# Nursing Care Insurance System

City of Nagoya Fiscal 2018

# Nursing Care Insurance System

Our city and other urban areas in Japan are expected to age more rapidly than suburb areas by 2025 when the babyboom generation reaches 75-year-old or over. The number of people aged 75 or over, especially who are living in a one-person household, whose household consists only of elderly family members, and who suffer from dementia is expected to surge.

The nursing care insurance system is aimed at supporting persons in nursing care issues as a whole society, by comprehensively providing health, medical, and welfare services proportional to the situation of the individual in need of nursing care, and in compliance with requests by family members.

<Financial resource for nursing care insurance>

| O Reg | arding Home V | Visiting Services |
|-------|---------------|-------------------|
|       |               |                   |

| Public<br>fund<br>50%                        | National government<br>20%  | Adjustment<br>subsidy by<br>the national<br>government<br>5%*2 | Prefectures 12.5%  | Cities, towns and<br>villages<br>12.5% |
|--|---|--|--|--|
| Income<br>by<br>Insurance<br>coverage<br>50% | Insurance coverage from<br>1st category insurance policy holders<br>(Those age 65 or over)<br>23%*1 | Insurance c  | overage from 2nd category i<br>(Those between ages 40<br>27% |  |

O Regarding services provided at facilities or nursing residences

| Public<br>fund<br>50%                        | National government<br>15%  | Adjustment<br>subsidy by<br>the national<br>government<br>5%*2 | Prefectures 17.5%   | Cities, towns and<br>villages<br>12.5% |
|--|---|--|---|--|
| Income<br>by<br>Insurance<br>coverage<br>50% | Insurance coverage from<br>1st category insurance policy holders<br>(Those age 65 or over)<br>23%*1 |  | Insurance coverage from 2nd category<br>(Those between ages 40<br>27% |  |

\*1 City of Nagoya: 23.5% (fiscal 2018)

\*2 City of Nagoya: 4.5% (fiscal 2018)

## 1. Division in charge

In the City of Nagoya, the welfare division of each ward office is in charge of levying and collecting insurance premiums. The division also determines an individual's eligibility for the insurance system and certifies his/her need for nursing care. In addition, the resident welfare division of each ward branch office also engages in eligibility assessment, receiving applications for certification as a person in need of nursing care, and other related tasks.

Paperwork such as receiving posted applications for extension of certification and sending certification notices is centralized at the Nursing Care Certification Administration Center.

# 2. Policy holders (Those in the nursing care insurance system)

| 1st category<br>policyholders | Individuals who are resident in this city and are age 65 or over.                                     |
|-------------------------------|---|
| 2nd category<br>policyholders | Individuals between ages 40 and 64 who are resident in this city and have a medical insurance policy. |

Policy holders are divided into the following 2 categories.

Aliens residing in the City of Nagoya must join the city's nursing care insurance policy if they fulfill all the following conditions:

- O The individual is registered as an alien.
- O The individual holds an appropriate status of residence and plans to stay in this City for over three months. (The visa must be approved by the Immigration Bureau. Those holding a public visa, such as embassy staff, are excluded.)
- O The individual is age 40 or over. (Note: Those under 65 years of age must have taken out public medical insurance in Japan.)

Even those who reside in the City of Nagoya for three months or less can join the system if they are regarded as virtually residing in this city for over three months, judging from their living status. They can apply at the welfare division of the ward office or at the resident welfare division at the ward office branch in which you live.

The policy holder certificate will be issued to those who:

- 1) are approved as a 1st category policyholder.
- 2) are approved as a 2nd category policy holder and have requested the certificate.
- 3) are approved as a 2nd category policyholder and have requested certification as a person in need of care.

# **3.** Nursing care insurance coverage

(1) Insurance coverage for 1st category policy holders (Those age 65 or over)

The coverage is divided into 15 levels. Special consideration is given so that low-income persons aren't charged heavily.

Annual insurance premiums during fiscal 2018 to 2020 are as follows:

A) Insurance coverage

| Insurance Premium Category Annual insurance premium |   |   |   |
|---|---|---|---|
| 1st category  | Persons receiving livelihood protection, or persons receiving welfare |   | 30,679 yen<br>(Standard amount $\times$ 0.4)                      |
| 2nd category  | Persons whose   | Persons whose pension benefits and total yearly<br>income (excluding pension benefits) amount to<br>800,000 yen or less                           | 30,679 yen (Standard amount $\times$ 0.4)                         |
| 3rd category  | family members<br>are all exempt<br>from local resident               | Persons whose pension benefits and total yearly<br>income (excluding pension benefits) amount to over<br>800,000 yen, but 1.2 million yen or less | 49,853 yen (Standard amount $\times$ 0.65)                        |
| 4th category  | tax   | Persons whose pension benefits and total yearly<br>income (excluding pension benefits) amount to over<br>1.2 million yen                          | 57,522 yen (Standard amount $\times$ 0.75)                        |
| 5th category  | Persons who are<br>exempt from local<br>resident taxes but            | Persons whose pension benefits and total yearly<br>income (excluding pension benefits) amount to<br>800,000 yen or less                           | 65,192 yen<br>(Standard amount $\times$ 0.85)                     |
| 6th category  | whose family<br>members pay local<br>resident taxes                   | Persons whose pension benefits and total yearly<br>income (excluding pension benefits) amount to over<br>800,000 yen                              | 76,696 yen<br>(Standard amount)                                   |
| 7th category  |   | Persons whose total yearly income is less than 800,000 yen  | 80,531 yen<br>(Standard amount $\times$ 1.05)                     |
| 8th category  |   | Persons whose total yearly income is 800,000 yen or<br>more, but less than 1.25 million yen   | 84,366 yen (Standard amount $\times$ 1.1)                         |
| 9th category  |   | Persons whose total yearly income is 1.25 million<br>yen or more, but less than 2 million yen   | 95,870 yen (Standard amount $\times$ 1.25)                        |
| 10th category                                       |   | Persons whose total yearly income is 2 million yen<br>or more, but less than 2.9 million yen  | $\frac{115,044 \text{ yen}}{(\text{Standard amount} \times 1.5)}$ |
| 11th category                                       | Persons who pay local resident tax                                    | Persons whose total yearly income is 2.9 million yen<br>or more, but less than 4 million yen  | 130,384 yen<br>(Standard amount $\times$ 1.7)                     |
| 12th category                                       |   | Persons whose total yearly income is 4 million yen<br>or more, but less than 5.4 million yen  | 145,723 yen<br>(Standard amount $\times$ 1.9)                     |
| 13th category                                       |   | Persons whose total yearly income is 5.4 million yen<br>or more, but less than 7 million yen  | 161,062 yen<br>(Standard amount $\times$ 2.1)                     |
| 14th category                                       |   | Persons whose total yearly income is 7 million yen<br>or more, but less than 10 million yen   | 176,401 yen<br>(Standard amount $\times$ 2.3)                     |
| 15th category                                       |   | Persons whose total yearly income is 10 million yen<br>or more  | $\frac{191,740 \text{ yen}}{(\text{Standard amount} \times 2.5)}$ |

• Fractions less than ten yen will be rounded off in the actual amount of premium.

- Pension benefits do not include non-taxable pension income, such as survivor's pension benefits and disability pension benefits.
- Total yearly income means the total amount of pension benefits, employment income, business income, and capital gains from transfer of assets, such as real estate and stock, during the previous calendar year from January to December. If a special deduction with respect to capital gains from the transfer of real estate is applied, the amount after deduction is adopted.

#### B) How to pay the coverage

For persons who receive 180,000 yen or more annually as any of old-age pension, retirement pension, disability pension or survivor's pension, the premium is deducted from the pension (special levy) in advance. Others are required to pay the premium by account transfer (automatic payment), or by a statement of payment (normal levy).

C) Postponement of or exemption from insurance coverage

In the event of temporary difficulties in paying the user's share, upon application, you can be exempted from the levy or you can postpone the levy in some cases. Possible examples are extreme damage to the home etc. as a result of disaster, or lengthy hospitalization of the household breadwinner. Inquire at the welfare division in your ward office or the resident welfare division at the ward office branch.

#### D) Treatment of persons in arrears

If you fail to pay the insurance premium by the due date, your property will be attached after asset investigation implemented by various means (e.g., checking with your employer about your earnings) as in the case of arrears in local resident taxes.

If you fail to pay the insurance premium for more than one year without any special reason, you will be subject to restrictions on payment of your insurance benefits when you use nursing care services or preventive long-term care services, depending on the overdue period as mentioned below.

Your payment obligation remains in force even after these restrictions are applied.

O One year or more in arrears

When you use a nursing care service or a preventive long-term care service, you must temporarily pay all the expenses. You can have your insurance benefits reimbursed by applying to the ward office.

O One year and six months or more in arrears

When you use a nursing care service or a preventive long-term care service, you must temporarily pay all the expenses. Even if you apply to the ward office, the reimbursement of your insurance benefits will be suspended.

O Two years or more in arrears

The rate of your out-of-pocket expenses will be raised depending on the overdue period.\* In addition, you will lose eligibility to receive subsidies for high-priced nursing care services.

- \* Out-of-pocket expenses 10% or  $20\% \rightarrow 30\%$ 
  - Out-of-pocket expenses  $30\% \rightarrow 40\%$  (effective from August 2018)

(2) Insurance coverage for 2nd category policy holders (Those between ages 40 and 64)

A) Those covered by national health insurance

These persons pay the coverage together with the monthly coverage for national health insurance. The householder also pays the coverage for other family members.

B) Those covered by health insurance or mutual aid association insurance.

These persons pay the coverage together with the monthly coverage for medical insurance. Coverage for dependents is shared among policy holders in the household who are between 40 and 64 years of age.

# 4. Nursing care service

### (1) People who are eligible to use the nursing care service or the like

People who are certified as persons in need of nursing care or support are eligible to use the nursing care service or the like. This certification consists of 7 divisions: 1st class to 5th class for people in need of nursing care, and two additional categories for persons in need of support. Based on the results of a visiting survey for certification and recommendation by the doctor in charge, the Judging Committee for Nursing Care Approval in each ward, which comprises specialists in health, medicine, and welfare, scrutinizes each case and makes an assessment.

| 1st category<br>policyholders  | Those who are certified as requiring nursing care or support (regardless of the reason, such as disease or injury).   |
|--------------------------------|---|
| 2nd category insurance holders | Those who are certified as requiring nursing care or support as a result of one<br>or more of the 16 designated diseases caused by aging. This includes<br>articular rheumatism and cerebrovascular diseases. |

 $\star$  Application for certification as requiring nursing care or daily life support

Please submit applications for new certification or change of category to the welfare division at the ward office or the resident welfare division at the ward office branch in the ward where you live. Applications for extension of certification should be sent to the Nursing Care Certification Administration Center by post.

Applications can be made by persons in need of care or their family members, as well as by the *lki-iki* Support Center (the Regional Comprehensive Support Center), designated organizations providing home care support, or facilities offering nursing care within the framework of nursing care insurance, etc.

 Items needed for application
 Applicants who are aged 65 or over (1st category policyholders) Nursing care insurance certificate
 Applicants who are aged between 40 and 64 (2nd category policyholders) Insurance certificate for medical insurance you have taken out

(2) Details of nursing care service or the like

Services available under nursing care insurance include the following

home services and services provided at facilities or nursing residences. To use home services you must, in principle, have a service plan or a care plan prepared in advance. A person in need of nursing care can ask organizations providing home care support. A person in need of support can ask the regional comprehensive support center.

## ★The *Iki-iki* Support Center (Regional Comprehensive Support Center)

An *Iki-iki* Support Center is placed in each region to serve as a local advisor for the aged. At the Center, public health nurses, social welfare workers, and chief specialists in nursing care support are providing care management for people in need of support.

## Home Services

|  | 1. Visiting nursing care<br>(Home help service)  | Home helpers or other staff visit households to provide nursing care or housework support.  |
|--|--|---|
|  | 2. Home visiting services available at night   | Home-helpers or others visit the house at night to provide nursing care   |
|  | 3. Visiting bathing nursing care   | This service, which provides nursing care in bathing, visits each household with a special vehicle containing a bath  |
|  | 4. Visiting care   | Nurses or other staff visit the house and help with nursing care or medical care.   |
|  | 5. Visiting rehabilitation   | A Physiotherapist or an occupational therapist visits the house and provides rehabilitation training  |
| rvices                                   | 6. Visiting care and nursing care on regular basis and one-time request basis  | Short-time visiting service of a combination of both visiting care and visiting nursing care are provided during daytime and nighttime on both regular basis and one-time request basis.  |
| In-home services                         | 7. Home visiting services with advice on recuperation management   | A doctor, dentist, or pharmacist visits the house and provides management control or advice on recuperation.  |
| In-h                                     | 8. Loaning of welfare equipment  | Welfare equipment, such as wheelchairs, ramps or special-purpose beds<br>are also for loan. (Some kinds of equipment cannot be loaned depending<br>on the degree of need for nursing care)  |
|  | 9. Providing a budget for welfare equipment purchases  | Covers a portion of the purchase cost for welfare equipment when purchased from designated organizations.   |
|  | 10. Providing a budget for structural modification of residence  | For small-scale modification of a residence, as necessitated by the need for nursing care, a portion of the expense is covered.   |
|  | <ol> <li>This service system delivers meals to<br/>the houses of service users. (Special<br/>provision by municipalities, or local<br/>governments)</li> </ol> | The delivery staff also ensures the safety of the individual receiving the service, and contacts related organizations as necessary.  |
| e-day<br>ity                             | 12. Facility visit nursing care (Day service)  | Nursing care required for daily life, such as bathing or eating and other activities are provided in facilities such as day service centers.  |
| Services by one-day<br>visit to facility | 13. Facility visiting services for persons with dementia   | For persons with dementia, nursing care required for daily life, such as<br>bathing or eating and other activities are provided in facilities such as day<br>service centers.   |
| Servio<br>vis                            | 14. Facility visit rehabilitation (Day care)   | At facilities, under a physician's guidance, physical therapists or occupational therapists provide rehabilitation training.  |
| Short-stay<br>services                   | 15. Short stay life nursing care   | The user stays in a facility such as a special nursing home for the aged for a short period, and is provided with nursing care.   |
| Shortserv                                | 16. Short stay recuperation nursing care   | You can stay in a facility such as a nursing care health facility for the aged, and be provided with nursing care under medical supervision.  |
|  | 17. Multi-function home services on a small scale  | In addition to services by visiting facilities, home visiting services or overnight stay services are also provided.  |
| Other Services                           | 18. Nursing care and multi-function home services on a small scale   | Combination of multi-function home services on a small scale and visiting care is provided.   |
|  | 19 Home nursing care support   | A specialist in nursing care support (care manager) makes a nursing care service plan (care plan). This service is available only for persons in need of nursing care.  |
| 0  | 20 Support for prevention of nursing care  | Together with the person in need of support and his/her family members, a service plan or prevention plan against the condition of using nursing care service (care plan) is made. (This service is available only for persons in need of support). |

• Upper limit for the use of home services

For home services, the upper cost limit is set in accordance with the degree of need for nursing care or support (excepting services 7, 9, 10 and 11)

| In need of support: category 1      | 5,003 units per month  |
|-------------------------------------|------------------------|
| In need of support: category 2      | 10,473 units per month |
| In need of nursing care: category 1 | 16,692 units per month |
| In need of nursing care: category 2 | 19,616 units per month |
| In need of nursing care: category 3 | 26,931 units per month |
| In need of nursing care: category 4 | 30,806 units per month |
| In need of nursing care: category 5 | 36,065 units per month |

|   | <b>a</b> . | • 1 1    |               | •          | • 1        |   |
|---|------------|----------|---------------|------------|------------|---|
| C | Services   | nrouided | at tacilities | or nurging | regidenceg | ) |
|   |            | DIUVIUCU | at facilities | or nursing | residences | / |
|   |            |          |               |            |            |   |

Persons authorized as needing nursing care (categories 1 to 5) can use these services.

| Community life nursing care for persons with dementia  | This service provides nursing care to help persons with dementia live a community life in a small group. (Persons who are approved as being in need of support category 2 can also use this service)  |
|--|---|
| Life support for residents in designated facilities  | For persons staying in a designated facility, nursing care is provided by the facility. (Persons who are approved as being in need of support (category 1 or category 2) can also use this service.)  |
| Life support for residents in<br>locally oriented designated<br>facilities                               | This service provides nursing care in designated facilities of less than 30 persons capacity.   |
| Nursing care welfare facilities for<br>elderly persons<br>(Special nursing home for the<br>elderly)      | These facilities provide nursing care for individuals who are bed-ridden or suffering dementia, or who are in constant need of nursing care, when it is difficult for family members to look after the person in their household.<br>* In principle, persons in need of nursing care (categories $3-5$ ) are eligible for this service. |
| Local oriented nursing care<br>welfare facilities for the aged<br>(Special nursing home for the<br>aged) | This is a small-scale special nursing home for the aged, whose capacity is less than 30 persons.<br>* In principle, persons in need of nursing care (categories $3-5$ ) are eligible for this service.  |
| Nursing care health facilities for<br>the elderly  | These facilities, under nursing or medical supervision, provide nursing care or<br>rehabilitation for persons in need of care or nursing care, but whose disease<br>condition is rather stable.   |
| Medical facilities that provide<br>nursing care and recuperation   | For persons in need of long term recuperation, nursing care or other necessary medical services are provided under nursery or medical supervision.  |
| Care medical facilities  | These facilities provide seamless services covering medical treatment for long term recuperation and nursing care for daily lives.  |



symbiotic welfare services

Since April 2018, visiting nursing care, facility-visit nursing care, locally oriented facility-visit nursing care, short-term admission for daily life care, and prevention-oriented visiting or facility-visit services are positioned as symbiotic welfare services. Accordingly, disabled persons may be provided with nursing care insurance services by the welfare facilities for the disabled that they have been using until now. Please consult with your care manager or the welfare facility you are using for details.

# 5. Preventive long-term care and life assistance service program

(1) People who are eligible to use preventive long-term care and life assistance services

(referred to as "Eligible Persons")

People who want to use preventive long-term care and life assistance services are required to be certified as being in need of support or to receive an assessment using a basic checklist.

Even those who could not obtain certification of need for nursing care or support can receive this assessment, and if they are judged as being eligible, they can use preventive long-term care and life assistance services.

## ★ Basic checklist

Please apply for the assessment at the *Iki-iki* Support Center in the area where you live, or the Welfare Division at the ward office or the Resident Welfare Division at the ward branch office in the ward where you live.

You need to fill in a basic checklist sheet, which you will receive at the counter, by selecting applicable answers to questions given in the sheet.

You will be informed of the result of the assessment on the same day.

 Items required for application at the counter
 O Applicants who are aged 65 or over (1st category policyholders) Nursing care insurance certificate

## (2) Details of preventive long-term care and life assistance services

Various services are provided to prevent users from becoming in need of nursing care and to help them live self-reliant lives.

|                  | 1. Prevention-oriented visiting service<br>Home helpers visit users' homes and provide physical care and life assistance<br>services such as cleaning and washing to maintain or improve the users'<br>abilities to live self-reliant lives.  |
|------------------|---|
| In-home services | 2. Visiting service for life assistance<br>Persons who have learned skills of nursing care and life assistance through<br>training provided by the City of Nagoya visit users' homes to provide life<br>assistance services, such as cleaning, washing and cooking, based on plans for<br>self-reliant lives.   |
| ioh-nl           | <ul> <li>3. Community mutual support Volunteers mainly consisting of active elderly persons in the community visit users' homes to help them deal with minor difficulties they face in their daily lives, such as taking out the garbage or replacing an electric bulb. * Users do not need to pay for this service.  However, the issuance of a community mutual support handbook costs 300  yen per user.</li></ul> |

| Service by one-day visit to a facility | <ol> <li>Prevention-oriented facility-visit service         <ul> <li>Nursing care for daily lives, such as eating or bathing, and rehabilitation are provided at facilities such as day service centers.</li> </ul> </li> <li>Facility-visit mini day service         <ul> <li>Rehabilitation using the Nagoya Nursing Care and Dementia Prevention Program is provided at facilities such as day service centers to maintain or regain self-reliance.</li> </ul> </li> </ol> |
|--|---|
| Service t                              | 5. Facility-visit service providing exercise classes<br>Light exercise classes are held at various facilities, such as day service centers,<br>health care facilities for the elderly, or fitness gyms. The exercises are of a kind<br>that can be performed even at home to prevent falling and maintain leg strength.   |
| Life<br>assistance<br>service          | 6. Meal delivery service for self-reliance support<br>Box meals are delivered to users' homes at a maximum of one meal per day to<br>support their self-reliance and improve their nutritional conditions. Users' safety<br>is also checked at the time of delivery, and the outcomes are reported to the<br>relevant organizations as needed.  |

## • Upper limit for use

The upper limit is set for the use of each service (excluding community mutual support). If persons authorized as requiring support (category 1 or 2) use nursing care services as well as preventive long-term care and life assistance services, total units including those of used nursing care services are subject to this limitation.

| Persons in need of support<br>(category 1) and Eligible Persons | 5,003 units per month  |  |
|---|------------------------|--|
| Persons in need of support<br>(category 2)                      | 10,473 units per month |  |

# 6. General preventive long-term care program

(1) People who are eligible to use the general preventive long-term care program

All persons aged 65 or over

Users do not need to pay for this program. However, users must pay actual expenses for teaching materials and accommodation, etc.

| Health centers                            | <ol> <li><i>Iki-iki</i> classes         Health centers in each ward provide preventive long-term care classes and lectures on various themes including dementia prevention, motor function, nutrition, and oral health.     </li> <li>[Inquiry] Health centers in each ward</li> </ol>   |  |
|---|--|--|
| Welfare centers                           | 2. Dementia prevention classes<br>Welfare centers in each ward hold classes to teach knowledge and<br>activities helpful to prevent dementia, as well as preventive exercises.<br>[Inquiry] Welfare centers in each ward   |  |
| Community centers                         | 3. <i>Hatsu-ratsu</i> longevity promotion programs for the elderly<br>Facilities in your community, such as community centers, provide various<br>programs helpful to make friends through recreation and hobby classes.<br>[Inquiry] Social welfare councils in each ward   |  |
| Hot Spring Rest<br>Center<br>Matsugashima | <ul> <li>4. Wellness events and wellness stay plans<br/>Hot Spring Rest Center <i>Matsugashima</i> periodically holds events in which<br/>public health nurses hold consultations and give lectures on health-related<br/>issues. The facility also provides stay plans focusing on health guidance.<br/>[Inquiry] Hot Spring Rest Center <i>Matsugashima</i><br/>Tel: 0594-42-3330</li> </ul> |  |
| Universities                              | <ul> <li>5. Nagoya Health College <ul> <li>As an opportunity to raise awareness about health, the City of Nagoya holds enjoyable health promotion classes, collaborating with universities to ensure scientifically grounded approaches.</li> <li>[Inquiry] Health Promotion Division, Health and Welfare Bureau Tel: 972-3078</li> </ul> </li> </ul>  |  |
| Various places<br>in the<br>community     | <ul><li>6. Salons for the elderly<br/>Salons for the elderly are held by community members as places for the<br/>elderly to casually meet and enjoy interaction with others.<br/>[Inquiry] Social welfare councils in each ward</li></ul>  |  |

# 7. Users' share of expense

## (1) Users' share of expense

In principle, users must pay 10% (those whose income exceeds a certain amount must pay 20% or 30%\*) of the expense (remuneration for nursing care services). The out-of-pocket expense rate is determined in proportion to the total income of the person in need of the service and other family members aged 65 or over in the same household. There is no charge for having a service plan or a care plan prepared. However, the user must pay the actual daily living expenses, such as meal costs, stay fees, and barber or beauty salon fees.

| Out-of-pocket<br>expense rate                    | Applicable persons (those to whom both (1) and (2) below apply)   |
|--|---|
| Effective since August 2018<br>30%* <sup>1</sup> | <ul> <li>(1) The total yearly income<sup>*2</sup> of the person in need of service is 2.2 million yen or more.</li> <li>(2) The total of the pension benefits<sup>*3</sup> and total yearly income (excluding pension benefits) of persons aged 65 or over in the same household falls in either of the following ranges: <ul> <li>One-person household: 3.4 million yen or more</li> <li>Household of two or more persons: 4.63 million yen or more</li> </ul> </li> </ul> |
| 20%  | <ul> <li>(1) The total yearly income<sup>*2</sup> of the person in need of service is 1.6 million yen or more.</li> <li>(2) The total of the pension benefits<sup>*3</sup> and total yearly income (excluding pension benefits) of persons aged 65 or over in the same household falls in either of the following ranges: <ul> <li>One-person household: 2.8 million yen or more</li> <li>Household of two or more persons: 3.46 million yen or more</li> </ul> </li> </ul> |
| 10%  | Others  |

\* An out-of-pocket expense rate of 30% has been introduced since August 2018.

- Regardless of the above table, an out-of-pocket expense rate of 10% is applied to those aged 64 or under, who are exempt from local resident taxes, or who are receiving livelihood protection, etc.
- \*1: The criteria for an out-of-pocket expense rate of 30% was set based on materials issued by the national government as of March 2018 and subject to change in the future.
- \*2: Total yearly income means the total amount of pension benefits, employment income, business income, and capital gains from transfer of assets, such as real estate and stock, during the previous calendar year from January to December. With effect from August 2018, the amount of special deduction with respect to capital gains from the transfer of real estate is deducted from the total yearly income.
- \*3: Pension benefits do not include non-taxable pension income, such as survivor's pension benefits and disability pension benefits.
- (2) Expense for high-priced nursing care services

If the expense incurred by a household exceeds a certain level, upon application the excess can be remitted as the expense for high-priced nursing care service. Fees relating to purchases of welfare equipment, structural modification of residences, or meal expenses and stay fees at facilities are not covered by this payback system.

< Allotment upper limit >

(per month)

| Applicable persons   |  | User cost limit                   |
|--|--|-----------------------------------|
| Persons receiving livelihood protection, etc.                          |  | 15,000 yen<br>(for an individual) |
| Persons all of whose household   | <ul> <li>Persons receiving welfare pension for the aged</li> <li>Persons whose pension benefits<sup>*1</sup> and total yearly income amount<sup>*2</sup> to 800,000 yen or less</li> </ul> | 15,000 yen<br>(for an individual) |
| family members are exempt from local resident taxes                    |  | 24,600 yen                        |
| Persons any of whose household family members pay local resident taxes |  | 44,400 yen <sup>*3</sup>          |

- \*1: Pension benefits do not include non-taxable pension income, such as survivor's pension benefits and disability pension benefits.
- \*2: Total yearly income means the total amount of pension benefits, employment income, business income, and capital gains from transfer of assets, such as real estate and stock, during the previous calendar year from January to December. With effect from August 2018, the amount of special deduction with respect to pension benefits and capital gains from transfer of real estate is deducted from the total yearly income.
- \*3: An annual out-of-pocket maximum of 446,400 yen (37,200 yen  $\times$  12 months) is applied to households consisting of only members whose out-of-pocket expense rate is 10% (excepting households to whom both of the following two conditions apply:
  - There is a family member aged 65 or over whose individual taxable income is 1.45 million yen or more.
  - The total income of family members aged 65 or over in the same household is in either of the following ranges:
  - One-person household: 3.83 million yen or more

Household of two persons or more: 5.2 million yen or more)

[This measure is effective only for three years (applicable to services provided between August 2017 and July 2020).]

(3) Expense for high-priced nursing care services combined with high-priced medical services

In addition to support for expenses of high-priced nursing care services, in a household with medical insurance (national health insurance, employees' health insurance, or health care system for the latter-stage elderly), if the annual total expenses from August to the following July for medical insurance services and nursing care insurance services exceed a household's out-of-pocket maximum by 501 yen or more, the amount with respect to the nursing care insurance in the excess is supported as an expense for high-priced nursing care services combined with high-priced medical services.

The amount with respect to the medical insurance in the excess is supported by the medical insurer as an expense for high-priced medical services combined with high-priced nursing care services.

(4) User's share for residence expenses and food expenses

Regarding residence expenses (expenses for stay) and food expenses incurred at nursing care facilities including those expenses during short-term admission services, levels of users' out-of-pocket expenses are set based on their income or the taxation situation of their households (if a user's spouse lives in a different household, his/her taxation situation is also taken into consideration). Users' out-of-pocket maximums are set for each level.

The upper limit is applied only to users who satisfy certain asset requirements (his/her savings must not exceed 10 million yen for one person, or 20 million yen for a couple).

(5) Subsidy for residents in group homes for the elderly with dementia

A subsidy of a maximum of 20,000 yen per month is provided to residents in group homes for the elderly with dementia who satisfy all the requirements (1) to (3) mentioned below.

Eligible persons

- (1) Members of households exempt from local resident taxes
- (2) Persons whose pension benefits (including non-taxable pension income, such as survivor's pension benefits and disability pension benefits) and total yearly income\* amount to 800,000 yen or less
- (3) Persons whose savings are less than a certain amount (10 million yen for one person or 20 million yen for a couple)

\* Regarding the definition of total yearly income, please see \*2 on the previous page.

(Persons receiving livelihood protection or supportive benefits for Japanese returnees from China are not eligible to receive this subsidy.)

(6) Exemption from the user's share

In the event of temporary difficulties in paying the user's share, upon application the share can be exempted. Possible examples are extreme damage to the home etc. as a result of disaster, or lengthy hospitalization of the household breadwinner.

For details, consult the welfare division of your ward or welfare staff of the ward office branch.

| Office                              | TEL      | FAX      |
|-------------------------------------|----------|----------|
| Chikusa Ward Office                 | 753-1848 | 751-3120 |
| Higashi Ward Office                 | 934-1195 | 936-4303 |
| Kita Ward Office                    | 917-6523 | 914-2100 |
| Kita Ward Office Kusunoki Branch    | 901-2269 | 902-1843 |
| Nishi Ward Office                   | 523-4519 | 521-0067 |
| Nishi Ward Office Yamada Branch     | 501-4975 | 504-7409 |
| Nakamura Ward Office                | 453-5420 | 453-8232 |
| Naka Ward Office                    | 265-2324 | 241-6986 |
| Showa Ward Office                   | 735-3914 | 731-8900 |
| Mizuho Ward Office                  | 852-9396 | 851-1350 |
| Atsuta Ward Office                  | 683-9404 | 682-0346 |
| Nakagawa Ward Office                | 363-4327 | 352-7824 |
| Nakagawa Ward Office Tomita Branch  | 301-8376 | 301-8661 |
| Minato Ward Office                  | 654-9715 | 651-1190 |
| Minato Ward Office Nanyo Branch     | 301-8345 | 301-8411 |
| Minami Ward Office                  | 823-9415 | 811-6366 |
| Moriyama Ward Office                | 796-4603 | 793-1451 |
| Moriyama Ward Office Shidami Branch | 736-2192 | 736-4670 |
| Midori Ward Office                  | 625-3964 | 621-6841 |
| Midori Ward Office Tokushige Branch | 875-2207 | 875-2215 |
| Meito Ward Office                   | 778-3007 | 774-2781 |
| Tenpaku Ward Office                 | 807-3897 | 807-9726 |

# Reference and Guidance on the Nursing Care Insurance System

Information about nursing care services is available through NAGOYA KAIGO NET.

We provide various information on the nursing care insurance system in the City of Nagoya, such as the outlines of the nursing care insurance system and nursing care service providers. Please visit the following URL:

## http://www.kaigo-wel.city.nagoya.jp/view/kaigo/top

Published by the Health and Welfare Bureau, Senior Citizen's Welfare Department,

Nursing Care Insurance Division, City of Nagoya TEL 972-2537 FAX 972-4147

The information contained in this leaflet is correct as of August 2018 and subject to change due to the promulgation

of governmental or ministerial ordinances in the future.

This leaflet is printed on recycled paper containing recycled pulp.