



Security Matters

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Determinants of the Use of Supplemental Security Income Eligibility by American Indian and Alaska Natives

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Practitioner applications provided by the Center for Financial Security, UW-Madison

Summary

American Indians and Alaska Natives (AIAN) participate in the Supplemental Security Income (SSI) program at a higher rate (6 percent) than all other major racial or ethnic groups in the United States. Despite experiencing some of the worst poverty and mortality rates of demographic groups in the US, there is very little research examining specific use of social safety net programs for these individuals. This paper examines the relationship between SSI participation among AIAN individuals and four factors: Medicaid expansion; Indian Health Services (IHS) clinics; changes in federal policy regarding reimbursement for IHS services; and the existence of tribally run gaming operations.

Prior to state Medicaid expansions, SSI was one of the only ways childless adults could obtain public health insurance. The expansion of Medicaid reduced SSI participation among AIAN individuals, in much the same way as other US residents. Native individuals affiliated with tribes can also access public care through IHS, though more IHS care providers in a county does not appear to be associated with SSI participation. However, allowing a county with IHS facilities to bill Medicaid reduces SSI participation by about 1 percentage point.

Native communities are frequently located in areas with high poverty rates and low employment rates. SSI receipt is in some sense the intersection between a disability and low earnings opportunities. This study finds that each additional tribally run casino in a county reduces SSI participation by 0.02 percentage for AIAN individuals.

Key Findings

- American Indians and Alaska Natives often live in locations with limited access to health care.
- Additional funding for Indian Health Services may reduce SSI participation for this vulnerable group.
- Providing more robust economic opportunities for American Indians and Alaska Native communities may further reduce reliance on SSI.

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Practitioner Ideas

The Supplemental Security Income (SSI) program pays benefits to disabled adults and children who have limited income and resources. Because SSI is a needs-based program for people who are aged, blind, or disabled, the amount of benefits received is based partly on current income. Individuals who receive SSI may also be eligible for Medicaid, food assistance, or other social services, depending on the state or county where you live.

This study highlighted how access to health care and job opportunities might impact a Native individual's participation in SSI. Financial counselors and coaches who work with low-income AIAN adults could consider the following topics related to income and health care:

- Sources of income – Financial educators want to be sure all individuals are maximizing benefits from both government and private programs. If the client has had a recent change in their health, earnings, assets, or living situation, this change may also affect access to SSI and other benefits.
- Access to health care – Even individuals with access to Indian Health Services (IHS) clinics may experience long wait times for appointments and may not have all services covered, especially care related to chronic pain management, mental health services, and specialist care.
- Affordability of health care - Members of federally recognized tribes and Alaska Native Claims Settlement Act shareholders can purchase or change Marketplace health insurance coverage every month, rather than waiting for the yearly open enrollment period.
 - Under the health insurance Marketplace, American Indians, Alaska Natives, and others eligible for services from the IHS, tribal program, or urban Indian health program don't pay out-of-pocket costs, regardless of income, for items or services provided by these programs, including Purchased/Referred Care.
 - While Native individuals are not exempt from paying monthly premiums for an insurance plan bought through the Marketplace, they may qualify for tax credits that lower premiums based on income.

States differ on their rules regarding Medicaid benefits, SSI eligibility, and amount of SSI payments. Refer clients to Social Security Administration partners and other community organizations who can navigate benefits for AIAN individuals.

Key Resources

Health coverage for American Indians & Alaska Natives

<https://www.healthcare.gov/american-indians-alaska-natives/coverage/>

Indian Health & Medicaid, Centers for Medicare & Medicaid Services

<https://www.medicaid.gov/medicaid/indian-health-medicaid/index.html>

Supplemental Security Income (SSI) and Eligibility for Other Government and State Programs

<https://www.ssa.gov/ssi/text-other-ussi.htm>

