

② Health and Medical Services

Overview

Overview of Health Care Insurance System

(As of April 2009)

System	Insurer (as of the end of March 2009)	Number of subscribers (as of the end of March 2009) [Insured families] 1,000 people	Insurance benefits				Financial sources		
			Medical care benefits				Cash benefits	Premium rate	State subsidy
			Partial cost-sharing	High-cost medical care benefit system, high-cost medical care/long-term care unitary system	Inpatient dietetic treatment fee	Inpatient resident treatment fee			
Health Insurance	Association-Kempo	34,705 [19,496] [15,210]	After entering school age to 69 years old 30% Before entering school age 20% People aged 70 to 74 20% (*) (30% for those earning full salaries) (*) For those aged 70 to 74, partial cost-sharing remain 10% for 1 year from April 2008 to March 2011	(High-cost medical care benefit system) • Cost-bearing limit (People aged 69 or younger) (High-income) ¥150,000 + (medical expense - ¥500,000) x 1% (General) ¥80,100 + (medical expense - ¥267,000) x 1% (Low-income) ¥35,400 (People aged 70 to 74) (Earning full salaries) ¥80,100 + (medical expense - ¥267,000) x 1% Outpatient treatment (per person) ¥44,400 (General) ¥62,100 Outpatient treatment (per person) ¥24,600 (Low-income) ¥24,600 Outpatient treatment (per person) ¥8,000 (Especially low-income) ¥15,000 Outpatient treatment (per person) ¥8,000	(Standard payment amount for dietetic treatment)	(Standard payment amount for resident treatment)	• Sickness and injury allowance • Maternity and childcare lump sum allowance, etc.	9.34%	13.0% of benefit costs (16.4% as support coverage of medical care system for elderly in the latter stage of life)
	Society-managed	30,337 [15,906] [14,431]		Same as above (with additional benefits)	• General people ¥260/meal	• General people (I) ¥460/meal + ¥320/day	Same as above (with additional benefits)	Slightly different depending on each Health Insurance Societies	Fixed amount (subsidy from budget)
	The insured under Article 3-2 of the Health Insurance Law	17 [11] [6]		Same as above (with additional benefits)	• Low-income people up to 90 days ¥210/meal after 90 days ¥160/meal	• General people (II) ¥420/meal + ¥320/day	• Low-income people ¥210/meal + ¥320/day	• Sickness and injury allowance • Maternity and childcare lump sum allowance, etc.	Class 1: ¥360/day Class 13: ¥3,020
Seamen's Insurance	National	144 [62] [82]	Same as above	• Family package standard amount For people aged 69 or younger, if two or more people each pay A¥21,000 or above in a single month, benefits are provided subject to the total amount of such payment.	• People with especially low-income ¥100/meal	Same as above	9.25% (Out of duty)	Fixed amount	
Mutual aid associations	National public employees	21 mutual aid associations	People aged 70 to 74 20% (*) (30% for those earning full salaries) (*) For those aged 70 to 74, partial cost-sharing remain 10% for 1 year from April 2008 to March 2011	• Reduced payment for multiple high-cost medical care Cost-bearing limit for persons having received the high-cost care three times within a twelve-month period: From the fourth time, the co-payment will be: (People aged 69 or younger) (High-income people) ¥83,400 (General people) ¥4,400 (Low-income people) ¥24,600 (People aged 69 who are earning full salaries or general-income) ¥44,400					
	Local public employees, etc.	55 mutual aid associations		• Reduced payment for persons receiving high-cost medical care for a long period: Cost-bearing limit for people suffering from hemophilia and chronic renal insufficiency with essential artificial dialysis: ¥10,000 (for high-income people aged 69 or younger receiving artificial dialysis: ¥20,000)					
	Private school teachers and staff members	1 corporation		(*) For general people aged 70 to 74, cost-bearing limit remains at ¥44,400 (¥12,000 for outpatient treatment), thus reduced payment for multiple high-cost medical care does not apply.					
National Health Insurance (NHI)	Farmers, self-employed, etc	Municipalities 1,788 NHI associations 165	Municipalities 35,970 NHI associations 3,522	(High-cost medical care/long-term care unitary system) Reduced payment for persons whose total cost-bearings of health care insurance and long-term care insurance for a year (from August to June every year) is extremely high. Cost-bearing limit is determined carefully according to their income and age.			• For patients with intractable diseases who are likely to require hospitalization, amount of payment is same as standard payment amount for dietetic treatment		
	Retirees formerly under Employees' Health Insurance	Municipalities 1,788					• Maternity and childcare lump sum allowance • Funeral expenses	Health insurance premiums comprise 1) fixed amount portion and 2) variable amount portion depending on ability to pay.	43% of benefit costs, etc. 32.55% of benefit costs, etc.
								Premium rate calculation formula is slightly different depending on insurers.	None
Long life medical care system (medical care system for elderly in the latter stage of life)	[Implementing bodies] Long life medical care partial-affairs association	13,458	10% (30% for those earning full salaries)	Cost-bearing limit (per person) (People earning full salaries) ¥80,100 + (medical expense - ¥267,000) x 1% ¥44,400 (multiple high-cost medical care) ¥44,400 (General people) ¥44,400 ¥12,000 (Low-income people) ¥24,600 ¥8,000 (Especially low-income) ¥15,000 ¥8,000	Same as above	Same as above, except for recipients of Old-age Welfare Pension ¥ +¥0/day	Premium rate is calculated by per capita basis and per capita income basis provided by each partial-affairs association	• Premium 10% • Support coverage approximately 40% • Public fund approximately 50% (Breakdown of public fund) National : Prefecture : Municipality 4 : 1 : 1	

(Notes)

- Medical care system for elderly in the latter stage of life are those aged 75 or older and also those aged 65 to 74 with disabilities certified by partial-affairs associations.
- People earning full salaries are those with taxable income ¥1.45 million or more (monthly income ¥280,000 or more), those in households of two or more elderly with taxable income ¥5.20 million, and those in households of single elderly with taxable income ¥3.83 million. High-income people are those with monthly income ¥530,000 or more (For NHI, annual income more than ¥6 million). Low-income people are those who belong to municipal-tax exempt household. People with especially low-income are those with pension income 800,000 or less.
- Fixed-rate state subsidy for National Health Insurance associations for the people and their dependents newly joining the system on September 1, 1997 or later should be the same as that for Government-managed Health Insurance.
- The numbers of subscribers are all prompt figures for health insurances, and the sums of total and break-down may not correspond due to the rounding-off.
- National Treasury subsidy ratio for National Health Insurance Association (General employees and the insured under Health Insurance Law, Article 3, Section 2) is 16.4% of the benefits from July FY2010 to FY2012