

10. Long -Term Care Insurance - *Kaigo Hoken*

◆ Purpose

Long-Term Care Insurance system was implemented in April of 2000 to support nursing throughout the entire society. Under this system, necessary nursing care, etc. is provided for people who need care and support to live independently.

◆ Eligible

Classification	Eligibility	Recipient
Primary insured person	People aged over 65	People who received nursing care authorization
Secondary insured person	Insured person of medical insurance aged between 40 and 64	People who received nursing care authorization due to government-designate diseases

◆ Premiums

○ Premiums for primary insured person

Primary insured person must start paying their premiums from the month that includes the previous day of their 65th birthday. The premiums vary depending on the income amount and status of tax imposition of their household.

The base amount of insurance premiums is reconsidered every three years.

The base amount is 6, 570 yen (monthly) from FY (fiscal year) 2024 through FY2026

○ Level of premiums of Long-term-care insurance (FY2025)

Level	Eligibility	Premium Rate	Annual Premium Amount
Level 1	<ul style="list-style-type: none"> Recipient of public assistance-<i>Seikatsu Hogo</i> Those who and whose household members are exempted from residence tax, and the total household income including the pension benefit is less than ¥809,000 	Base amount × 0. 255	20, 090 yen
Level 2	Those who and whose household members are exempted from residence tax, and the total household income including the pension benefit is between ¥809,000 and ¥1,200,000	Base amount × 0. 435	34, 290 yen
Level 3	Those who and whose household members are exempted from residence tax, and the total household income including the pension benefit is over ¥1,200,000	Base amount × 0. 685	53, 990 yen
Level 4	Those who are exempted from residence tax but whose household members are not exempted from residence tax, and the total household income including the pension benefit is less than ¥809,000	Base amount × 0. 90	70, 950 yen
Level 5	Those who are exempted from residence tax but whose household members are not exempted from residence tax, and the total household income including the pension benefit is over ¥809,000	Base amount	78, 840 yen
Level 6	Those who are not exempted from residence tax, and total household income in the previous year is less than ¥800,000	Base amount × 1. 15	90, 660 yen
Level 7	Those who are not exempted from residence tax, and total household income in the previous year is less than ¥1,200,000.	Base amount × 1. 20	94, 600 yen
Level 8	Those who are not exempted from residence tax, and total household income in the previous year is less than ¥2,000,000.	Base amount × 1. 30	102, 490 yen
Level 9	Those who are not exempted from residence tax, and total	Base amount	

	household income in the previous year is less than ¥3,000,000	× 1. 50	118, 260 yen
Level 10	Those who are not exempted from residence tax, and total household income in the previous year is less than ¥4,200,000	Base amount ×1. 70	134, 020 yen
Level 11	Those who are subject to municipal tax and whose total income for the previous year is between 4.200,000 and 7.200,000 yen	Base mount ×1. 90	149, 790 yen
Level 12	Those who are subject to municipal tax and whose total income for the previous year is between 7.200,000 and 10,000,000 yen	Basic amount ×2, 10	165, 560 yen
Level 13	Those who are not exempted from residence tax, and total household income in the previous year is more than ¥10,000,000	Base amount ×2. 30	181, 330 yen

○ Premiums for Secondary insured person

The premiums for the Secondary insured person vary depending on what health insurance you have.

If you have an employee's health insurance, the premiums are deducted from your salary. If you are an insured of National Health Insurance, the premium (which is for medical and nursing care) is imposed on the head of household.

◆ **How to pay premiums**

○ Method of paying premiums

- Special collection (deduction from pension)

Premiums (nursing care) for 2 months are deducted from your pension every 2 months.

Applicable person: Those whose annual amount of pension, etc. is over 180,000

- Regular collection (Payment slips or a bank transfer)

Premiums is collected by payment slip or bank transfer. Annual amount of premiums must be paid in 10 installments (from June to March).

Applicable person: Those whose annual amount of pension, etc. is less than 180,000

People who are 65 years old, moved in, or have their income level changed during the fiscal year are also be normally collected.

○ When receiving a reduction of insurance premiums

If it is difficult to pay the long-term care insurance premium due to a disaster such as a loss of income due to unavoidable reasons such as unemployment, you may be able to receive a reduction of the insurance premium.

◆ **When taking Long-Term Care Insurance service**

To receive the service of Long-term-care insurance, it is necessary to obtain a nursing care authorization. Please file an application with an insurance card. The authorization is classified into 7 groups, "Assistance level (*You Shien*) 1, 2", and "Long-Term care level (*You Kaigo*) 1 - 5" according to the level of nursing care you need.

Level of Assistance/Nursing care	Condition
Assistance level 1, 2 (<i>You Shien</i>)	Those who require a slight degree of nursing care and there is a strong possibility that vital functions will be improved
Nursing care level 1 - 5 (<i>You Kaigo</i>)	Those who require services of Long-term-care insurance to maintain or improve vital functions

◆ **Services of Long-Term Care insurance**

Long-term-care services is divided into two types: home service and facility service.

As a general rule, 10% of expenses will be borne by you, but people over a certain income will bear 20% (or 30% ※). However, there is an upper limit on the burden on users based on the mechanism of high-cost long-term care service expenses, and the burden is not simply doubled (or tripled).

The amount to be paid is determined according to the level of care required, and the amount exceeding the limit amount will be paid entirely by you.

In case of facility service, you will also need to pay for your own expenses such as food expenses, room charges.

Total income of the person	Taxable pension income + other total income of people aged 65 and over (including the person) in the same household	Burden ratio
2,200,000 yen or more	3,400,000 yen or more for a single person, 4,630,000 yen or more for two people or more	30% burden
	2,800,000 yen or more and less than 3,400,000 yen for a single person 3,460,000 yen or more and less than 4,630,000 yen for 2 or more people	20% burden
	Less than 2,800,000 yen for a single person, less than 3,460,000 yen for two people or more	10% burden
1,600,000 yen or more Less than 2,200,000 yen	2,800,000 yen or more for a single person, 3,460,000 yen or more for two people or more	20% burden
	Less than 2,800,000 yen for a single person, less than 3,460,000 yen for two people or more	10% burden
Less than 1,600,000 yen		10% burden

※ Total income: The amount after deducting public pension deductions, employment income deductions, necessary expenses, etc. from pension income, salary income, business income, etc.

※ Total other income... total income - pension income

◆ Allowance for expensive fee for Long-Term Care Insurance service

Amount which exceed the following upper limit will be subsidized for people who received nursing care authorization when the monthly fee for nursing care is expensive.

A notification will be sent to eligible from the city.

Eligible person	Maximum personally borne expenses
People with an annual income of about 11.6 million yen or more	140,100 yen (household)
People with an annual income of about 7.7 million yen or more and less than about 11.6 million yen	93,000 yen (household)
People with an annual income of about 3.83 million yen or more and less than about 7.7 million yen	44,400 yen (household)
General (People with annual income of about 3.83 million yen or less and municipal tax household taxation)	44,400 yen (household)
Municipal tax household tax exempt person	24,600 yen (household)
Those whose combined total income for the previous year and public pension income is 809,000 yen or less per year (from August 2025; 800,000 yen until the end of July 2025)	24,600 yen (household)
	15,000 yen (individual)
People who receive welfare allowance, etc.	15,000 yen (household)

* Of the user's expenses, the out-of-pocket expenses for housing renovation and welfare equipment purchase, food expenses at the facility, living expenses (stay expenses), and daily necessities expenses are not covered.

* "Household" refers to the upper limit of the burden on all household members on the Basic Resident Register who used the long-term care service, and "individual" refers to the upper limit of the burden on the individual who used the long-term care service.

◆ Redemption payment of benefits

Upon application, 90% (80% or 70%) of the expenses which is for nursing care equipment and cost for renovating house will be refunded if you received nursing care authorization and receiving care at house (not at facility). Please pay those expenses for yourself once and make an application for refund later.

With the consent of the sales/repair business, it is possible to pay only for the self-pay and pay after application for the sales/repair business. (Receipt commission payment)

Type	Description	Amount	Object
Allowance for nursing-care equipment	90% (80% or 70%) of the expenses for nursing-care equipment (which is covered by LTC insurance) will be subsidized. ※Please purchase them at stores designated by prefecture.	¥100,000 (per a year)	- Bathing accessories - Chair-type toilet seat - Special bedpans - Portable bathtub - Hanging equipment for mobilizing lift
Allowance for renovating house	90% (80% or 70%) of cost for renovating house (which is covered by LTC insurance) will be subsidized. ※Please be sure to consult us before starting construction.	200,000 yen per construction in principle	- Installing handrails - Eliminating floor levels - Replacing doors - Changing flooring materials - Replacing toilet seats

◆ Allowance for long-term-care service to specified person -Tokutei Nyushosha Kaigo Service Hi

For people with low income, we set a ceiling on the cost of living, eating to reduce the burden of using the facility.
Maximum ceiling for personally borne expenses of room (per a day)

Section		Level 1	Level 2	Level 3 ①	Level 3 ②
Multiple-bed room (Aibeya)		0 yen	430 yen	430 yen	430 yen
Conventional private room	Special rest room -Tokuyou	380 yen	480 yen	880 yen	880 yen
	Elderly health/medical facility -Rouken/Ryouyougata	550 yen	550 yen	1,370 yen	1,370 yen
Unit type private room with multi-bed		550 yen	550 yen	1,370 yen	1,370 yen
Unit-type private room		880 yen	880 yen	1,370 yen	1,370 yen

Maximum amount of food expenses (per a day)

Section	Level 1	Level 2	Level 3 ①	Level 3 ②
Facility service	300 yen	390 yen	650 yen	1,360 yen
Short-term admission service	300 yen	600 yen	1,000 yen	1,300 yen

* The upper limit of the burden is determined by taking into consideration the taxation status of the municipal tax of the household, the income status of the person concerned, and the following ① to ③.

① Taking account of deposits and savings (upper limit is set according to each stage and marital status).

② Consideration of spouse's income (even if the household is separated)

(Single-person household ¥10,000,000 /Husband and wife household ¥20,000,000)

③ Consider tax-exempt pensions such as survivors' pensions and disability pensions

◆ Prioritizing of Special nursing home – Tokubetsu Yougo Roujin Home

From April 1, 2015, as a general rule, new residents of special elderly nursing homes are limited to elderly people who need nursing care level 3 or more. The emphasis was placed on the function of a facility that supports moderate-to-care recipients who have difficulty living at home.

Regarding those who are certified as requiring mild level care (Level 1. 2), "Regarding the physical and mental conditions and the environment in which they are placed, there are unavoidable reasons why it is difficult to carry out daily life at home." If it is recognized, the special entry is permitted with the involvement of the municipality.

※What is an unavoidable circumstance?

- ①Those who have dementia, often have symptoms which bring problems in daily life at home, and also have difficulty in behavior and taking communication frequently.
- ②Those who have symptoms which bring intellectual/mental disability, etc. problem in daily life at home, and difficulty in behavior and taking communication frequently.
- ③Those who have difficulty in securing his/her safety due to being abused by family, etc.
- ④Those who are in single household, cannot receive support by family because of their old age or disease, and the nursing care service which is provided by each community is not enough for them.

◆Application to receive “Long-Term Care authorization-You Kaigo Nintei”

In order to use nursing care services, you will need to apply for nursing care certification.

Applications are accepted at the Nursing Care Insurance Division, Kurashi-madoguchika (the Lifestyle Support Division) of the Northern Joint Government Office, or your nearest Comprehensive Support Center.

○Eligibility

- ・ Person aged over 65 (application is acceptable 3 month prior to the 65th birthday)
- ・ Person aged between 40 and 64 (who are insured person and have a specific disease (16 categories))
- …If you are between 40 and 64 years old and applying, be sure to consult with your doctor before applying.

○Procedure from application to receive an authorization

①Submit of an application

Application is accepted at *Kaigo-Hoken-ka* (headquarters of Nagahama City hall) or *Hokubu Godou Chosha Kurashi Madoguchi-ka*.

In the case that the applicant or his/her family cannot come to apply by themselves, a guardian -*Seinen Kouken-nin*, Regional support center-*Chiiki Houkatsu Shien Center*, designated Home care support service agency-*Kyotaku Kaigo Shien Jigyousha* or nursing care facility can make an application instead of the applicant.

②Investigation / Assessment

It will be investigated whether the person needs nursing care or not. Also, a doctor shall issue a written opinion about his/her physical and mental condition.

③Assessment / Decision

Based on the result of computerized system assessment (Primary assessment), special note and the family doctor's written opinion, “Committee for certification of nursing care needed-*Kaigo Nintei Shinsakai*” examines and judges the level of nursing care that should be given to the person. (Secondary assessment)

④ Authorization / Notification

Based on the result of assessment which was made by the Committee, the applicant is recognized as “no nursing care needed”, “Assistance level 1 or 2”, or “Nursing care level 1~5”. A notification of result of assessment and insurance card will be sent to the applicant later.