

Shizuoka City
Nursing Care Insurance
(*Kaigo-Hoken*)
English



March 2024
City of Shizuoka

About the System

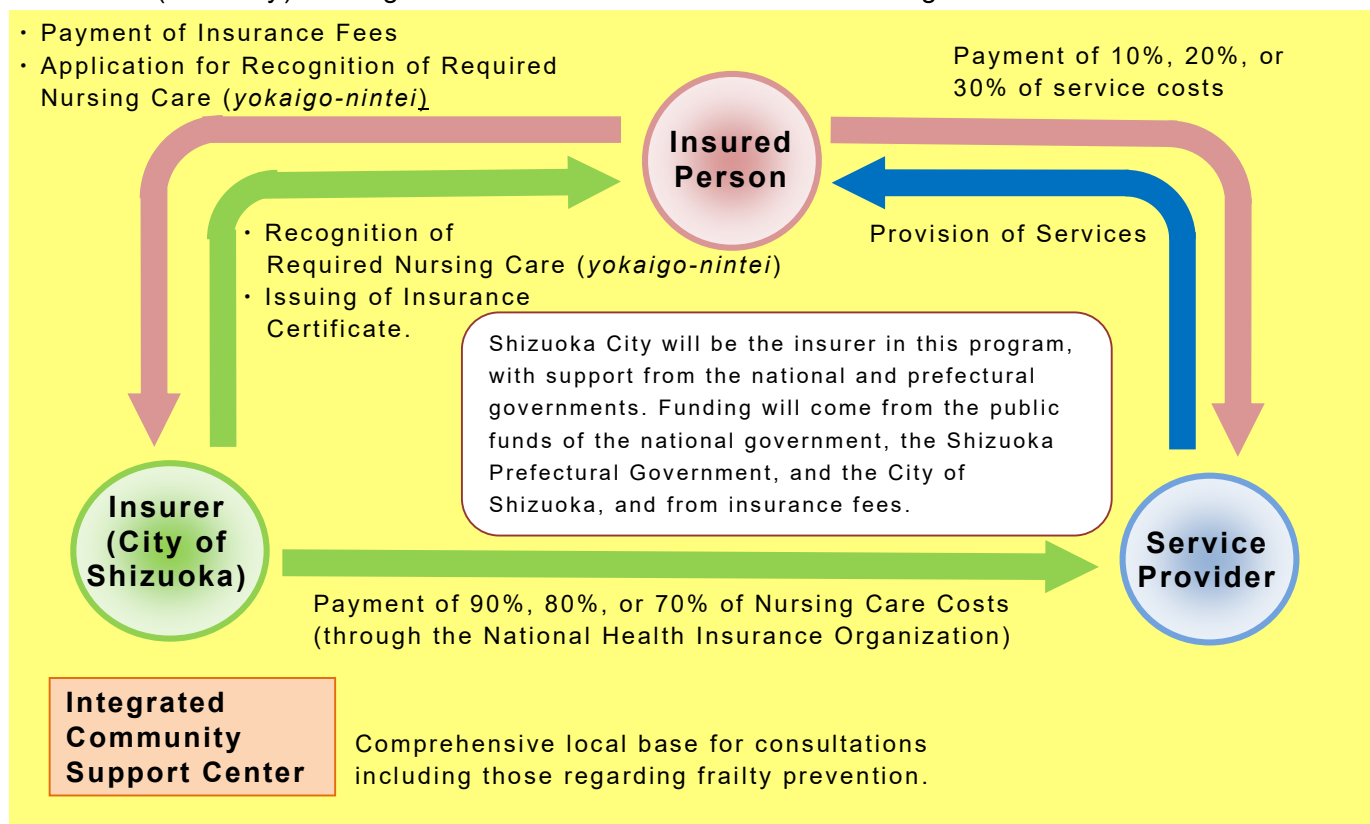
What is Nursing Care Insurance (*Kaigo-Hoken*)?

The Nursing Care Insurance Program is a system that has been established to respond to the recent issue of rapid aging in Japan. In principle, everyone aged 40 and above is enrolled in the system and insured by it. Registered residents with a visa of 3 months or more (including Permanent and Special Permanent Residents) will also be enrolled in Nursing Care Insurance. All persons insured by this program will be able to apply for benefits and, on recognition of need, will be able to receive nursing care (*kaigo*) services while only bearing 10%, 20%, or 30% of costs.

The System is Supported by All of Society

Under the Nursing Care Insurance Program, all insured persons contribute by paying insurance fees, and when their need for care has been recognized, they may utilize nursing care services.

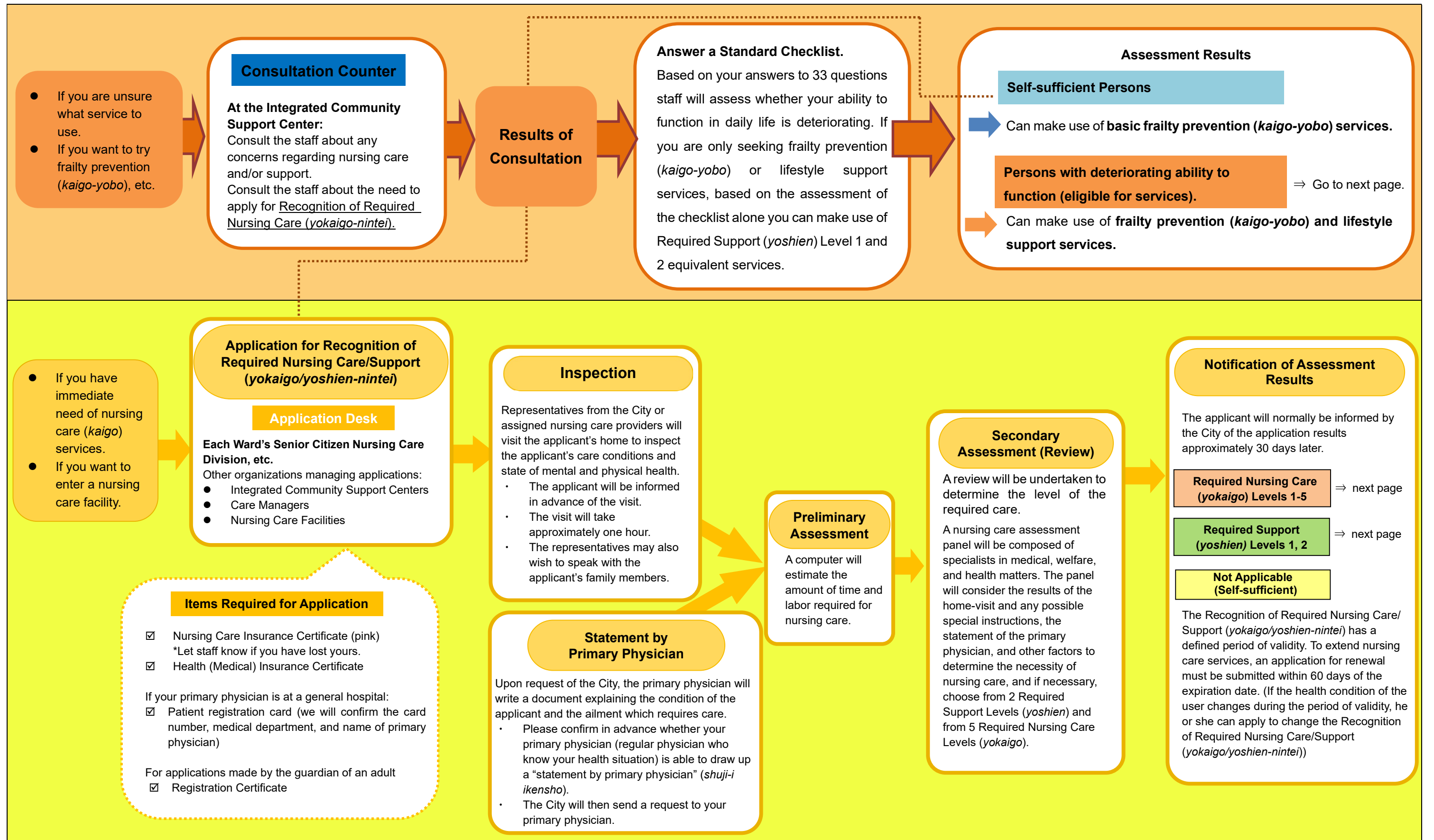
In principle, all citizens aged 40 and above are insured by this insurance program, and when an insured person requires nursing care and receives Recognition of Required Nursing Care (*yokaigo-nintei*), they can receive that care while bearing only 10%, 20%, or 30% of the service costs. The remaining 90%, 80%, or 70% will be paid to service providers by the insurer (the City) through the National Health Insurance Organization.



Service Costs

Under this insurance program, **insured persons will pay 10%, 20% or 30% of service costs.**

From Application (Consultation) to Results

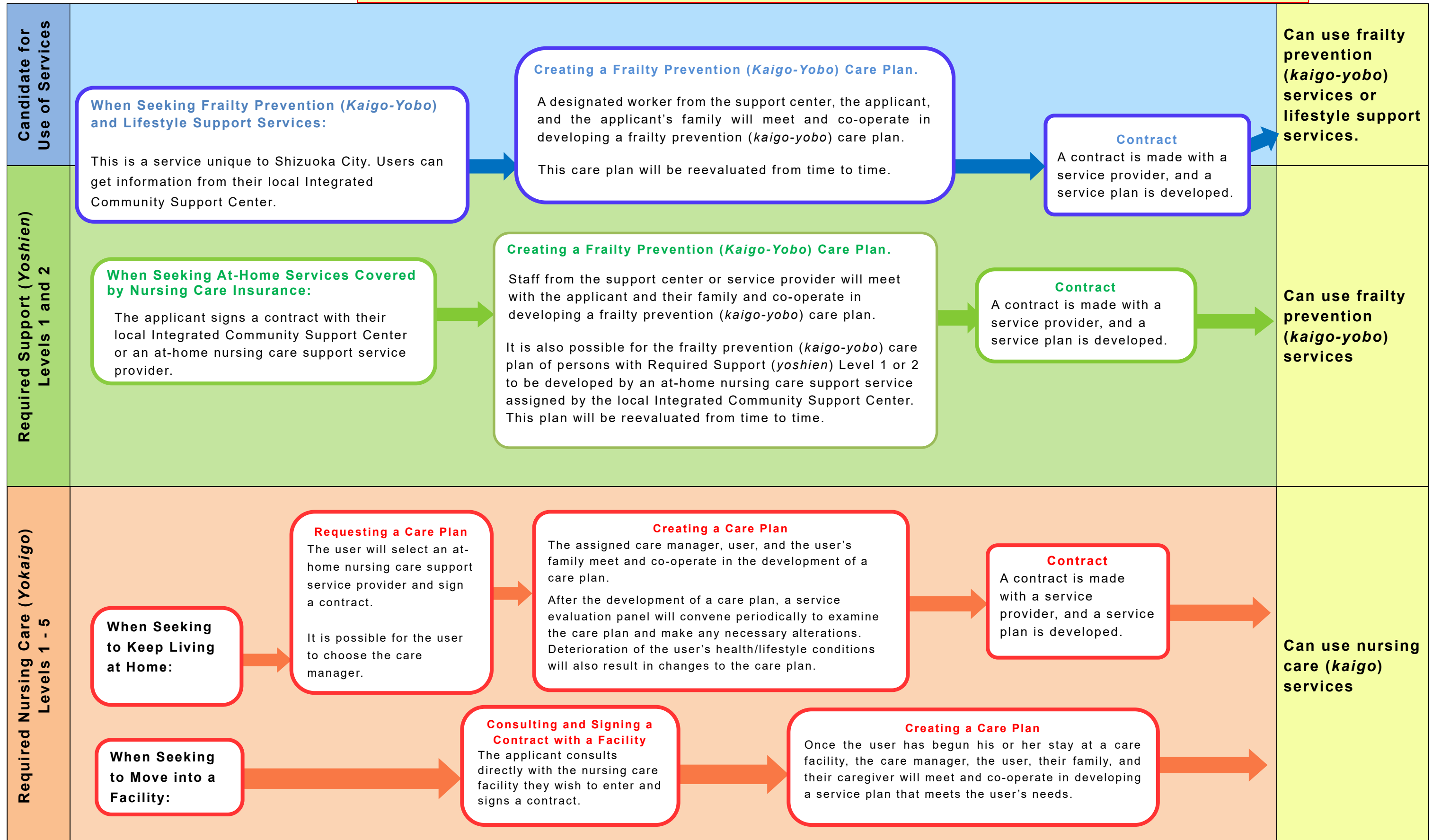


*Please fill in your Individual (My) Number on the application form.

From Recognition (Selection) Results to Use of Services

Before use commences, a care plan must be created.

An applicant can make use of nursing care (*kaigo*) or frailty prevention (*kaigo-yobo*) services before the assessments are complete but may be required to bear the costs.
 a) If the applicant is deemed as not requiring nursing care or support, or is otherwise disqualified, all costs will be paid by the applicant.
 b) If at-home service costs exceed the amount authorized, the extra amount will be borne by the applicant.



Enrollees and Fees

All citizens aged 40 and above will pay into this insurance system. However, persons aged 65+ (Type 1) and those aged 40-64 (Type 2), will have differing service conditions, fees, and payment methods.

Ages 40-64 (Type 2 Coverage)

Conditions of Service Use

Persons who have received Recognition of Required Nursing Care/Support (*yokaigo/yoshien-nintei*) due to designated illness caused by aging are eligible for services.



Designated Illnesses (There are Specific Diagnosis Criteria for Each)

- | | |
|--|---|
| 1 Cancer | 10 Progeria |
| 2 Rheumatoid Arthritis | 11 Multiple System Atrophy (MSA) |
| 3 Amyotrophic Lateral Sclerosis (ALS) | 12 Diabetic Neuropathy, Diabetic Nephropathy, Diabetic Retinopathy |
| 4 Ossification of Posterior Longitudinal Ligaments (OPLL) | 13 Cerebrovascular Disease |
| 5 Fracture-related Osteoporosis | 14 Arteriosclerosis Obliterans |
| 6 Early Onset Dementia | 15 Chronic Obstructive Lung Disease |
| 7 Progressive Supranuclear Palsy, Corticobasal Degeneration (CBD) or Parkinson's Disease | 16 Degenerative Arthritis consistent with conspicuous deformation of both knee and hip joints |
| 8 Spinocerebellar Degeneration (SCD) | |
| 9 Spinal Stenosis | |

Nursing care needs for other conditions are not covered by Nursing Care Insurance.

Fee Determination and Payment

Nursing Care Insurance fees will be determined in consideration with enrollment in any other medical care insurance programs, such as the National Health Insurance Programs or health insurance associations. The fees will then be paid to the Health Insurance Claims Review & Reimbursement Services.

● Persons Already Enrolled in the National Health Insurance Program

Nursing Care Insurance fees are calculated per household in the same manner as National Health Insurance fees. The medical care portion (National Health Insurance) and nursing care portion will be paid together as National Health Insurance fees by the head of the household.

● Persons Already Enrolled in Company Health Insurance

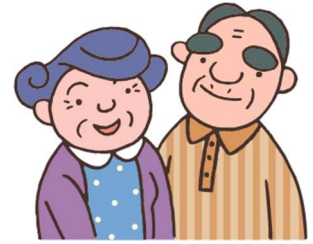
Nursing Care Insurance fees are determined by a calculation based on the customer's salary (standard monthly amount), bonus (standard amount), and a Nursing Care Insurance ratio that varies by medical insurance provider.

Medical insurance fees and Nursing Care Insurance fees will be deducted from the person's salary and bonus.

Ages 65+ (Type 1 Coverage)

Conditions of Service Use

Persons who have received Recognition of Required Nursing Care/Support (*yokaigo/yoshien-nintei*) are eligible for services. The causes for requiring care are not a factor.



Persons aged 65 and over will be issued an Insurance Certificate.
(Persons aged 40-64 will be issued an Insurance Certificate when they receive Recognition of Required Nursing Care/Support (*yokaigo/yoshien-nintei*))

Fee Determination

Nursing Care Insurance fees are calculated in the following manner: A base fee for persons age 65+ will be set to 23% of 3 years' worth of necessary nursing care expenses in Shizuoka City. This base fee will then be affected by the income of the person, whose income amount falls into 1 of 15 income categories. This base fee will be recalculated every 3 years. The base annual fee for FY2024-2026 is ¥76,200.

$$\text{Base Fee} = \frac{\text{Cost of providing nursing care in Shizuoka City} \times \text{Percentage to be borne by persons aged 65+ (23\%)}}{\text{Number of Shizuoka City residents age 65+}}$$

Fee Payment

Annual pension ¥180,000+ → **Special Collection**

Insurance fees will be deducted in advance at each of the scheduled pension payments (6 times per year).

Annual pension less than ¥180,000 → **Normal Collection**

Insurance fee payment slips will be mailed 8 times per year, payable at designated financial institutions, convenience stores, etc.

Persons Also Required to Pay Nursing Care Insurance Fees Through Normal

The following persons are applicable even if their annual pension is less than ¥180,000:

- Persons who turned 65 during the fiscal year.
- Persons who moved into Shizuoka City.
- Persons who are borrowing against their pension.
- Persons (or family of persons) whose income has been reassessed, whose insurance payments have been reassessed during the fiscal year.
- Persons whose pension payment amount has changed.
- Persons who are postponing receipt of their basic old age pension.

When Nursing Care Insurance Fees Go Unpaid...

1 year
in arrears

When using nursing care services, the user must bear all costs. The user must now apply to the city to receive reimbursement of the 90%, 80%, or 70% normally covered by insurance.

**18 months
in arrears**

The 90%, 80%, or 70% reimbursements may be partly or wholly suspended (temporarily). If non-payment continues, the suspended reimbursements will be used to pay delinquent insurance fees.

**Over 2 years
in arrears**

Insurance fees 2 years or more in arrears become unpayable. Costs borne by the user will rise from 10% or 20% to 30%, or from 30% to 40% for the unpaid period. Also, the user will not be eligible for assistance for high-cost nursing care.

Insurance Fees for 2024 Fiscal Period

Category Conditions			Insurance Fee Rate	Annual Insurance Fees	Insurance Fee Category
A person receiving social welfare A person whose entire household is municipal tax exempt and is receiving a senior welfare pension					
A person who is exempt from municipal residence tax	The person's entire household is exempt from municipal residence tax	A person whose previous-year total taxable income, including public pension earnings does not exceed ¥800,000	X0.285	¥21,700	Category 1
		A person whose previous-year total taxable income, including public pension earnings is more than ¥800,000 but less than ¥1.20 million	X0.485	¥36,900	Category 2
		A person who does not fall under Category 1 or 2	X0.685	¥52,100	Category 3
	A member of the person's household is exempt from municipal residence tax	A person whose previous-year total taxable income, including public pension earnings does not exceed ¥800,000	X0.9	¥68,500	Category 4
		A person who does not fall under Category 4	X1.0	¥76,200	Category 5 (basic amount)
A person subject to municipal residence tax.	A person whose previous-year, total income is less than ¥1.2 million		X1.2	¥91,400	Category 6
	A person whose previous-year, total income is more than ¥1.2 million but less than ¥2.1 million		X1.3	¥99,000	Category 7
	A person whose previous-year, total income is more than ¥2.1 million but less than ¥3.2 million		X1.5	¥114,300	Category 8
	A person whose previous-year, total income is more than ¥3.2 million but less than ¥4 million		X1.7	¥129,500	Category 9
	A person whose previous-year, total income is more than ¥4 million but less than ¥5 million		X1.8	¥137,100	Category 10
	A person whose previous-year, total income is more than ¥5 million but less than ¥6 million		X2.0	¥152,400	Category 11
	A person whose previous-year, total income is more than ¥6 million but less than ¥7 million		X2.1	¥160,000	Category 12
	A person whose previous-year, total income is more than ¥7 million but less than ¥8.5 million		X2.25	¥171,400	Category 13
	A person whose previous-year, total income is more than ¥8.5 million but less than ¥10 million		X2.35	¥179,000	Category 14
A person whose previous-year, total income is more than ¥10 million		X2.5	¥190,500	Category 15	

- Persons turning 65 during the fiscal year will be charged monthly fees from the month that includes the day before their birthday. Persons moving to Shizuoka City will be charged monthly fees from the month that includes the day of the move.
- Categories 1 to 3 are reduced due to government funding.

Available Services

Home Service for Required Nursing Care (*Yokaigo*) Levels 1-5

Variations of these services are available as frailty prevention (*kaigo-yobo*) services for persons with Required Support (*yoshien*) Levels 1 or 2.

<p>Home-visit Nursing Care</p> <p>A home helper visits the user's residence and engages in physical nursing care and daily life assistance.</p> 	<p>Home-visit Bathing Service</p> <p>A home helper visits the user's residence with a mobile bathing vehicle and assists in bathing the user.</p> 
<p>Home-visit Rehabilitation</p> <p>Physiotherapists, occupational therapists, or speech therapists visit the user's residence and conduct rehabilitation activities based on instructions from a doctor.</p>	<p>Home-visit Medical Care</p> <p>A nurse visits the user's residence to provide convalescent care and assist with required medical treatment based on instructions from a doctor.</p> 
<p>Home-visit Medical Treatment Guidance</p> <p>Doctors, dentists, and pharmacists visit the user's residence to provide guidance regarding medicine consumption and healthy meal and lifestyle information.</p> 	<p>Nursing Care Day Service</p> <p>Users of this service will be taken to daytime service centers for meals, bathing, and functional training.</p>
<p>Rehabilitation Day Service</p> <p>Users of this service will be taken to elderly care and health facilities for daytime rehabilitation with physiotherapists and occupational therapists.</p>	<p>Short-term Stay Lifestyle Care</p> <p>The user stays for a short period of time at an elderly nursing care and welfare facility, and receives care involving meals, bathing, and functional training.</p> 
<p>Short-term Stay Recuperative Nursing Care</p>  <p>The user stays for a short period of time at a Rehabilitation Facility for the Elderly, and receives nursing care, medical treatment, and functional training.</p>	<p>Lifestyle Nursing Care at Designated Elderly Living Facilities.</p>  <p>Users living at paid homes for the elderly receive eating and bathing assistance, and functional training.</p>

Borrowing Assistive Devices

The user may borrow necessary assistive devices (e.g. wheelchairs, special beds, etc.). There are certain items which are not available to borrow for users of Required Nursing Care (*yokaigo*) Level 1 or Required Support (*yoshien*) Levels 1 and 2.



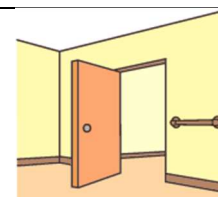
Purchasing and Borrowing Specified Assistive Devices

The costs of purchasing specified assistive devices (e.g. Western-style toilets, bathing assistance equipment etc.) can be covered by insurance benefits. *In addition, users can choose whether to buy or borrow certain specified assistive devices.



Home Renovation

The costs of small-scale renovations to improve the accessibility of your home (e.g. handrail installation, step elimination) can be covered by insurance benefits.



Variations of these services are available as frailty prevention (*kaigo-yobo*) services for persons with Required Support (*yoshien*) Levels 1 or 2.

Home Service Cost Limits

Under the Nursing Care Insurance Program, the maximum amount of financial support is dependent upon the classification of required care: Required Support (*yoshien*) Levels 1 and 2, and Required Nursing Care (*yokaigo*) Levels 1-5. If service costs fall within their maximum limit, then the amount borne by the user is 10%, 20% or 30%. However, if costs exceed that limit, the remainder is borne completely by the user.

Level	1-month Maximum Limit	Personal Cost (10%)	Personal Cost (20%)	Personal Cost (30%)
Candidate for Use of Services	¥50,320	¥5,032	¥10,064	¥15,096
Required Support Level 1 (<i>yoshien ichi</i>)	¥50,320	¥5,032	¥10,064	¥15,096
Required Support Level 2 (<i>yoshien ni</i>)	¥105,310	¥10,531	¥21,062	¥31,593
Required Nursing Care Level 1 (<i>yokaigo ichi</i>)	¥167,650	¥16,765	¥33,530	¥50,295
Required Nursing Care Level 2 (<i>yokaigo ni</i>)	¥197,050	¥19,705	¥39,410	¥59,115
Required Nursing Care Level 3 (<i>yokaigo san</i>)	¥270,480	¥27,048	¥54,096	¥81,144
Required Nursing Care Level 4 (<i>yokaigo yon</i>)	¥309,380	¥30,938	¥61,876	¥92,814
Required Nursing Care Level 5 (<i>yokaigo go</i>)	¥362,170	¥36,217	¥72,434	¥108,651

- These numbers do not apply to Home-visit Medical Treatment Guidance, Daily Nursing Care for Residents of Specially Designated Seniors' Facilities, Communal Living Nursing Care for Dementia Patients (including frailty prevention (*kaigo-yobo*) measures), Daily Nursing Care for Those Admitted to Community-based Elderly Care and Welfare Facilities, Daily Nursing Care for Residents of Community-based, Specially-designated Facilities or Admittance to Nursing Care Insurance Facilities.
- Purchases of assistive devices and home renovations have a different set of maximum limits.

Facility Services

Users of Required Support (*yoshien*) Levels 1 or 2 are not eligible for these services.

Elderly Nursing Care and Welfare Facilities (Special Elderly Nursing Homes)

These facilities are for persons who require constant nursing care and are not capable of living at home. The facility staff provides health management and daily nursing care such as meals, bath, and washroom assistance.

*In principle, persons with Required Nursing Care (*yokaigo*) Level 3 or higher can enter.

Rehabilitation Facility for the Elderly

These facilities are for persons whose illnesses have stabilized and primarily require rehabilitation. Users receive nursing care, medical attention, and functional training.



Nursing Care Medical Clinic

These facilities are for persons who require both long-term nursing care and medical treatment. In addition to daily nursing care, these facilities also provide health and lifestyle services such as “daily medical supervision,” “terminal and end-of-life care,” etc.

Facility Services Personal Cost Guidelines

When a user stays at a Nursing Care Insurance facility, he or she must bear the full costs for meal expenses, room rental, and lifestyle expenses (such as hair and beauty care) in addition to 10%, 20% or 30% of the facility service costs.





- Room rental costs differ depending on room type.
- Meal and room rental costs are set by the facility.
- The costs and varieties of lifestyle services differ depending on the facility.

Community-Based Services for Required Nursing Care (Yokaigo) Levels 1-5

*1 Persons with Required Support Levels 1 or 2 receive frailty prevention (*kaigo-yobo*) versions of this service.

*2 Persons with Required Support Level 1 are not eligible for this service.

*3 Persons with Required Support Levels 1 or 2 are not eligible for this service.

<p>Small-scale Multifunction Home Nursing Care *1</p> <p>Focused mainly on outpatient care but also combining visiting nursing care, live-in care, and a variety of other services.</p> 	<p>Dementia Day Care Service *1</p> <p>Senior citizens with dementia can receive daily life care and functional training at these day service centers.</p>
<p>Group Homes for Persons with Dementia *2</p> <p>5-9 persons with dementia live together in group homes and can receive daily nursing care assistance and support.</p>	<p>Nighttime On-call Nursing Care *3</p> <p>Nighttime home-visit nursing care via periodic visits and a notification system, for 24-hour peace of mind.</p> 
<p>Lifestyle Nursing Care at Designated, Community-based Facilities *3</p> <p>Specially designated facilities, such as for-pay senior citizens' homes provide functional training and daily lifestyle help. Maximum occupancy is 29 people.</p> 	
<p>Lifestyle Nursing Care at Community-based Elderly Nursing Care and Welfare Facilities *3</p> <p>Users stay at small-scale elderly nursing care and welfare facilities, receiving daily lifestyle support and functional training. Maximum occupancy is 29 people. *In principle, persons with Required Nursing Care Level 3 or higher can enter.</p>	
<p>24-Hour Response and Periodic Visit Home Nursing and Medical Care *3</p> <p>Through periodic visits and anytime response, users can get nursing and medical care at home at any time of the day.</p>	
<p>Small-scale, Multifunction Home Nursing Care & Home Medical Care Services *3</p> <p>Users can receive outpatient, home-visit, or short-stay nursing and medical care, combining the features of small-scale multifunction nursing care and home-visit medical care.</p>	
<p>Community-based Outpatient Nursing Care *3</p> <p>Users receive daily lifestyle support and functional training at small-scale outpatient nursing care centers. Maximum capacity is 18 people.</p>	

Frailty Prevention (*kaigo-yobo*) and Daily Lifestyle Support Services (Comprehensive Services)

~ To Keep Living The Life You Want Forever ~

Frailty prevention (*kaigo-yobo*) and daily lifestyle support services (comprehensive services) are services aimed at helping elderly persons live at home independently and prevent their condition from deteriorating. These services can be made use of preemptively. They are separated into 2 categories: “standard frailty prevention (*kaigo-yobo*) services” and “frailty prevention and lifestyle support services”.

Comprehensive Services

Frailty Prevention and Lifestyle Support Services

- Home-visit services
- Day services
- Other lifestyle support services

Eligible persons

- Persons with Required Support (*yoshien*) Level 1 or 2
- Persons to whom the Standard Checklist applies (Candidates for Use of Services).

Standard Frailty Prevention Services

- S-type day services
- Shizuoka Denden Workout
- Energetic and Lively! (*Genki-de-Iki-Iki!*) Senior supporter services
- A Long and Energetic Life (*Genki-de-Nagaiki*) nutritional lectures etc.

Eligible persons

- Everyone over the age of 65.

Important Points

- Persons with Required Support (*yoshien*) Levels 1 or 2 can make use of both above kinds of services.
- Persons to whom the Standard Checklist applies (Candidates for Use of Services) can make use of frailty prevention (*kaigo-yobo*) and lifestyle support services. These services can be used without receiving Recognition of Required Nursing Care/Support (*yokaigo/yoshien-nintei*).
- Everyone over the age of 65 can make use of standard frailty prevention (*kaigo-yobo*) services.

Frailty prevention (*kaigo-yobo*) and Lifestyle Support Services

Home-visit Services

■Nursing Care Home-visit Equivalent Services.

Helpers visit users' homes and help them with things that they have trouble doing themselves, with the aim of self-sufficiency. This includes physical care and lifestyle support.

Home-visit Service A

■Lifestyle Assistance Home-visit Services

Helpers cook, clean, wash clothes and do shopping for users in order to enable them to live self-sufficiently in their own homes.

Home-visit Service B, D

■Community Support Home-visit Services & Transport Services

Community volunteers provide lifestyle support services

Home-visit Service, C

■Short-term Preventative Home-visit Service.

Health specialists provide individual guidance for persons who have become withdrawn due to depression or lack of mobility

Outpatient Services

■Outpatient Nursing Care Equivalent Services

Meals and other basic services and lifestyle improvement support is provided on an outpatient basis and tailored to the goals of the user.

Outpatient Service A1

■Outpatient exercise services

Simple exercise programs aimed to maintain and improve mobility.

Outpatient Service A2

■Group Activities Outpatient services.

Physical exercises and other group recreational activities aimed to combat social withdrawal.

Outpatient Service B

■Community Support Outpatient Service

A day service run by community volunteers to prevent social withdrawal in users who would otherwise lack a chance to leave the house and have social interaction.

Outpatient Service C

■Short-term Outpatient Preventative Service

Specialists such as nutritionists and dental hygienists provide advice and guidance in improving the daily functioning of the user.

Other Lifestyle Support Services

■Food Delivery & Monitoring Service

A service for persons who have trouble preparing their daily meals. Food is delivered to them and at the same time their wellbeing can be monitored.

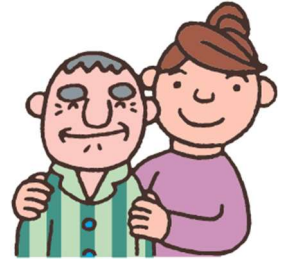
*There are criteria for use, such as living alone.

Should the 10%, 20%, or 30% of Costs Become Too Expensive...

If the total costs incurred by the user (or multiple users in the same household) exceed the set maximum limits, the excess amount will be paid by the City as High-Cost Nursing Care Service Expenses.

When a user first becomes eligible for this support, application instructions will arrive from the City government. Application is only necessary the first time, with payments provided automatically from then onwards.

The maximum amount of the monthly costs differs depending on the user's (or household) income and municipal tax levels.



There are a variety of support plans available for persons with low income or whose other service costs have become exceedingly high.

- Personal cost reductions for facility stays and meals during stays
- Home service promotion
- High medical care or nursing care cost combining
- Cost reduction for services provided by social welfare organizations

Integrated Community Support Centers

These service centers have been established to provide nursing care, welfare, medical, health, and many other services to senior citizens in their area of residence so that they can continue living comfortably, no matter their age.

At these centers, senior care managers, health care workers, social welfare workers, and other staff hold the following responsibilities:

- ① Comprehensive health, welfare, medical, and nursing care consultations and support.
- ② Independent living support, including creation of frailty prevention (*kaigo-yobo*) plans.
- ③ Consultations and support regarding the protection of elderly rights.
- ④ Elder-friendly community development.

Please make use of these programs to improve your quality of life as a senior citizen.

The information contained in this pamphlet is current as of March 2024. Changes to the system may have been made after its production.

For questions regarding this pamphlet, please contact:

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