

Long-Term Care Insurance

(Kaigo Hoken)

Introduction to the System and how to use its services

City of Sapporo

About Long Term Care Premiums

- **1. The long-term care insurance is operated in municipal units, so premium differs by region and depending on "insurers" made for each city, town or village unit.**
- **2. The reason for the difference in premiums is that the "amount of nursing care services in use" is different for each municipality. Thus, premiums will be higher if there are people who use a lot.**

Regions with high premiums pay more than three times as much premium as cheapest areas.

Top 3 lowest premium areas

- **1. Otoieppu village, Hokkaido 3,000 yen (8.5%)**
- **2. Kusatsu-machi, Gunma Prefecture 3,300 yen (15.4%)**
- **3. Ogasawara village, Tokyo 3,374 yen (12.1%)**

Top 3 highest premium areas

- **1. Katsurao-mura, Fukushima Prefecture 9,800 yen (29.5%)**
- **2. Futaba-cho, Fukushima Prefecture 8,976 yen (25.6%)**
- **3. Aogashima Village, Tokyo 8,700 yen (13.8%)**

Premium for Primary insured persons in Sapporo

- **2,600 yen/month (Min) ~ 13,280 yen/month (Max) and 7,930 yen/month (Average)**
- **According to the Ministry of Health and Welfare, the nationwide average of nursing care premium is "5,869 yen/month."**

How are premiums determined?

The Long-Term Care Insurance System is funded by insurance premiums paid by insured persons themselves, with the support of all people. Specifically, the cost of the system is covered by insurance premiums for senior citizens (primary insured persons, approx. 23%) and for those aged between 40 and 64 (secondary insured persons, approx. 27%), as well as with public funds from national, prefectural and municipal governments.

What procedures are required to receive services?

- **Consult the nearest ward office, care manager, etc.**
- **Apply at your ward office**
- **Undergo an assessment at your home or institution**
- **Undergo examination by the Certification Committee for Long-Term Care need**
- **Receive notification of the committee's decision**
- **Formulate a long-term care plan**
- **Use long-term care services**

There are seven levels of user type of Long-term care insurance.

- **Support Required Levels 1 to 2**
- **Long-Term care Levels 1 to 5**

Preventive long-term care services (available for those certified as persons with Support Level 1 or 2)

- **《Home-visit services》**
- Home-visit bathing service
- Home-visit nursing service for preventive long-term care
- Guidance for management of in-home medical long-term care for preventive long-term care
- Home-visit/outpatient rehabilitation

Preventive long-term care services (available for those certified as persons with Support Level 1 or 2)

- **《Day care/short stay services》**
- Rehabilitation at a facility
- Short-term admission for daily life long-term care (short stay) for preventive long-term care
- Short-term admission for recuperation (short stay)

Preventive long-term care services (available for those certified as persons with Support Level 1 or 2)

- **《Other in-home care services》**
- Daily life long-term care admitted to a specified facility
- Preventive long-term care support
- Loaning of assistive devices for preventive long-term care

Long-term care services (available for users certified as person with Long-Term Care Level 1-5)

- **《Home-visit services》**
- Home-visit care (home help services)
- Home-visit bathing service
- Rehabilitation at home
- Home-visit nursing management and guidance

Long-term care services (available for users certified as person with Long-Term Care Level 1-5)

- **《Day care/short stay services》**
- Day care (day service)
- Rehabilitation at a care facility
- Short-term admission for daily life long-term care
- Short-term admission for recuperation (short stay)

Long-term care services (available for users certified as person with Long-Term Care Level 1-5)

- **《Other in-home care services》**
- Daily life long-term care for the elderly admitted to a specified facility
- In-home care support
- Loaning of assistive devices

Facility Service (available for those certified as persons with Long-Term Care Level 1-5)

- **Four types of facility services are covered by Long-term Care Insurance.**
- **Users can choose a facility depending on the type of services they mainly need (nursing treatment) and on the extent of the medical treatment required.**
- Intensive care homes for elderly (nursing home for the elderly)
- Health service facilities for the elderly (long term care health facilities)
- Sanatorium medical facility for the elderly requiring long-term care (hospitals, clinics)
- Care and medical service facilities