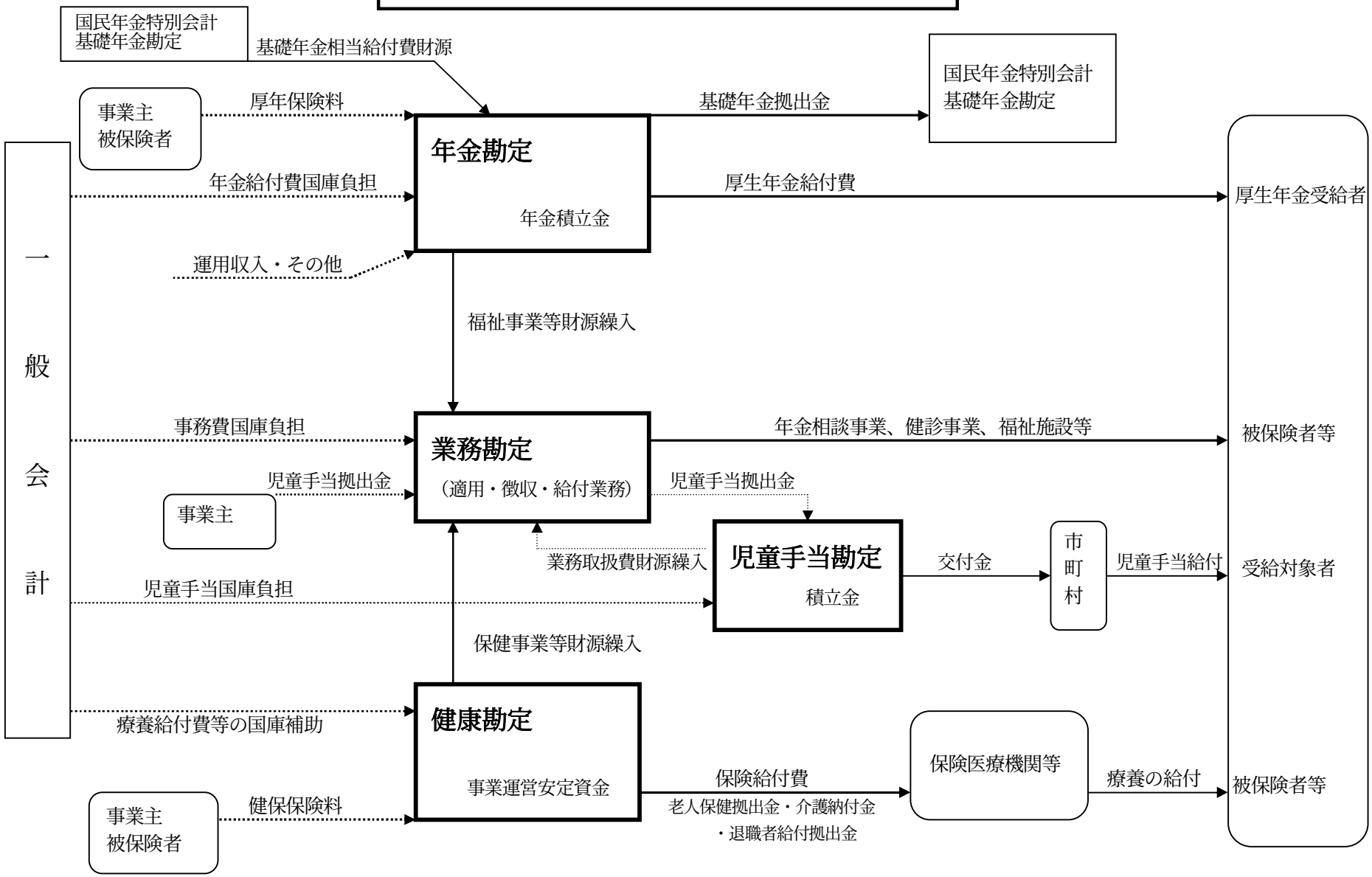厚生保険特別会計の仕組み