

Latter-Term Elderly Health Insurance

1. What Is Latter-Term Elderly Health Insurance?

This program uses society as a whole to support the health of the elderly. Latter-Term Elderly Health Insurance is operated by a regional association established on a prefectural basis.

2. Members

- ▲ Those seventy-five years of age or older (from the seventy-fifth birthday)
- ▲ Those sixty-five years of age or older with a designated level of disability who wish to enroll (from the authorization date)

Note: You must apply to and be approved by the regional association.

■ Types of notifications

Situation	Items required for procedures
When moving to another prefecture	● Health insurance card Note: Obtain a copy of the personally borne expense category certificate at the service counter.
When moving in from another prefecture	● Personally borne expense category certificate; the municipal office administering your former address issues this when you move out
When you start receiving public financial assistance for everyday living	● Health insurance card ● Notification of the beginning of public financial assistance
When you no longer receive public financial assistance for everyday living	● Notification of the termination of public financial assistance Note: This applies to both suspension and termination.
When a member dies	● Health insurance card of the deceased Note: Concerning the payment of the funeral expense benefit, please see the “National Health Insurance and Funeral Expenses” section.
If you lose your health insurance card	Note: To obtain a replacement card at the service counter, you must have some form of official personal photo ID.

3. Personally Paid Medical Expenses and High Medical Expenses

- Personally Paid portion of medical expenses

The medical fees system for elderly peoples has discount of 10, 20 or 30%.

For more information, please see the chart “maximum personal payment value” (monthly payment) for medical service to 75 years old or above medical fees.

In addition, see the “**National Health Insurance**” section for meal expenses during hospitalization in a general hospital.

- High medical expenses

If the total personally paid expenses you pay for medical fees in a month—excluding the cost of meals during hospitalization and expenses not covered by insurance—exceed the designated ceiling, you can receive the high medical expenses benefit. You will be mailed an application form if you become eligible for this benefit. No application is necessary after that.

Note: For details on the ceiling amount, please see the chart “Ceiling for those above 70 years of age (monthly amount) with high medical care cost” in the “National Health Insurance” section.

※For further detail, consult the chart below:

■ Maximum personal medical fee payment (monthly payment) for 75 years old or above

	Income type Previous year income (taxable)		Monthly self-pay limit (maximum amount)		More than 4 times
			Outpatient (individual unit)	Outpatient + hospitalization (household unit)	
30%	Earning income equivalent to that of active workers III	People with income above 6,900,000 yen	252,600 yen + (medical fees - 842,000 yen) x 1%		140,100 yen
	Earning income equivalent to that of active workers II	People with income above 3,800,000 yen and below 6,900,000 yen ※2	167,400 yen + (medical fees - 558,000 yen) x 1%		93,000 yen
	Earning income equivalent to that of active workers I	People with income above 1,450,000 yen and below 3,800,000 yen ※2	80,100 yen + (medical fees - 267,000 yen) x 1%		44,400 yen
20%	General II	People with income above 2,800,000 yen	18,000 yen or 6,000 yen+ (medical fees -30,000 yen) X 10% of minimum value (annual limit of 144,000 yen)	57,600 yen	44,400 yen
			18,000 yen (annual limit of 144,000 yen)		
10%	General I	People with income below 2,800,000 yen	18,000 yen (annual limit of 144,000 yen)		
	Type II	A person whose householder and insured person in the same household are tax-exempt (other than category 1)	8,000 yen	24,600 yen	24,600 yen
	Type I	Person whose household income is 0 yen and all members of the household are exempt from taxation	8,000 yen	15,000 yen	15,000 yen

※ 1 People in the same household of someone with an income of a working person is in the same category, regardless of his own income.

※ 2 Pension income is calculated based in the deductible amount of 800,000 yen.

※ 3 People who has 20% of the payment at the counter, there are measures to reduce the payment (until 30th September, 2025). Will limit the payment increase increase to 3,000 yen due to the increase in the times of payment in the counter of the counter for outpatient consultations for one month (expenses for hospitalization are not covered).

4. Latter-Term Elderly Health Insurance Premiums

●Insurance premiums

Latter-Term Elderly Health Insurance benefits are supported by those who live in Japan as a whole, with 50 percent covered by public funds (taxes), 40 percent from the health insurance premiums paid by the working generation, and 10 percent from the insurance premiums of the elderly.

▲Insurance premium amount

(1) Per capita amount (the portion of insurance premiums that all members pay equally): ¥43,400

(2) Income-levy amount (the portion of insurance premiums paid according to the income of the member):

(Total income earned during the previous year—¥430,000) × 8.39%

▲Reduction of insurance premiums

Premiums can be reduced according to the income of the head of the household and insured members of the household.

●Insurance premium payments

If your annual pension is ¥180,000 or more—and if your total premiums together with Nursing Care Insurance premiums do not exceed half of the pension amount—insurance premiums are typically collected by deducting them directly from your pension* (special collection). Other options include paying with the invoice or via account transfer (regular collection). You can apply to stop special collection and pay by account transfer instead.

* If you are receiving several pensions, Insurance premium is not judged by a total amount of pension allowance, it is judged by one chosen pension that is followed by certain procedures, and specially collected pension is the same as the pension Nursing Care Insurance premiums is deducted.