all of the potential post adoption costs, specifically when it comes to medical issues. Here at the IAC, we desire families to proceed with eyes wide open regarding future expenses. It is our goal to equip families with information to help them be successful in their journey!**