Kaigo Hoken Seido (Nursing-Care Insurance System)

Japan is one of the world's top countries for longevity. In 2000, the elderly accounted for 17.4% of the country’s population. Ten years later in 2012, this increased to 24.1%. It is estimated to reach 30.3% by 2025. As a general rule, a society with a 21% or higher elderly population ratio is a super-aged society. Japan is facing a super-aged country that no country in the world has ever seen.

As such, the number of households with elderly members who either suffer from dementia or are bedridden and need nursing-care will increase. The number of elderly single-person households and the number of households whose members are all elderly will rise, too. By 2025, it is estimated that the number of elderly people who suffer from dementia will reach 4.7 million, which will account for 12.8% of the country’s elderly population. It is also estimated that the number of households whose members are either elderly couple or an elderly person living alone, will reach 13.46 million (25.7% of all households). Family members who give care to their elderly family members are also aging, making it difficult for them to look after their elderly family members.

Under these circumstances, the Japanese government started the Kaigo Hoken Seido (Nursing-Care Insurance System) in April of 2000. It is a system to make sure that the elderly who need nursing-care can lead a self-supporting life in their homes as much as possible with the support of the society as a whole.

For foreign residents to be covered by the Nursing-Care Insurance System, one must be a registered resident of a municipality (Jumin-hyo no Todokede), be staying or planning to stay in the country for more than three months, and meet an age requirement.

The insured person under the Nursing-Care Insurance System (Hihokensha)
The insured persons under the Nursing-Care Insurance System are classified into the first or the second by age.

The insured persons in the first category (Dai-ichigo Hihokensha)
The insured persons in the first category are 65 years or older. To use the nursing-care service, one must be certified that they are in need of nursing-care. (One will not be asked what made the person in need of nursing-care.)

The insured persons in the second category (Dai-nigo Hihokensha)
The insured persons in the second category are those between 40 and 64 years of age who are covered by a medical insurance. To use the insurance’s services, one must be certified that they are in need of nursing-care service because of specific illnesses. (For details, please ask your municipality.) (You cannot use nursing-care services caused by anything other than these specific illnesses.)

In general, foreign residents who stay in a municipality for more than three months and who are subject to the Basic Resident Registration Law join a medical insurance system. If they are a company employee, they join the social insurance (Shakai Hoken) system. If they are something other than a company employee and are less than 75 years old, they join the National Health Insurance (Kokumin Kenko Hoken) system. If they are not a company employee and are 75 years or older, they join the Medical Insurance System for the Elderly Aged 75 or Over (Koki Koreisha Iryo Hoken). Therefore, all foreign residents are covered by any of the above three medical insurance systems.

Types of services available
To use the nursing-care services, first you must make a request for the nursing-care service to your local municipal office. Upon receipt, your municipal office will process your request for nursing-care services. After you are certified by your municipal office as being either in need of care (Yokaigo) or support (Yoshien), you are able to receive the services.

Nursing-care services are roughly classified into three categories. The first is for people who want to receive the service at home (Kyotaku Service). The second is for people who are staying in a health-care facility for the elderly (Shisetsu Service). The third one is to provide various services in order for the elderly person to lead their life at their own homes as much as possible. It’s a community-based service and is called the Chiiki-Mitchaku-Gata Service.

Providers of the first and second services are designated by the prefectural government. Providers of the third services are designated by municipal governments. Different services are provided by different municipalities. For more details, please ask your local municipal office.

Insurance premiums
In order to sustain the Nursing-Care Insurance System by the society as a whole, all insured persons are obliged to pay the premium. The premium amounts and payment methods are different between the first and second categories of insured persons.

The insured persons in the second category (40 to 64 years old) pay their premium in addition to their medical insurance premium. Premiums for the insured persons in the first category (65 years and older) are deducted from their pension. Those who are in the first category of the insured persons but not a pensioner pay their premium in addition to their National Health Insurance Tax.

When foreign residents leave Japan, they are required to give their municipality a moving out notice (Tenshutsu Todoke). In this case, they will be asked to pay the premium for the month preceding their departure date.

Consultation services on nursing-care matters by various organizations
Municipal governments
Chiiki Hokatsu Shien Center (Local Comprehensive Support Centers)
Health & Welfare Offices

List of consultation services by municipal offices in Gunma