

## 7. Insurance (Health Insurance/Long-term Care Insurance) and Pensions

### (1) Insurance (Health Insurance/Long-term Care Insurance)

#### ① Health insurance

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All residents of Japan, including foreign nationals, are required to enroll in one of the public health insurance programs.

Public health insurance allows you to receive affordable medical care for injuries and illnesses.

**However, please note that public health insurance does not always cover all medical expenses.**

There are three types of public health insurance in Japan, i.e., “National Health Insurance,” “Employees’ Health Insurance,” and the “Late-Stage Medical Care System for the Elderly.”

#### A National Health Insurance

Insured: People who are not enrolled in Employees’ Health Insurance in their workplace (i.e., self-employed, unemployed, etc.)

Copayments:

0 years old to 6 years old (until March 31)	20%
6 years old (from April 1) to 69 years old	30%
70 years old to 74 years old	20% (People with incomes above a certain level: 30%)

\*If you have difficulties paying the insurance premium, you may apply for a premium reduction, payments by installments, etc.

Please contact the National Health Insurance and Pension Division for details regarding procedures, premiums, etc.

#### B Employees’ Health Insurance

Insured: Employees who work at a company that offers them and their dependents health insurance coverage

Copayments:

0 years old to 6 years old (until March 31)	20%
6 years old (from April 1) to 69 years old	30%
70 years old to 74 years old	20% (People with incomes above a certain level: 30%)

Please make enquiries at your company for details regarding procedures, premiums, etc.

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### C Late-Stage Medical Care System for the Elderly

Insured: ① Those who are 75 years old or older

- ② Those who are 65 to 74 years old with a certain level of disabilities as recognized by the Wide Area Union.

Copayment: 10% (People with incomes above a certain level: 30%)

Please contact the National Health Insurance and Pension Division for details regarding procedures, premiums, etc.



**\*Please notify your company and municipal office of any changes to your status, such as a change of address, the birth of a baby, a switch to another type of health insurance, the death of the insured, etc.**

**A person who is covered by National Health Insurance and the Late-Stage Medical Care System for the Elderly must notify the National Health Insurance and Pension Division of any changes within 14 days of those changes.**

★Where to make enquiries and follow procedures:

National Health Insurance and Pension Division

TEL: 072-463-1212 (extension: 2121 to 2129 , 2197 to 2199)

## 7. Insurance (Health Insurance/Long-term Care Insurance) and Pensions

### ② Long-term care insurance

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The long-term care insurance system is a system designed so that all of society can support the elderly who may need living assistance due to their age so they are able to live with peace of mind.

Insured: ① Those who are 65 years old or older

② Those who are 40 to 64 years old and covered by health insurance (National Health Insurance or Employees' Health Insurance)

\*Foreign nationals who are registered as residing in Japan are required to enroll in this system (there are some exceptions).

People who are eligible to use these services:

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- Those who need constant nursing care because they are bedridden, have dementia, and the like
- Those who do not need constant nursing care but need assistance with their daily activities

②

- Those who need nursing care due to a specific illness associated with aging

Copayments:

① 10-30% (Depending on income)

② 10%



Available services:

<Home-care services>

- Home-visit care (Home-help services)
- Home-visit nursing
- Home-visit bathing assistance
- Home-visit rehabilitation services
- Daycare services at care facilities
- Short-stay services at care facilities
- Elder care products and equipment rental



<Facility-based care services>

Designated Facilities Covered by Public Aid Providing Long-Term Care to the Elderly (special nursing homes for the elderly), etc.

<Community-based care services>

Long-Term Care for Dementia Patients in Communal Living (group homes), etc.

## **7. Insurance (Health Insurance/Long-term Care Insurance) and Pensions**

★Where to make enquiries:

Long-term Care Insurance Division

TEL: 072-463-1212 (extension: 2161 to 2164 , 2167 to 2169)