



## SSI/SSDI Eligibility FAQs for American Indians and Alaska Natives

### **Q: Are American Indians and Alaska Natives eligible for Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) benefits?**

Yes! American Indians and Alaska Natives (AI/AN) may be eligible for SSI and/or SSDI benefits if they meet the non-medical and medical eligibility requirements. Status as AI/AN does not preclude someone from receiving Social Security Administration (SSA) disability benefits. You can find more information about SSA's AI/AN services at <https://www.ssa.gov/people/aian/>.

### **Q: Are American Indian and Alaska Native children (under the age of 18) eligible for SSI?**

Yes, AI/AN children experiencing disabling health conditions such as developmental disabilities, serious mental illness, trauma, and/or medical issues may qualify for SSI if they meet SSA's medical and non-medical eligibility criteria. Access to income and health insurance can help improve the entire family's stability by helping the family meet its basic needs, gain access to treatment, and build resiliency during the recovery process. You can find more information about SSI for Children at <https://www.ssa.gov/ssi/text-child-ussi.htm>.

### **Q: How can American Indians and Alaska Natives who are living on reservations or native lands or within urban areas access SSA services?**

There are several ways to contact the Social Security Administration (SSA):

- By phone (toll-free): 1-800-772-1214
- Online: <https://www.ssa.gov/>
- Use the online locator to find a Social Security office near you<sup>1</sup>
- Video Service Delivery (VSD) Centers have been set up in some communities. At a VSD Center, an applicant can use the video phone to see and talk to an SSA employee<sup>2</sup>

### **Q: What is SSA doing to collaborate with tribal governments?**

SSA established a formal consultation process with tribal governments in 2001. The Deputy Commissioner of Operations serves as the Tribal Consultation Official and liaison with federally recognized tribal governments. SSA annually reviews its regulatory agenda and legislative submissions to determine if any proposals have tribal implications. The 2020 Tribal Consultation Progress Report, which describes all of SSA's ongoing communication, education and outreach activities, can be found on their website.<sup>3</sup>

### **Q: If an American Indian or Alaska Native individual is receiving SSI and also receives an annual cash allotment from his or her tribe, does it need to be reported to SSA?**

Yes. Because SSI is needs-based, SSA considers an applicant's earned and unearned income. If an SSI beneficiary receives an annual cash allotment from his or her tribe, it should be reported

<sup>1</sup> SSA Field Office Locator: <https://secure.ssa.gov/ICON/main.jsp>

<sup>2</sup> SSA Video Service Delivery Locations, by Region: [https://www.ssa.gov/open/maps/AIAN\\_details.html](https://www.ssa.gov/open/maps/AIAN_details.html)

<sup>3</sup> Tribal Consultation and Coordination Plan: <https://www.ssa.gov/people/aian/materials/pdfs/tribal-con-plan.pdf>



to SSA to avoid overpayment or underpayment. Certain payments made to members of AI/AN tribes/communities are not counted as income for SSI eligibility purposes. For example, SSA will not count income received from the Cobell Court Case as a resource for one year after the payment is received. Also, Individual Indian Monies (IIM) paid on Indian lands are not counted unless the beneficiary receives more than \$2,000 per year. However, other types of payments (e.g., gaming per capita) may be counted. It is important to contact SSA to find out if and how the particular allotment will be counted.

**Q: If a tribal member is receiving General Assistance (GA) from the Bureau of Indian Affairs (BIA), will that affect their eligibility for SSI?**

BIA GA is a federally funded program administered through a local agency or federally recognized tribe that provides needs-based cash assistance. This income is counted on a dollar-for-dollar basis when calculating the SSI benefit amount.

**Q: How does SSA handle land and resources that an American Indian or Alaska Native applicant may have?**

SSA does not count as a resource the interests of the applicant or spouse in trust or restricted land. SSA will also not count certain restricted, allotted Indian land or money held in a restricted Individual Indian Money (IIM) account.

**Q: How do Medicare and Medicaid work with medical services under Indian Health Service (IHS)?**

Medicare and Medicaid can be used at IHS clinics, Urban Indian Health Programs or reservation hospitals for medical services that IHS doesn't cover. American Indian and Alaskan Native beneficiaries can also go to other clinics or hospitals that accept Medicare/Medicaid.

- Center for Medicare and Medicaid Services, American Indian and Alaska Natives: <https://www.cms.gov/Outreach-and-Education/American-Indian-Alaska-Native/AIAN/>
- The Role of CMS in Indian Health Care (video): <https://www.youtube.com/watch?v=I2EnR88gIZM>
- Medicaid & CHIP for American Indian and Alaska Natives: <https://www.healthcare.gov/american-indians-alaska-natives/medicaid-chip/>