

Japanese Universal Healthcare System

■ Employee's Health Insurance

→ For people belonging to a private company

■ Mutual Aid Insurance

→ For people working as a public employee

■ National Health Insurance

→ For people who are mainly farmers, self-employed or retired

People reaching their 75th
birthday having previously
belonged to any kind of qualifying
insurance system.

★ Latter-Stage Elderly Healthcare

→ For people who are
aged 75 or older and **living in Japan**
aged 65-74, and are **certified as being disabled**

Three types of Health insurance

Employee's Health Insurance

Mutual Aid Insurance

National Health Insurance

Latter-Stage Elderly Healthcare System (operated by the Hokkaido Extended Association)

【Who will be insured by this system?】

- Basically, all residents aged 75 or older from their 75th birthday
- Also, those aged 65-74, who are certified as being disabled by HEA
- Non-Japanese (75 years of age and older) with visas valid for 3 months or longer are also eligible for this system
- ✗ Welfare recipients are not covered by this system

【Insurance Cards】

- If you turn 75 years old, your insurance card is to be delivered in the month just prior to your birthday.
- The insurance cards are valid for one year: in principle from August 1st to July 31th of the following year.

【Insurance Premiums】

Annual insurance premiums	=	<u>①Earning-related component</u> Assessable income* × earning-related component 10.52%	+	<u>②Flat-rate component</u> 51,472 yen
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	Character	Calculation method
①Earning-related component	Variable based on annual earnings	Assessable income × earning-related component 10.52%
②Flat-rate component	Fixed amount	51,472 yen per person

① Earning-related component

Calculation method of major assessable income*Employment income**

(Basic exemption is 330,000 yen)

(Earnings from Employment - employment income deduction) - basic exemption

Public income

(Public pensions - public pension deduction) - basic exemption

Other

(Income - business expenses) - basic exemption

**If the assessable income is 580,000 yen or below,
the earning-related component is discounted by 50%.**

② Flat-rate component

The flat-rate component (51,472 yen) of insurance premiums will be discounted in accordance with income levels of individual households.

Income levels	Discount rates	Amount of discount	Annual amount of flat-rate component after deduction
(1) Total net income of a household (income of the insured plus that of the householder) does not exceed basic exemption (330,000 yen) + 450,000 yen × the number of persons insured	20%	10,295	41,177
(2) Total net income of a household (income of the insured persons plus that of the householder) does not exceed basic exemption (330,000 yen) + 245,000 yen × the number of insured persons	50%	25,736	25,736
(3) Total net income of a household (income of the insured persons plus that of the householder) does not exceed the amount of basic exemption (330,000yen)	85%	43,752	7,720
(4) All insured persons in the household applicable to (3) stated below have no income (after deducting 800,000 from their public pensions)	90%	46,325	5,147

~ After Enrolling in the Latter-Stage Elderly Healthcare System ~

The insured previously covered by the National Health Insurance Program or the National Health Insurance Union Program should pay the premium for the Latter-Stage Elderly Healthcare System instead of the previous one.

Dependent family members who were covered by the insured through the employee's health insurance, mutual aid associations and seamen's insurance programs should also pay insurance premiums → **the full exemption of earning-rated component plus 90% discount for flat-rate component.**

【How to pay insurance premium】

Special payment method	Pensioners annually receiving 180,000 yen or more will have their insurance premiums automatically collected from their pensions, provided six times a year.
Ordinary payment method	For those insured when the total amount of insurance premiums for the Latter-Stage Elderly Healthcare System plus the premiums paid for nursing-care insurance exceeds 50% of their pension, the Ordinary payment method is applied.
	The insured should pay insurance premiums by the deadlines specified by their municipality (divided into 9 monthly periods from July to March of the following year).

【Insurance Premium Exemption/Reduction/Collection Postponment】

The insured persons' property has been significantly damaged by an earthquake, storm, fire or other similar disaster.

The incomes of either the insured or her/his spouse have remarkably diminished due to failure, suspension or closing of their business or loss of their jobs.

The insured are detained at a prison or similar facility.

【Self-pay Rates of Medical Expenses】

Resident tax taxable income	Self-pay rate
Ordinary insured persons (below 1,450,000 yen)	10%
The income level is on a par with that of younger working generations (1,450,000 yen or over)	30%

Even if you are certified as being the insured whose income level is on a par with that of younger working generations, if you satisfy the conditions stated below and file the application for 10% Self-Pay, your self-pay rate will be 10%.

☆ If there is only one insured person in the household

→ when the amount of income of the insured is less than 3.83 million yen

Son (50 years old)	300,000 yen	→	3,800,000 yen
Father (75 years old)	3,800,000 yen		

Satisfy the conditions above and self-pay rate is 10%

☆ If there are two or more insured people in the same household

→ when the total amount of all insureds' income is less than 5.2 million yen

Son (50 years old)	300,000 yen	→	5,000,000 yen
Father (75 years old)	3,800,000 yen		
Mother (75 years old)	1,200,000 yen		

Satisfy the conditions above and self-pay rate is 10%

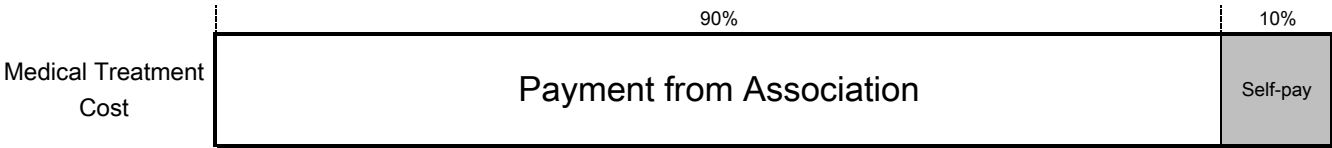
☆ If there is only one insured person in the same household, and there is any other person aged between 70 and 74 in the same household

→ when the amount of income of the insured person is 3.83 million yen or more, and the total amount of the incomes of the insured person and other family members aged between 70 and 74 is less than 5.2 million yen

Son (50 years old)	300,000 yen	→	5,100,000 yen
Father (75 years old)	3,900,000 yen		
Mother (74 years old)	1,200,000 yen		

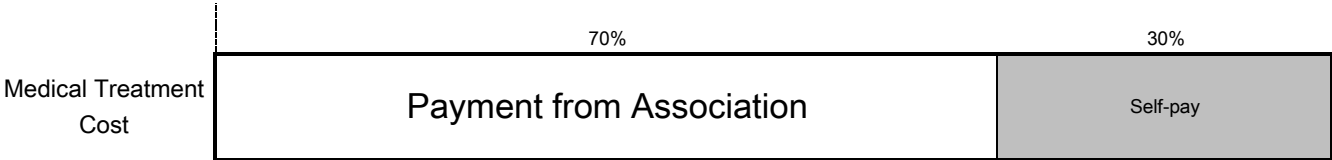
Satisfy the conditions above and self-pay rate is 10%

① Medical Treatment



In case your resident taxable income after various deductions from income in the relevant fiscal year is 1.45 million yen or more*.

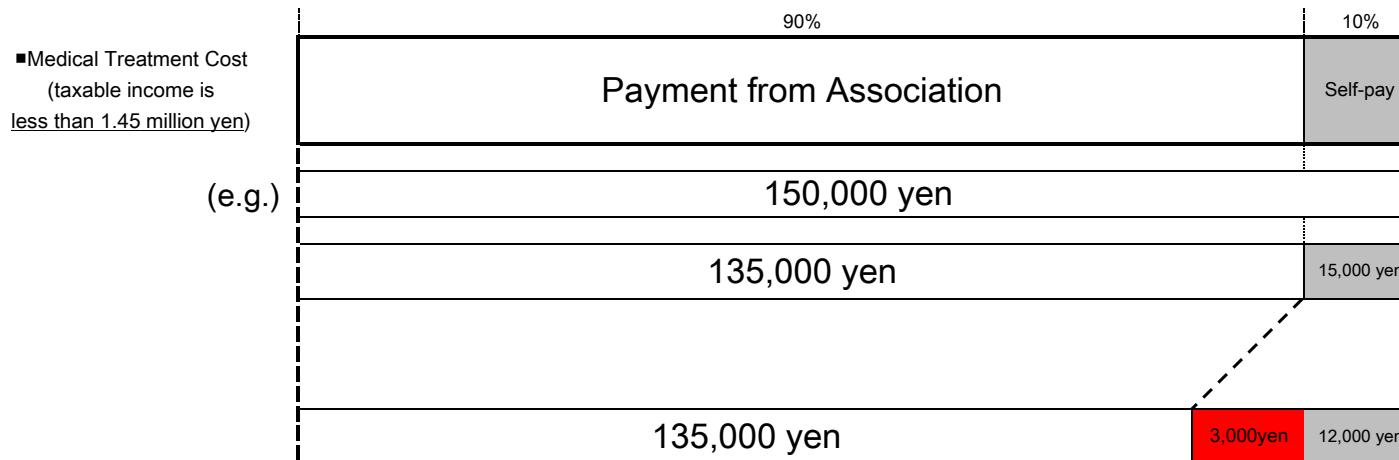
*If your resident net taxable income is over 1.45 million yen, and you satisfy certain conditions, your rate could be 10%.



② Benefit for High-Cost Medical Care *2

*2 In the case where your Income-based Category is considered as "Ordinary insured person"

Taxable income	Monthly Cap for Self-Pay Medical Fee (In case of outpatient)
<ul style="list-style-type: none"> ■ 1.45 million yen or more (On a par with the income level of younger generation) 	44,400 yen
<ul style="list-style-type: none"> ■ less than 1.45 million yen (ordinary insured person) 	12,000 yen



Benefit for High-Cost Medical Care 3,000 yen
(reimbursed from the Association at a later date)

■ Medical Treatment cost
(taxable income is
1.45 million yen or more)

	70%	30%
	Payment from Association	Self-pay
(e.g.)	150,000 yen	
	105,000 yen	45,000 yen
	135,000 yen	600 yen (Benefit for High-Cost Medical Care) 44,400 yen

Benefit for High-Cost Medical Care 600 yen
(reimbursed from the Association at a later date)

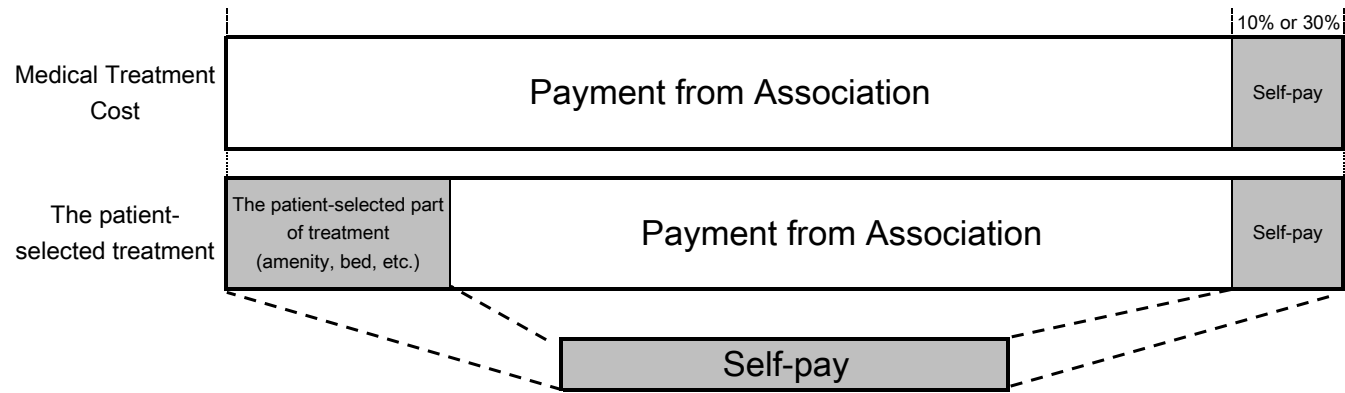
【Application Process of Benefit for High-Cost Medical Care】

After receiving a notification regarding Benefit for High-Cost Medical Care from the Association, you have to file an application with the local municipal office.

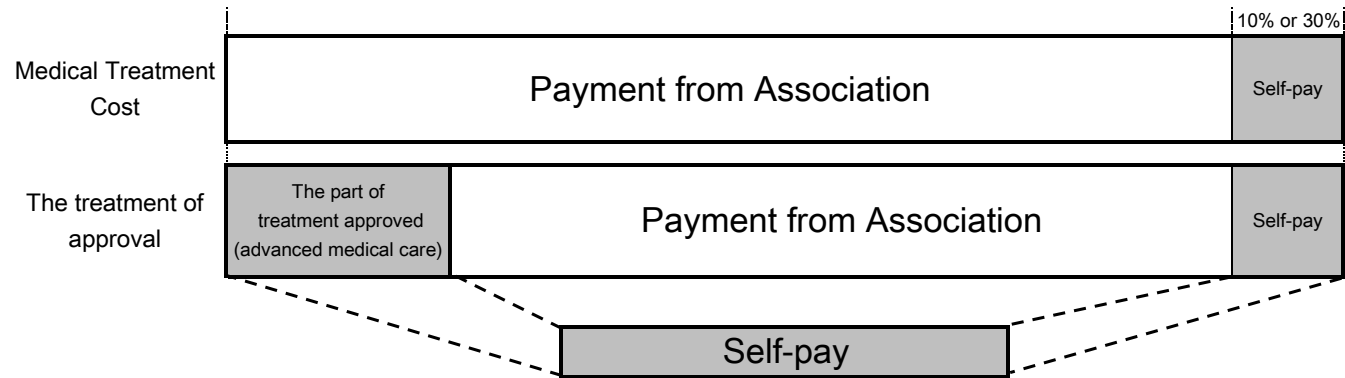
③ Uncovered medical treatment-related expense benefit

The combination of applying for insured treatment and uninsured treatment is basically not allowed, but the following cases are acceptable.

■The patient-selected treatment



■The treatment approved by the Ministry of Health, Labor and Welfare



④ Hospital Meal Fees and Inpatients of Convalescent Wards

■ Hospital Meal Fees

Hospital Meal Fees	Payment from Association	The standard meal fees (Self-pay)
	640 yen	
	380 yen	260 yen

■ Inpatients of Convalescent Wards

→Hospital Meal Fees and Room Charge

Hospital Meal Fees and room charge	Payment from Association	The standard meal fees and room charge (Self-pay)
Meal Fees	554 yen	
	84 yen	*460 yen
	*The Meal Fees could be 420 yen depending on the hospital	
Room Charge	398 yen	
	78 yen	320 yen

【Inpatients of Convalescent Wards who need *3 special care only available at hospital】

→Hospital Meal Fees (no room charge)

*3 Needing ventilators, tracheotomy or central venous hyperalimentation quadriplegia due to spinal cord injury

Hospital Meal Fees	Payment from Association	The standard meal fees (Self-pay)
Meal Fees	640 yen	
	380 yen	260 yen

⑤ Judo-orthopedic Therapy (Qualified bonesetter)

Judo-orthopedic Therapy			10% or 30%
	Payment from Association		Self-pay

【Cases covered by health insurance】

Fracture, dislocation, bruise, ligament rupture

(In case of fracture or dislocation, except for first aid, prior approval by the doctor is required)

【Precautions】

· Treatment cost for shoulder discomfort, muscle fatigue and other minor symptoms is not covered by health insurance.

【Application Process】

Sign your full name or affix your seal on the 'Application for Medical Expense Grant' after checking the details of the application.

⑥ Acupuncture and Moxibustion Treatment and Massage the doctor judges to be necessary

Treatment and Massage			10% or 30%
	Payment from Association		Self-pay

【Cases covered by health insurance】

■Acupuncture and Moxibustion Treatment

Nerve pain, rheumatism, frozen shoulder syndrome, low back pain, aftereffect of cervical, sprain and other conditions with chronic pain.

■Massage

Cases where massage is required for medical reasons, including muscle paralysis and articular contracture.

【Precautions】

·A certificate of consent or a medical certificate issued by the doctor is necessary.

·**Cost of treatment aimed at mere recovery from fatigue, consolation or disease prevention is not covered by insurance.**

·While you receive treatment for a condition or symptom at an authorized insurance medical institution (hospital, clinic, etc.) the acupuncture and moxibustion treatment and massage for the same condition is not covered by the health insurance.

【Application Process】

Certificate of consent or medical certificate issued by a doctor is necessary.

⑦ Funeral expense benefit

When an insured person dies, 30,000 yen is provided as part of the funeral fee.

【Application Process】

File the application to the local municipal office

⑧ Medical Examinations

- For early discovery of life style-related diseases like diabetes, we offer an annual health checkup for the insured person covered by the Latter-Stage Elderly Healthcare System
- Examination cards are delivered to all the insured annually in late April

Expense	Free
Valid Period	From receipt of the delivered card until March 31 of the fiscal year.