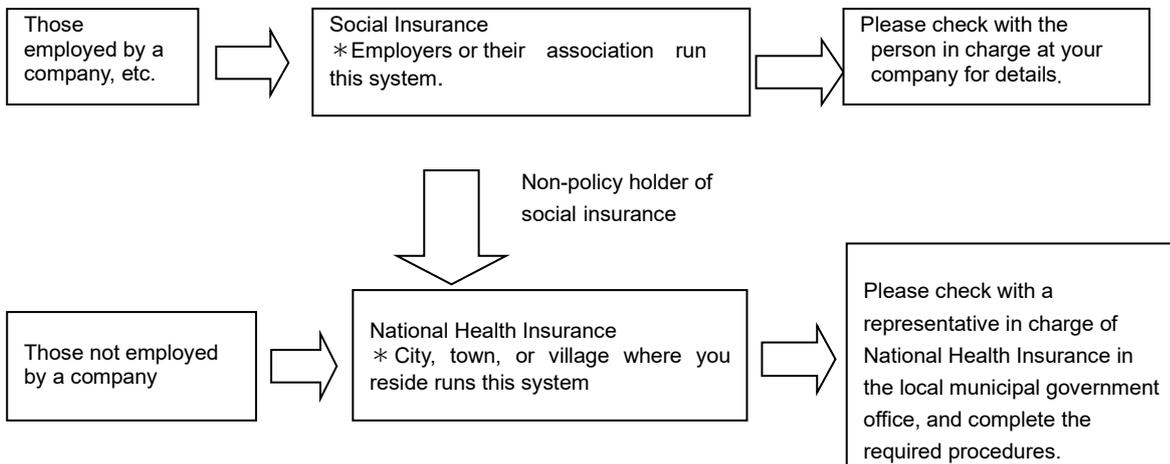


## II-2 Medical Insurance (National Health Insurance, Nursing Care Insurance and others)

### 1. Medical Insurance in Japan

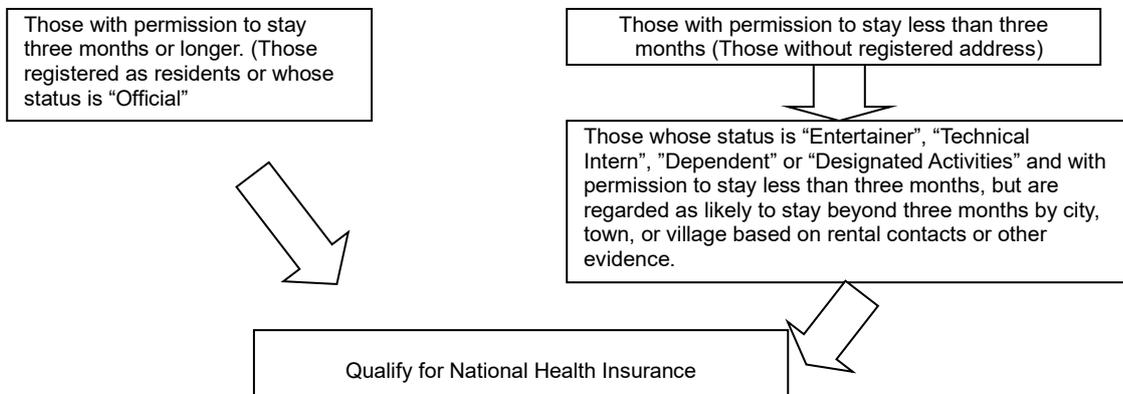
In Japan, there are the following two main types of medical insurance. The law requires you to be a policyholder of either one. In Japan, medical fees are relatively high, but you will be able to pay less after enrolling in the insurance. If you are staying in Japan for longer than three months and have registered as a resident, you are eligible to apply for National Health Insurance.



People aged 75 or over are required to apply for “Latter-Stage Elderly Healthcare Insurance.” (For details please refer to Section 3 below: Latter-Stage Elderly Healthcare Insurance)

### 2. National Health Insurance

People covered by National Health Insurance



\* If you are from a country with a reciprocal Social Security Agreement with Japan including medical insurance, and if you show proof of being covered by the social security service in your country, you will be exempt from National Health Insurance in Japan.

\* “Designated Activities” visa holders, those who are staying in Japan for the purpose of receiving health care or taking care of such a person are exempt.

\* Those whose status is “Short-term Stay” or “Diplomat” are also exempt.

#### (1) Application Procedure

- When to apply:

When you move to Japan, change your residential address, when a child is born, or if you have left the Social Insurance System, etc.

- Necessary documents:

Residence Card

Even if you are not eligible to register as a resident, you may still apply for National Health Insurance if you have documentation to prove that you will stay in Japan for three months or longer.

(2) Benefits for the Insured (services available to policyholders)

For details such as benefits and procedures, please contact the relevant division of your municipality. (Appendix IX—1)

- Self-Pay Portion of Medical Fee:

Those covered by National Health Insurance must pay 30% of the entire cost for the health care provided (20% for preschool children or elderly people aged between 70 and 74 (10% for those born before April 1, 1944, in accordance with government special measures. Those whose income exceeds a certain level must pay 30% of the total cost regardless of their age.)) You need to pay for the meals served during your hospitalization on your own. Please note that some miscellaneous costs involved in hospitalization such as extra room charge may not be covered by the insurance.

- High-Cost Medical Care Benefits:

If a person's self-pay portion for a month exceeds a specified amount, the excess amount will be reimbursed afterwards.

- Lump-Sum Allowance for Childbirth:

When an insured woman gives birth, the head of her family will receive an allowance to cover a portion of the costs incurred in childbirth.

- Funeral Expenses:

When an insured person has died, a portion of the funeral costs will be paid to a person who holds the deceased person's funeral.

- Specified Illness:

The National Health Insurance program also offers financial assistance for the treatment of specified diseases

(3) Insurance Premiums (Tax)

Insurance premiums are calculated based on the structure of your family and your income for the previous year. You will be notified about your premiums by your city office. For details, please inquire at your local municipality from which your insurance is issued. (Appendix IX—1)

Premiums will be charged at certain times of the year. After you receive a payment slip for your premium in the mail, please pay at the public office in your municipality, a nearby financial institution (bank) or convenience store. Payments may be automatically deducted from your bank or post office savings account if you prefer. Inquire at your municipal office for further details.

Also, in principle, your premium will be directly deducted from pension benefits received by the head of your family, if a) all insured in your household are aged 65 or over, b) the head of your family receives a pension of 15,000 or more per month, and c) the combined amount of your Nursing Care and National Health Insurance premiums is less than half of the pension benefits of that of the head of your family.

In the event that you are unable to pay premiums temporarily because you have lost your job or suffered from a natural disaster, you may apply for a premium reduction or exemption program. Inquire at your municipal office for details.

If you are injured by a third party in a traffic accident or other incidents, normally the said third party is obliged to pay your treatment costs. However, if you report it, it can be covered by National Health Insurance. Subsequent to the treatment, the insurer might claim compensation for the injury against the person who caused the accident. Therefore, it is recommended that you consult with someone in your municipal office if a settlement with the offender has been reached. (Appendix IX—1)

From April 2018, the Osaka Prefectural Government has joined municipal governments in administering the National Health Insurance scheme. Insurance premium rates and reduction measures, which used to vary from city to city, will be fully standardized within Osaka Prefecture by the end of the six-year-long transitional period. During this transitional period, however, some discrepancies still remain. For details, please inquire at your municipal office.

### 3. Latter-Stage Elderly Healthcare Insurance System

In Japan, the medical insurance for people who have reached 75 years of age is terminated and automatically switched to the Latter-Stage Elderly Healthcare Insurance. Foreign residents aged 75 or over are enrolled in the system automatically when they are permitted to stay in Japan for three months or longer and registered as such. However, even those without a residence card may apply for the system if deemed to be staying in Japan for over three months. (However, they will not be automatically registered in the Latter-Stage Elderly Healthcare Insurance System. Please consult with the Latter-Stage Elderly Healthcare Insurance division of your municipal office.)

(Requirements for the eligibility for Latter-Stage Elderly Healthcare Insurance are the same as that for National Health Insurance. For details see Section 2. National Health Insurance.)

#### (1) Application Procedure

- No specific action is required. During the month prior to your 75<sup>th</sup> birthday, you will receive an insurance card sent from the Osaka Prefectural Association of Medical Care Services for Senior Citizens (Kouiki Rengou)
- Those aged 65 to 74 are also eligible to be covered by the system if they are recognized as suffering from specified disorders after submitting an application. Please submit the application to the division in charge of the medical services for latter-stage elderly people in your municipality.

#### (2) Benefits for the Insured (the services policyholders receive)

- Self-Pay Portion of Medical Fees:  
Those with Latter-Stage Elderly Healthcare Insurance must pay 10% of the entire cost for the health care provided: (30% if they earn a certain amount of money.) Please note that some miscellaneous costs accompanying hospitalization might not be covered by insurance.
- High-Cost Medical Care Benefit:  
If a person's self-pay portion exceeds a specified amount in one month, the excess amount will be reimbursed.
- Funeral Expenses:  
When an insured person has died, a portion of the funeral costs will be paid.
- Medical Aid:  
The cost of the medical treatment for specified diseases may be covered by public funds (your fees will be reduced).
- Latter-Stage Elderly Healthcare Insurance also offers financial assistance for health care costs for specified illnesses (such as reduction of payments.)  
Please claim funeral expenses or financial assistance for health care at your municipal office.

#### (3) Premiums

Each prefecture calculates premiums independently. Your premium differs based on the structure of your family and your income for the previous year. If you receive a pension of 15,000 yen or more per month and the amount of the premium for Nursing Care Insurance and Health Insurance combined is still less than half of the amount received as pension, the premium will be deducted from your pension. Otherwise, an invoice for payment is sent to you by post, to be paid at the municipal office or a nearby financial institution. In the event you are temporarily unable to pay premiums because you have lost your job or suffered from a natural disaster, you may apply for a premium reduction or exemption program. Inquire at your municipal office for details. (Appendix IX—1)

### 4. Nursing Care Insurance (Kaigo Hoken)

In Japan, to elderly people suffering from age-related physical conditions, elderly nursing care services are offered through the Nursing Care Insurance by the local municipality.

#### (1) People who are covered:

Residents in Japan aged 65 or older (Insured Category No.1), and those aged 40 to 64 who are covered by public medical insurance (Insured Category No.2) are eligible for Nursing Care

Insurance (as a policyholder). Foreign residents are also covered by Nursing Care Insurance unless they correspond to one of the following categories:

1. Residents with short-term visas.
2. Those who have Residential status of less than three months, but are regarded as likely to stay beyond three months.
3. Those who have official visas (such as diplomats, consulate staff, members of the U.S. military, etc.)
4. Those whose visa has expired.

(2) People who can use the service:

- Those who are 65 years old or over (Insured Category No.1) who:
  - Need constant nursing care due to being bedridden and/or suffering from dementia. Approval by the municipal government is required for such service.
  - Those who do not need constant nursing care, but need support for regular, daily activities such as dressing. Such persons must be approved by the municipal government as needing such care (the condition of Support Necessary).
- Those who are 40 to 64 years old, covered by medical insurance (Insured Category No. 2) and fall into the category of Nursing Care Necessary or Support Necessary due to one of 16 designated types of illnesses caused by aging, including late-middle-age dementia and cerebrovascular disease, and any person already approved by the municipal government as a person in a condition of Nursing Care Necessary or Support Necessary.

(3) Available services:

- Home Care Services (including services designated for those who do not fulfill the conditions for Nursing Care Necessary, but are in the condition of Support Necessary.)
  - Care worker's visit (Home Help Service): a care worker visits your home to support daily activities or provide physical nursing care.
  - Nurse visits you at home: a nurse visits your home and examines/supervises your condition or assists treatment.
  - Visit to a nursing home (Day Service): Visits to a day-service center for baths, (some) meals and functional training.
  - Short-term nursing care at a nursing home.
  - Nursing-care for residential care in designated facilities and other care.
- Service at Facilities
  - Welfare Facilities Offering Nursing Care for Elderly Citizens (Special Nursing Home): facilities for people who need constant nursing care and are unable to live at home (those categorized as "Level 3 or above Support Necessary" in principle). To provide a residence for such people, support for daily life, rehabilitation and nursing.
  - Health Facilities Offering Nursing Care for Elderly Citizens: Facilities for people in need of functional training or nursing care with hope of recuperation and returning home.
  - Medical Treatment Type Nursing Care Facilities: facilities for patients needing long-term treatment: to provide medical services such as nursing or functional training.
  - Nursing and medical care institutions: facilities that accommodate people requiring long-term nursing and medical care to provide them with constant medical management and routine support for daily life.

※People in the "Support Necessary" category cannot use the long-term services offered at the facilities.

- Community-Based Services (including preventive services for people in the "Support Necessary" category)

(4) How to pay for insurance:

- People aged 65 and over (Insured Category No.1):
  - For those who receive a pension ¥15,000 or more per month (including their retirement pension), insurance payments are deducted from the pension. Others pay directly to the municipal government by bank transfer, etc.
- People aged from 40 to 64 with public medical insurance (Insured Category No.2):
  - The insurance payment is added to the medical insurance payment.

(5) Payment for Using these Services

- When receiving services from the Nursing Care Insurance system, the patient basically pays 10% or 20% of the cost, depending on their income. When the patient receives care at a facility, they must pay for accommodation and meals on top of the 10%.
- However, to prevent the monthly payments from becoming unbearable, there are maximum monthly limits for self-payment (such as expenses for large lump-sum payments for nursing care services). In particular, for people with lower incomes, the maximum monthly payment limit as well as accommodation and meal payments are set lower.

(6) Consultation Offices at Municipal Government Offices

For further information regarding the application of nursing care insurance and available services, please consult with the responsible division at your municipal government office.

(Appendix IX—1)