

2024

Guide to Long-Term Care Insurance Program

(Overview)

Yao City Government

How does the Long-Term Care Insurance Program work?

The Long-Term Care (LTC) Insurance¹ Program is a Japanese national insurance program requiring the enrollment of all adults aged 40 or over* and is run by municipalities throughout Japan. This program allows subscribers, who pay insurance premiums, to receive care services (including preventive care services) at a fraction of the cost (10 to 30 percent) when they are certified as requiring care. *Excluding those who are not enrolled in a health insurance² program

The method of paying premiums varies depending on age.

Aged 65 or over

Residents aged 65 or over are categorized as primary insured persons.³

When residents reach the age of 65, they receive through the post a Long-Term Care Insurance Certificate⁴ and a notice about insurance premiums.

Insured persons whose annual pension benefits total 180,000 yen or more are subject to “special collection,” and their premiums are deducted from their pension benefits.

Insured persons whose annual pension benefits are less than 180,000 yen are subject to “general collection,” and pay premiums with payment slip or by direct debit.

Aged 40 to 64

Residents who are enrolled in a health insurance program aged 40 to 64 are categorized as secondary insured persons.⁵

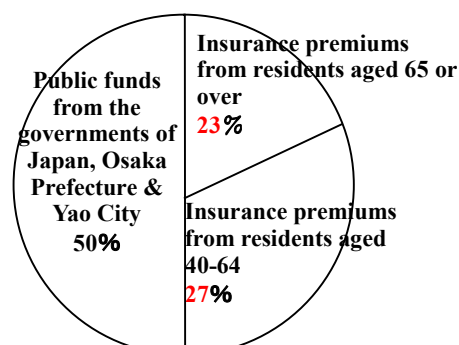
Secondary insured persons pay premiums through their health insurer (the LTC insurance premiums are included in the health insurance premiums).

*Specified Diseases

- Cancer (Only if, based on generally recognized medical knowledge, a physician diagnoses that there is no prospect of recovery.)
- Amyotrophic lateral sclerosis
- Ossification of the posterior longitudinal ligament
- Osteoporosis with bone fracture
- Multiple system atrophy
- Presenile dementia
- Spinocerebellar degeneration
- Spinal canal stenosis
- Progeria
- Diabetic neuropathy, diabetic nephropathy, diabetic retinopathy
- Cerebrovascular disease
- Progressive supranuclear palsy, corticobasal degeneration, Parkinson's disease
- Arteriosclerosis obliterans
- Rheumatoid arthritis
- Chronic obstructive pulmonary disease
- Osteoarthritis involving significant deformation in both knee joints or both hip joints

Financial Resources for Long-Term Care Insurance Program

The LTC Insurance Program is half financed by insurance premiums and half by public funds. The insurance premiums you all pay are essential to maintaining the program.



How premium amounts are determined in Yao City

Yao City Government sends Premium Amount Decision Notices⁶ to primary insured persons aged 65 or over every July. The LTC Insurance Program is based on the principle of mutual support. Premiums must be paid in accordance with the notice irrespective of whether the insured person uses the benefit program.

FY 2024 Long-Term Care Insurance Premiums						
Taxed/Tax-exempt		Total Income, etc.		Premium Rate	Premium (Annual Amount)	Income Level
Old-age Welfare Pension recipients or Public Assistance recipients				0.285	24,250 yen	1
Person who is exempt from municipal tax	Tax-exempt household	The combined amount of the person's total income and taxable pension income	Up to 800,000 yen	0.285	24,250 yen	
			Over 800,000 yen, but up to 1,200,000 yen	0.485	41,270 yen	2
			Over 1,200,000 yen	0.685	58,280 yen	3
	Taxed household		Up to 800,000 yen	0.9	76,570 yen	4
			Over 800,000 yen	1	85,070 yen	5 (Standard Amount)
Person who pays municipal tax		The person's total income	Under 1,000,000 yen	1.2	102,090 yen	6
			1,000,000 yen or over, but under 1,200,000 yen	1.3	110,600 yen	7
			1,200,000 yen or over, but under 1,700,000 yen	1.4	119,100 yen	8
			1,700,000 yen or over, but under 2,100,000 yen	1.5	127,610 yen	9
			2,100,000 yen or over, but under 3,200,000 yen	1.75	148,880 yen	10
			3,200,000 or over, but under 4,200,000 yen	1.9	161,640 yen	11
			4,200,000 yen or over, but under 5,200,000 yen	2	170,140 yen	12
			5,200,000 yen or over, but under 6,200,000 yen	2.2	187,160 yen	13
			6,200,000 yen or over, but under 7,200,000 yen	2.3	195,670 yen	14
			7,200,000 yen or over, but under 8,200,000 yen	2.4	204,170 yen	15
			8,200,000 yen or over, but under 10,000,000 yen	2.5	212,680 yen	16
			10,000,000 or over	2.6	221,190 yen	17

If payment of premiums is delayed without a compelling reason (such as suffering a disaster), the following restrictions will be placed on insurance benefits.

1 year overdue	The LTC service costs shall be entirely borne by the user and the user will then be reimbursed for the insurance benefit portion afterward.
1.5 years overdue	Insurance benefits will be temporarily halted. If the insured person continues to delay payments, the outstanding insurance premiums may be deducted from insurance benefits.
2 years overdue	The portion to be borne by the user will be raised to 30 or 40 percent and the user will no longer be entitled to an allowance for high-cost LTC service. ¹²

When you require care...

To use care services (preventive care services) provided under the LTC Insurance Program, you must first obtain certification from Yao City Government that you are in need of care. To obtain this certification, submit an application form to the Senior Care Division¹³ at Yao City Hall and receive a certification review. Applicants will receive a notice of the city government's decision of whether care is needed and the level of care need.¹⁴

① Submit an application.

First, apply for Certification for Care Need¹⁵ at the Senior Care Division on the second floor of the Yao City Hall. Application by mail is also acceptable. (Address: Senior Care Division, Yao City Hall; 1-1-1 Honmachi, Yao City, Osaka)

What you need to apply:

- Application Form for Care/Support Need Certification
 - Contact Information Form
 - Documents showing your doctor's name and the name, address, and telephone number of the hospital or clinic
 - Long-Term Care Insurance Certificate
 - Health Insurance Certificate¹⁶ (only for applicants aged 40-64)
 - Individual Number Card¹⁷
- } These are available at the Senior Care Division or on the website.



② Receive a certification review. A statement will be issued by your doctor.

● Certification Review¹⁸

After application, you will be contacted by a city official (or other person authorized by the city government) to schedule a home-visit interview. On the scheduled date, the official will visit your home for certification review.

● Doctor's Statement¹⁹

Your doctor will prepare a statement regarding your physical and mental condition (the city government will contact the doctor, so you do not need to ask the doctor yourself).



③ Await notification of evaluation results.

● Evaluation and Decision

The Certification Committee for Long-Term Care Need²⁰ will evaluate the results of the certification review and the doctor's statement to determine whether there is a need for care and, if such care is required, the level of care need.

● Notification of Evaluation Results²¹

After a decision is made, you will receive a **Notification of Evaluation Results** from the city government. If you are certified as requiring care, you will also receive a new **Long-Term Care Insurance Certificate**, which indicates the level of care need and other information, and a **Copayment Rate Certificate**.²²

When you receive a Notification of Evaluation Results...

1 Check the level of care need and term of validity.

Levels of care need indicated below are in descending order starting with the highest level of care need.

LTC Need³⁰ Level 5, 4, 3, 2, 1 > Support Need³¹ Level 2, 1 > Ineligible³²



② Prepare a care plan to use service.**

○Those certified as LTC Need Level 1-5

Contact one of the officially designated in-home long-term care support providers to ask them to prepare a care plan.



The in-home long-term care support provider will send a care manager to your home to discuss the services you require with you and your family.



Finalize a care plan detailing the types of services required and a schedule for such services.

○Those certified as Support Need Level 1 & 2

See the provided list of Senior Support Centers (Yao City Integrated Community Care Support Centers)* and contact the one that is responsible for the junior high school district where you live.

*This list is sent with the Notification of Evaluation Results.



The center will send a member of its staff³³ to your home to discuss the services you require with you and your family.



Finalize a care plan detailing the types of services required and a schedule for such services.

○Those **ineligible** may nevertheless participate in preventive care programs offered by Yao City Government, such as the “preventive care class” and programs in the Comprehensive Preventive Care and Daily Living Support Project. For more information, please contact the Senior Support Center (Tel: 072-924-3973).



③ Use the services

Use the services in accordance with the care plan. When using services, please present your Long-Term Care Insurance Certificate and Copayment Rate Certificate to your service providers. If you have any difficulties using the services, please contact the service provider.



④ Pay your share of the service costs

Users pay the service provider a portion of the costs of the services*. The service provider will send a bill to the user each month, and the user must pay their portion of the service costs. There is no fee for preparing the care plan, so the in-home long-term care support provider will not charge the user for this service.

*The copayment rate is stated in the Copayment Rate Certificate.

Help! What should I do in this situation?

○ “I cannot fill out the application myself.” “I cannot apply for long-term care insurance services by myself.”

If you are unable to submit an application in person, you can ask a family member, court-appointed guardian, Senior Support Center (Yao City Integrated Community Care Support Center) or service provider* to apply on your behalf.

* In-home long-term care support provider, long-term care insurance facility or other relevant facility as defined by law

If you have all the items listed under “What you need to apply” on page 3, you will not need a seal or proxy letter.

○ “I am uncomfortable about receiving a certification review.”

If you require translation, braille transcription, or sign language interpretation support during the certification review or when your care plan is prepared, the city government will send a Communication Supporter (transcriber, etc.) to your home. The city government will cover the entire cost of transcription, etc. To apply for this communication support service, please contact the Senior Care Division (Tel: 072-924-9360).

○ “The premiums are too high for me! I cannot pay!”

If you have any of the following problems, you may apply for an extension or exemption from premium payment. In such a case, please contact the Senior Care Division.

- (1) Significant damage to your property (house, etc.) due to a disaster
- (2) Significant loss in income due to the death, impairment or long-term hospitalization of the main income provider
- (3) Significant loss in income as a result of the main income provider becoming unemployed (excluding cases where the person left work for non-compelling personal reasons) or other reasonable causes
- (4) Difficulty maintaining a minimum standard of living (those who fall under the category “person requiring public assistance” as defined in the Public Assistance Law)

○ “I’m worried about the portion of the service costs that I will have to pay. Will I be able to afford it?”

Estimates for those who pay 10% of the actual service costs*

* Those whose Copayment Rate Certificate indicates “10 percent.”

○ Adult day care (8 hours or over, but under 9 hours)

LTC Need Level 1:

Approx. 700 yen each time you use the service

If you use the service twice a week, the bill will amount to approximately 5,600 yen per month.

LTC Need Level 5:

Approx. 1,300 yen each time you use the service

If you use the service twice a week, the bill will amount to approximately 9,800 yen per month.

Note: You will be charged extra for meals and daily living costs.

○ In-home care (physical care) (30 minutes or over, but under 60 minutes)

LTC Need Level 1-5:

Approx. 500 yen each time you use the service

If you use the service twice a week, the bill will amount to approximately 3,400 yen per month.

Note: You will be charged extra for early morning or late night visits.

The copayment amount varies according to the type of service, the number of times the service is used, the level of care need and other factors. Please ask the Senior Support Center about your copayment amount or confirm your copayment amount with a long-term care support specialist when a care plan is prepared.

What services are available?

In-home care services

○ Visiting an adult day care center, medical facility or other relevant facility

A certified person can spend a day at an adult day care center, medical facility or other relevant facility, where he or she may receive assistance with activities of daily living such as eating and bathing, assistance in improving his or her ability to perform such activities of daily living, and rehabilitative care.

○ Receiving home visits from caregivers and healthcare professionals

A certified person can receive a visit from an in-home caregiver, who will help with physical care such as bathing, toileting and eating and general household activities such as meal preparation and laundry. The person can also receive a visit from a nurse or other specialist, who will provide therapeutic care or medical assistance.

○ Short-term admission

A certified person can stay at a welfare facility or equivalent institution for a short period of time and receive services such as assistance with daily activities and rehabilitative training.

○ Assistance with living at home

A certified person can rent assistive equipment, receive a subsidy for purchasing such equipment, or receive a subsidy for house modification to support his or her independent living.

○ Services for dementia patients

A certified senior with dementia can use adult day care services. They can also stay in a group home, where he or she can receive care services such as assistance with activities of daily living and rehabilitative training.

☆ There are various other services available. To find out more, please contact the Senior Care Division, Senior Support Center (Yao City Integrated Community Care Support Center) or your care manager.

LTC facility services

○ Admission to an LTC facility

LTC facility services are only available to those who are certified as LTC Need Level 1-5.* Those who wish to use these services must apply directly to the facility of their choice.

○ Welfare Facilities for the Elderly Requiring LTC (Special Nursing Home for the Elderly)³⁴

*Welfare Facilities for the Elderly Requiring LTC are generally available only to those certified as LTC Need Level 3 -5.

A certified person who requires constant care and has difficulty living at home can be admitted to one of these facilities. The person will receive services such as assistance with activities of daily living and nursing care.

○ Health Care Facilities for the Elderly Requiring LTC³⁵

These facilities focus on rehabilitative care to help those in a stable condition return home.

○ Integrated Facilities for Medical and Long-term Care

These facilities are for those who require long-term recuperation. They offer medical care and nursing care necessary for daily living in an integrated manner.

Contact Information

Topics of Inquiries	Contacts
Long-Term Care Insurance Program	Senior Care Division, Yao City Government (Tel: 072-924-9360 Fax: 072-924-1005)
General consultation service for seniors (Senior Support Center [Integrated Community Care Support Core Center])	Senior Support Core Center (In the Community Support Office, the Senior Care Division, Yao City Government) (Tel: 072-924-3973 Fax: 072-924-3981)
Preventive care services, support for wandering seniors, etc.	Community Support Office, Senior Care Division, Yao City Government (Tel: 072-924-3837 Fax: 072-924-3981)
Emergency Reporting System ³⁷ , provision of senior care products, senior clubs, Seniors' Farm ³⁸ , etc.	Senior Care Division, Yao City Government (Tel: 072-924-3854 Fax: 072-924-1005)
Health checkup for metabolic syndrome (<i>tokutei kenshin</i>), cancer screening, etc.	Yao City Health Center ³⁹ (Health Promotion Division ⁴⁰ , Yao City Government) (Tel: 072-993-8600 Fax: 072-996-1598)
Welfare services for people with disabilities	Disability Welfare Division ⁴¹ , Yao City Government (Tel: 072-924-3838 Fax: 072-922-4900)
Latter-stage senior healthcare program	Senior Healthcare Section ⁴² , Health Insurance Division ⁴³ , Yao City Government (Tel: 072-924-3997 Fax: 072-923-2935)
National Health Insurance	Health Insurance Division, Yao City Government (Tel: 072-924-3865 Fax: 072-923-2935)
Wheelchair lending	Yao City Social Welfare Council ⁴⁴ (Tel: 072-991-1161 Fax: 072-924-0974)
Welfare and home help services (paid services)	Senior Human Resources Center ⁴⁵ (Tel: 072-924-2001 Fax: 072-992-8282)
Transportation services (paid services)	Support Yao Volunteer Center (Tel: 072-925-1045 Fax: 072-925-1161)
Adult guardianship system	Rights Protection Center ⁴⁶ , Yao City Social Welfare Council (Tel: 072-991-1161 Fax: 072-924-0974)
Consumer affairs and (multiple) debt problems	Yao City Consumer Affairs Center ⁴⁷ , Industrial Policy Division ⁴⁸ , Yao City Government (Tel: 072-924-8531 Fax: 072-924-0180)
Crime prevention and bank transfer scams	Yao Police Station ⁴⁹ (Tel: 072-992-1234 Fax: 072-924-5270)