

Nursing Care Insurance

1. What Is Nursing Care Insurance?

Nursing Care Insurance is a program that uses society as a whole to meet the burden of nursing care. Those who are forty years of age or older pay insurance premiums, and use nursing care services when officially recognized as having a need for nursing care.

2. Nursing Care Insurance Members

- Type 1 members: Those sixty-five years of age or older
- Type 2 members: Those between 40 and 64 years of age enrolled in medical health insurance

3. Nursing Care Insurance Premiums

- Those sixty-five years of age or older (Type 1 members)

If your annual pension amount is ¥180,000 or more, generally it will be annually deducted (special collection). Other than that, statement of payment or account transfer is available to use (ordinal collection)

- Those between 40 and 64 years of age (Type 2 members)

Premiums for Nursing Care Insurance are included in the health insurance premiums.

4. Insurance Card

Everyone who is sixty-five years of age or older receives an insurance card. Those between 40 and 64 years old are issued a card if they are officially recognized as requiring nursing care. The insurance card is required when applying for nursing care, when creating the nursing care service plan, and when using nursing care services.

5. Nursing Care Services and Nursing Care Prevention Services

Those who need nursing care or support in their everyday lives and have received authorization can use the services listed below. Please call the Longevity Support Division concerning the services and how to use them.

- Home services (nursing care services and nursing care prevention services)

These services include visiting nursing care, visiting physical therapy, visiting bathing nursing care, etc.

- Facility services (nursing care services)

These services include nursing care welfare facilities for the elderly, etc.

- Community-based services (nursing care prevention services)

These services include regular visits, ongoing visits for nursing care by a nurse, etc.

6. Nursing Care Service Fees

The user must pay 10 percent of the cost of the services used. If you are using facility services, you must pay that 10 percent as well as any fees for lodging and meals. Furthermore, for users with a designated level of income, the personally borne expense is 20 or 30 percent.

Note: Please call the Longevity Support Division for details on insurance premium reduction and the high nursing care service expense benefit.