

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



March 2021
Shizuoka City

About the System

What is Nursing Care Insurance?

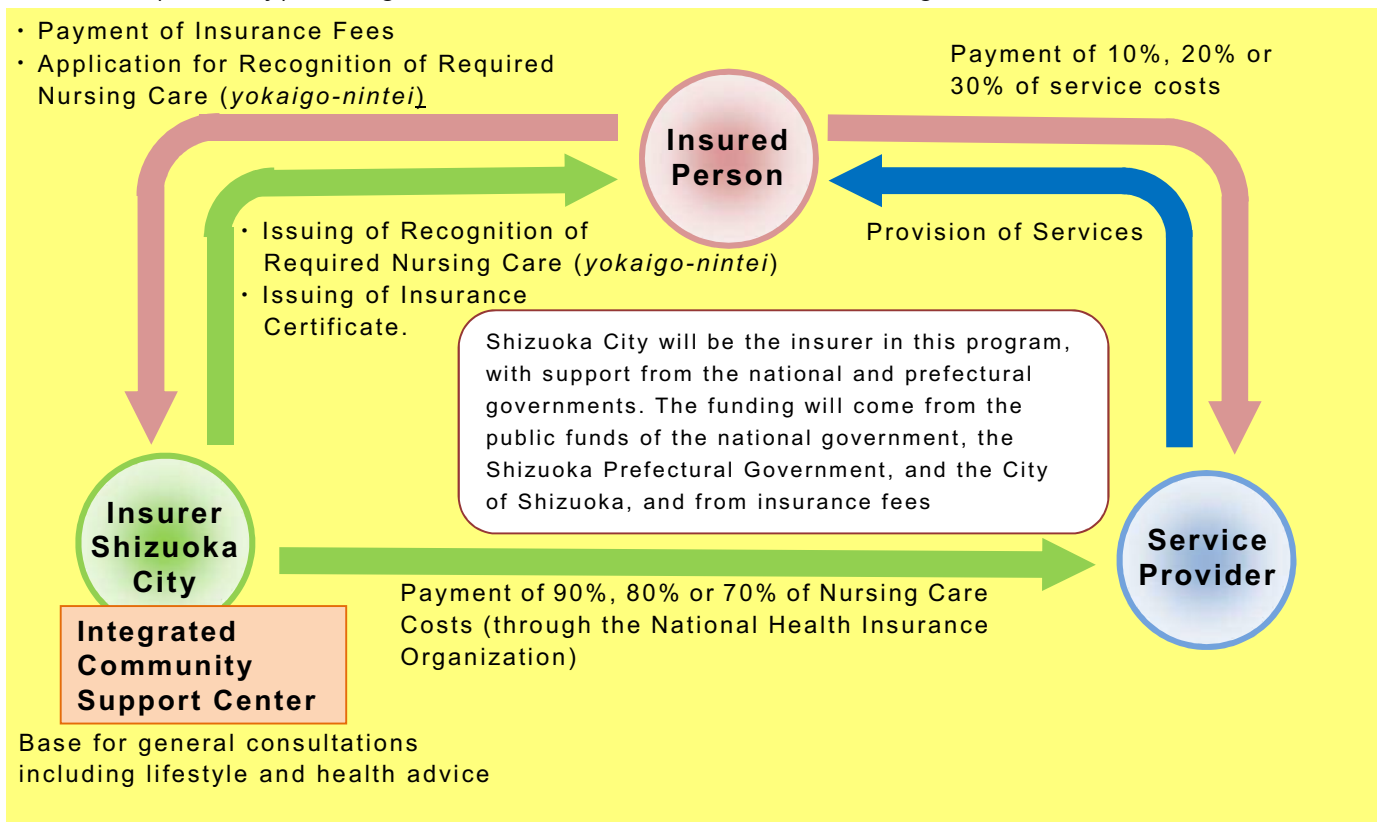
The Nursing Care Insurance Program is a system that has been established to respond to the rapid aging of Japanese society. All citizens of Shizuoka aged 40 and above are enrolled in the system and are insured by it. Non-Japanese who are registered at their ward office and have a visa of 3 months or more (including Permanent Residence Status and Special Permanent Residence Status) will also be enrolled.

All persons insured by this program will be able to apply for benefits, and after authorization will be able to receive nursing care (*kaigo*) services while only bearing 10%, 20% or 30% of the cost.

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.

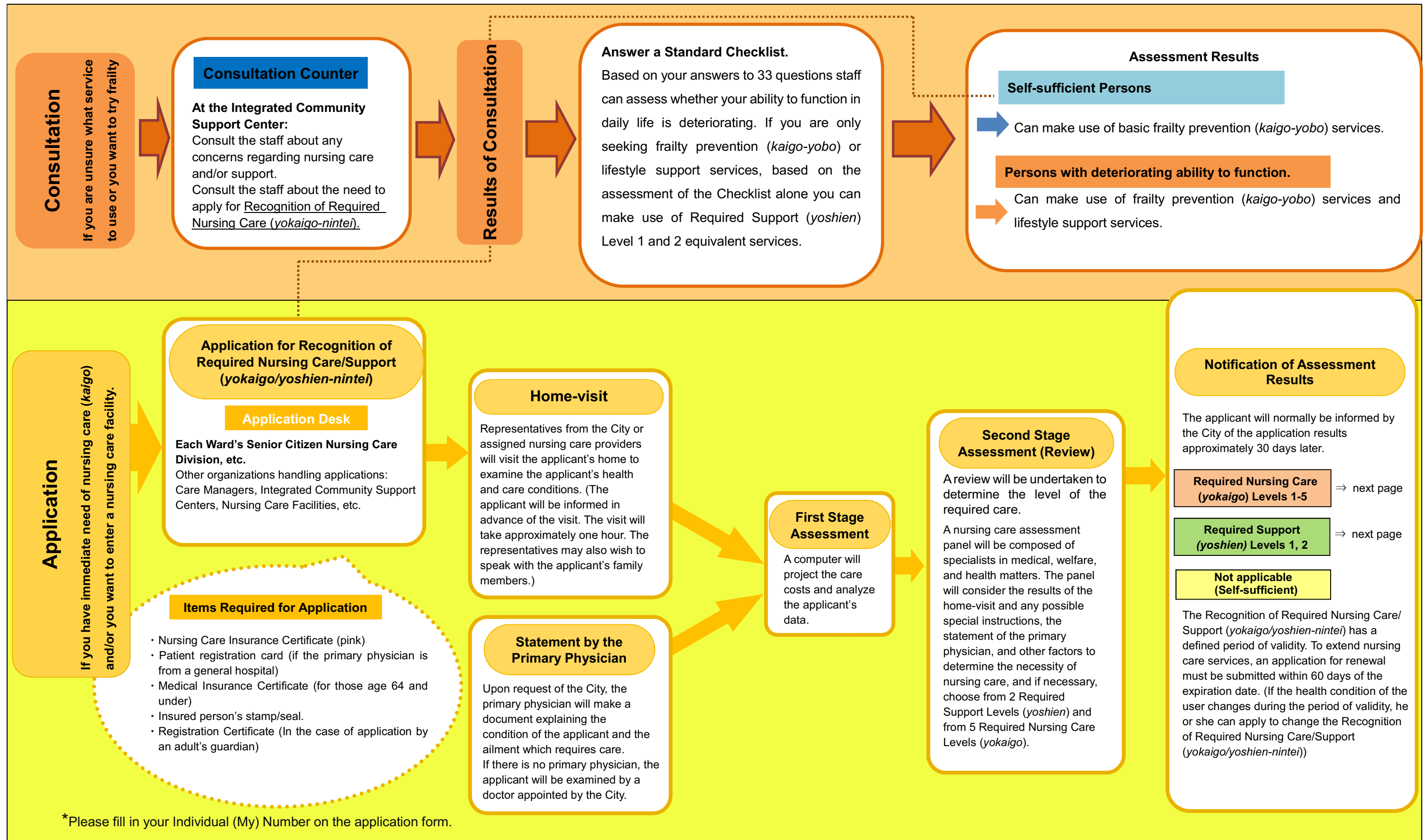
All citizens age 40 and above are insured by this insurance program, and if and when an insured person requires nursing care and receives Recognition of Required Nursing Care (*yokaigo-nintei*), they can receive that care while bearing only 10%, 20% or 30% of the service costs. The remaining 90%, 80% 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.**

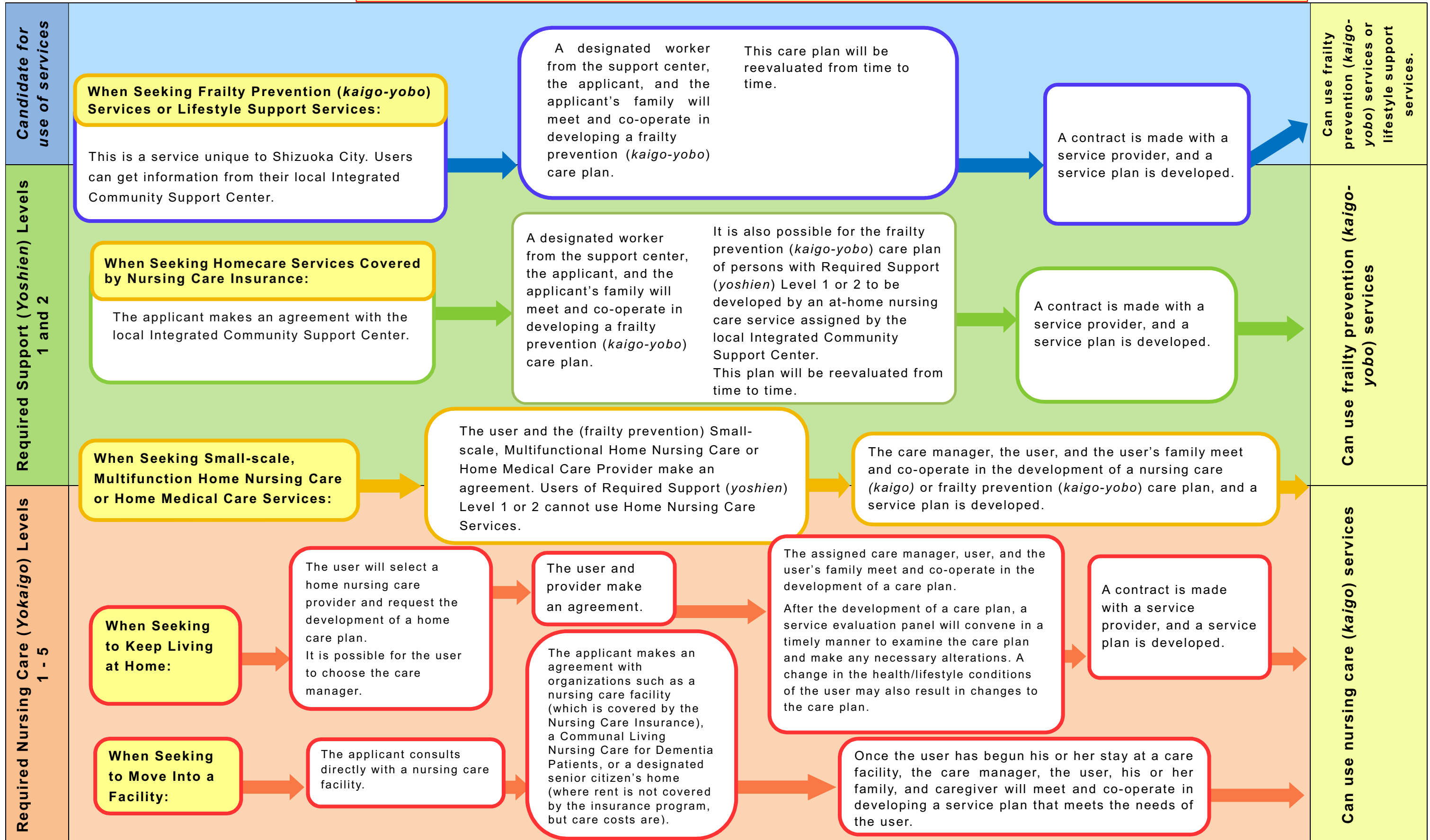
From Application (Consultation) to Results



From Recognition (Selection) Results to Use of Services

Before service commences, a care plan must be developed.

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 home care or support service costs exceed the amount authorized, the extra amount will be paid by the applicant.



Membership and Fees

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

40-64 Year Olds (Type 2 Coverage)



Conditions of Service Use

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

Designated Illnesses

- | | |
|--|---|
| 1 Cancer | 10 Progeria Syndrome |
| 2 Rheumatoid Arthritis | 11 Multisystem Atrophy |
| 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 Ataxia (SCA) | |
| 9 Spinal Stenosis | |

Care needs for conditions not listed above are not covered by this program.

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 shall be calculated in the same manner as the National Health Insurance Program, per household. The head of the household shall pay both medical insurance fees and nursing care insurance fees together as National Health Insurance fees.

● Persons already enrolled in company health insurance

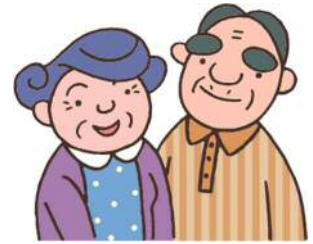
Nursing care insurance fees shall be determined by a calculation based on the customer's salary (standard monthly amount), bonus (standard amount), and a nursing care insurance ratio set by the kind of medical insurance the person is covered by.

Medical insurance fees and nursing care insurance fees will be deducted from the person's salary and bonus.

65 Years and Up (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 age 65 and over will be issued an Insurance Certificate.

(Persons age 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 will be 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 2021-2023 is ¥75,900.

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

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 statements will be mailed 8 times per year, payable at designated financial institutions.

Persons also required to pay nursing care insurance fees through normal collection

It is possible, depending on circumstances, for payment requests to be made to persons in the Special Collection Category, for example:

- Persons who turned 65 during the fiscal year
- Persons who moved to Shizuoka City
- Persons who borrowed against their pension
- Persons (or family of persons) whose income has been reassessed, whose insurance payments have been reassessed during the fiscal year, etc.
- Persons whose pension payment amount has changed, etc.

When the nursing care insurance fees cannot be paid...

1 year
in arrears

When receiving nursing care, the person must bear all costs. With an application, the 90%, 80% or 70% normally borne by the City will be refunded to the person to pay the delinquent insurance fees.

**18 months
in arrears**

The 90%, 80% or 70% rebate for provision of services can be partly or wholly suspended, temporarily. If non-payment continues, the delinquent insurance fees may be directly withdrawn from this 90% or 80% or 70%.

**Over 2 years
in arrears**

In the event of unpaid insurance fees exceeding 2 years, costs borne by the person will rise from 10%, 20% or 30% to 30% or 40% for an equivalent period. Also, the person will not be eligible for assistance for high-cost nursing care.

Insurance Fees for 2021 Fiscal Period





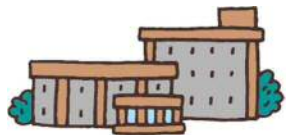


Category Conditions			Adjustment Ratio	Annual Fee	Insurance Fee Category
A person receiving social welfare A person who is household tax-exempt and is receiving senior citizen's welfare					
A person who is exempt from municipal tax	The person's entire household is exempt from municipal tax	A person whose previous-year total taxable income, including public pension earnings does not exceed ¥800,000	×0.3	¥22,700	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	×0.5	¥37,900	Category 2
		A person who does not fall under Category 1 or 2	×0.7	¥53,100	Category 3
	A member of the person's household is exempt from municipal tax	A person whose previous-year total taxable income, including public pension earnings does not exceed ¥800,000	×0.9	¥68,300	Category 4
		A person who does not fall under Category 4	×1.0	¥75,900	Category 5 (base)
	A person who pays municipal tax.	A person whose previous-year, total income is less than ¥1.2 million		×1.2	¥91,000
A person whose previous-year, total income is more than ¥1.2 million but less than ¥2.1 million		×1.3	¥98,600	Category 7	
A person whose previous-year, total income is more than ¥2.1 million but less than ¥3.2 million		×1.5	¥113,800	Category 8	
A person whose previous-year, total income is more than ¥3.2 million but less than ¥4 million		×1.7	¥129,000	Category 9	
A person whose previous-year, total income is more than ¥4 million but less than ¥5 million		×1.8	¥136,600	Category 10	
A person whose previous-year, total income is more than ¥5 million but less than ¥6 million		×2.0	¥151,800	Category 11	
A person whose previous-year, total income is more than ¥6 million but less than ¥7 million		×2.1	¥159,300	Category 12	
A person whose previous-year, total income is more than ¥7 million but less than ¥8.5 million		×2.25	¥170,700	Category 13	
A person whose previous-year, total income is more than ¥8.5 million but less than ¥10 million		×2.35	¥178,300	Category 14	
A person whose previous-year, total income is more than ¥10 million		×2.5	¥189,700	Category 15	

- Persons turning 65 during the fiscal year will be charged monthly fees calculated from and including the day before their birthday. Persons moving to Shizuoka City will be charged monthly fees from and including 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 carries out rehabilitation activities.</p>	<p>Home-visit Medical Care</p> <p>A nurse visits the user's residence to provide treatment for bedsores and to manage intravenous equipment.</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 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>Stay at a Specially Designated Seniors' Facility for Lifestyle Nursing Care</p>  <p>Though the user must pay room fees at the senior citizens' home, he or she will receive meals and bathing assistance, and functional training.</p>

Rental of Assistive Devices

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



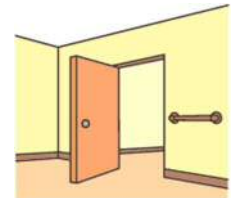
Purchase of Assistive Devices

The costs of purchasing assistive devices (e.g. Western-style toilets, bathing assistance equipment etc.) can be covered by insurance benefits.



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 and Recuperative Treatment Facility

These facilities are for persons who require long-term care and recuperation after acute medical treatment and whose illnesses have stabilized. Medical care and functional training will be carried out at hospitals that are equipped for this kind of nursing care.

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, daily medical supervision and terminal care are available.

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.

Small-scale Multifunction Home Nursing Care ^{*1}

Providers offer outpatient care, visiting nursing care, and live-in care service.



Dementia Day Care Service ^{*1}

Senior citizens with dementia can receive daily life care and functional training at these day service centers.

Group Homes for Persons with Dementia ^{*2}

5-9 persons with dementia live together in group homes and can receive daily nursing care assistance and support.

Nighttime On-call Nursing Care ^{*3}

This is a nighttime on-call service so that users can be sure of help 24 hours a day.



Lifestyle Nursing Care at Designated, Community-based Facilities ^{*3}

Specially designated facilities, such as for-pay senior citizens' homes provide functional training and daily lifestyle help.



Lifestyle Nursing Care at Community-based Elderly Nursing Care and Welfare Facilities ^{*3}

Up to 30 persons stay at small-scale elderly nursing care and welfare facilities, receiving daily lifestyle support and functional training.

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



24-Hour Response and Periodic Visit Home Nursing and Medical Care ^{*3}

Users can get nursing and medical care at home at any time of the day.

Small-scale, Multifunction Home Nursing Care & Home Medical Care Services ^{*3}

Users can receive nursing or medical care in outpatient, visiting, or short-term stay fashion that combines the features of small-scale multifunction nursing care and home medical care.

Community-based Outpatient Nursing Care ^{*3}

At small scale outpatient nursing care services, a maximum of 18 persons receive daily lifestyle support and functional training.

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
- Energetic and Lively! (*Genki-de-Iki-Iki!*) Senior supporter services
- *Genki Up* lectures
- 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 of the 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

Day-time 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.

Day-time Service A1

■Outpatient exercise services

Simple exercise programs aimed to improve mobility.

Day-time Service A2

■Group Activities Outpatient services.

Aerobics and other group recreational activities aimed to combat social withdrawal.

Day-time 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.

Day-time Service C

■Short-term Outpatient Preventative Service

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

Other Lifestyle Support Services

■Food Delivery & Monitoring Service

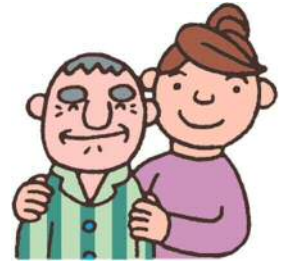
A service for persons who have trouble preparing their daily meals. Food is delivered to them and at the same time their wellbeing can be monitored.

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 one time.

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, the primary care manager, health care workers, social welfare workers, and other staff hold the following responsibilities:

- ① comprehensive health, welfare, medical, and nursing care consultative support
- ② promotion of independent living, such as through frailty prevention (*kaigo-yobo*) plans
- ③ seniors' rights consultative support
- ④ community development for seniors' benefit

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, 2021. Changes to the system may have been made after its production.

For questions regarding this pamphlet, please contact:

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