

9. Medical system for elderly / Kouki Koureisha Iryou

The “Medical system for elderly”-*Kouki Koureisha Iryou Seido* is one of the medical insurance systems for people over 75 and people between 65 and 75 who have a certain degree of disability.

◆Eligible (Insured person)

People over 75 years old (becoming eligible from their 75 th birthday)	Since you reach the age of 75, it automatically starts being qualified for this insurance system, there is no need to take any procedures. However, when insured of employee’s health insurance plan enters into this system, their dependents are also disqualified, so they need to take procedure for getting out the national health insurance.
People between 65 and 74 years old who have a certain degree of disability	Application is required to take out this system. You will be able to take out this insurance system after you get certified as an insured of this system by Shiga-ken <i>Kouki Koureisha Iryou Kouiki Rengou</i> .

◆Insurance card

“*Kouki Koureisha Iryou Hi Hokensha-shou*” Insurance card for elderly will be issued if you take out this system. Please present it at the counter of the medical institution when you receive a medical treatment.

The insurance card is renewed on August 1st every year. In addition, it will be sent to people who are about to become 75 years old by mail.

◆Premium

All insured persons must pay their premiums.

The amount of premium is determined according to the total of “*Kintou Warigaku*” per-capita amount and “*Shotoku Warigaku*” income-based amount.

The “per-capita amount” is borne by all insured people equally.

The “income-based amount” is borne according to their income of the previous year.

[Premium rate of fiscal year 2024]

Per-capita amount	48,604 yen
Income-based amount	9.56 %
Upper limit of premium	800,000 yen

*If your income is low, “per-capita amount” and “income-based amount” may be reduced.

* If you were dependent of insured person of employee’s health insurance plan, etc. “per-capita amount” may be reduced. Also, they are exempted from the “income-based amount”.

◆How to pay the premium?

In principal, the premium is based on Special collection system-*Tokubetsu Choushu* (withdrawn from your pension automatically). However, in the case that the annual amount of your pension is less than 180,000 yen or the total premiums amount of “Long-term-care insurance (*Kaigo Hoken*)” and this “Medical system for elderly” exceeds 1/2 of your pension benefit, the premium collection is made with a regular collection system-*Futsu Choushu* (payment with payment slip, or payment by account transfer). In addition, those who just took out this system or those who just moved into Nagahama City must also make payment on regular collection system.

[Frequency of payments] * The deadline for payment of the normal collection is the end of each month (the following day if the end of the month is Saturday, Sunday or a national holiday).

Kind of collection	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Total
Special collection	●		●		●		●		●		●		6 times

Regular collection				●	●	●	●	●	●	●	●	●	9 times
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◆ **Your burden charge of medical expenses at medical institution**

The self-pay rate at medical institutions is 10%, 20%, or 30% of medical expenses, depending on income.

- ◆ To receive the following benefits, please make an application at *Hoken Nenkin-ka*, *Hokubu Godou Chosha Kurashi Madoguchi-ka* or each Citizen Service counter. .

When applying, please bring the necessary items as shown below in addition to the insured card, inkan (seal), etc..

Category of benefit	Description	Required documents, etc.
Expensive medical expense- <i>Kougaku Ryouyouhi</i>	If your monthly burden charge of the medical expense is extremely high, the amount which exceeds the ceiling is subsidized. ※The meal charge during hospitalization or the charge for special bed which is not covered by insurance is not included.	A notice will be sent to the eligible person. Please follow the notice and make an application.
Combined expenses of expensive medical expenses and nursing expenses- <i>Kougaku Kaigo Gassan Ryouyouhi</i>	If the total amount of medical expenses and nursing expenses (<i>Kaigo</i>) are extremely high, this benefit is supplied. (The standard limit varies depending on the income)	A notice will be sent to eligible person. Please follow the notice and make an application.
Meal charges during hospitalization, etc.	Depend on your income amount, the meal charge or fee for bed, etc. may be reduced. Please apply for "Limited/Standard Burden Reduction Certificate" before hospitalization.	Please make an application before you are hospitalized. - Insurance card
Cost for supportive devices (medical supportive device fee)	When you purchase a medical supportive device such as corset, etc. a portion of your burden charge will be subsidized if it is certified to be necessary.	- Bankbook (copy is acceptable) - Written opinion of the doctor Receipt of a medical supportive device - Certificate to wear the medical supportive device - Specification of the medical supportive device
Funeral service fee	50,000 yen is subsidized to the chief mourner (representative of the funeral) when the insured of the "Medical system for elderly" dies.	- Seal (Inkan) - Bankbook (copy is acceptable.) - Document showing the chief mourner such as a receipt of funeral, etc. * Application must be made by the chief mourner.

* The application should be made by the insured in person except funeral expenses

◆ **When you are involved in a traffic accident**

When you are involved in a traffic accident or injured, etc. by a third party, you may receive insurance benefits. For details, please consult at *Hoken Iryou Nenkin-ka*.

Hoken Nenkin-ka	0749-65-6527
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