

For you and your family to choose  
**Long-Term Care and  
Care Prevention** Made Easy

An easy-to-understand guidebook **Digest Version**

2024  
**Suita City**

Long-term care insurance framework, how to use it, etc.

# What You Need to Know About the Long-Term Care Insurance System



The long-term care insurance is a system for society as a whole to mutually support long-term care.

Concept of Long-Term Care Insurance Act

(Purposes) Summary of Article 1

To provide necessary services to help people who are under condition of need for long-term care maintain dignity and an independent daily life routine according to their own abilities.

Insured individuals

- Pay the long-term care insurance premium
- Receive certification of long-term care requirements or assistance requirements and use the service
- In principle, pay 10%, 20%, or 30% of the service cost when they use the service

Individuals Aged 65 or Over (Type 1 Insured Individuals)

Able to use the service if they are certified as needing long-term care or assistance



Individuals Aged 40 to 64 who are medical insurance subscribers (Type 2 Insured Individuals)

Able to use the service if they are certified as needing long-term care or support due to a specified disease (if they need long-term care or assistance due to a cause other than a specified disease, they are not covered by long-term care insurance).



Long-term care insurance is a system where people aged 40 or over pay long-term care insurance premiums as insured individuals and are able to use long-term care insurance services when they are certified as needing long-term care or assistance. Insured individuals are required to make efforts to maintain and improve their physical and mental conditions to prevent conditions requiring long-term care and to live their own lives in familiar communities. Suita City, as an insurer, implements long-term care prevention projects and operates its long-term care insurance system to ensure that appropriate long-term care insurance services are provided.

Specified Diseases:

- Amyotrophic Lateral Sclerosis
- Ossification of the Posterior Longitudinal Ligament
- Osteoporosis accompanying a Bone Fracture
- Multiple System Atrophy
- Early Onset Dementia
- Rheumatoid Arthritis
- Chronic Obstructive Pulmonary Disease
- Diabetic Neuropathy, Diabetic Nephropathy or Diabetic Retinopathy
- Diseases related to Parkinson's Disease
- Osteoarthritis accompanying Conspicuous Deformation of both Knees or Hip Joints
- Spinocerebellar Ataxia
- Spinal Canal Stenosis
- Progeria
- Cerebrovascular Disease (excluding Traumatic)
- Arteriosclerosis Obliterans
- Cancer (Terminal Cancer)

Take care of your insurance card!

介護保険被保険者証	
番号	
被住所	
フリガナ	
氏名	
生年月日	昭和 大正 昭和 年 月 日
交付年月日	令和 年 月 日
保険者番号並びに保険者の名称及び印	

You need the card to:

- Apply for certification of a care requirement or assistance requirement
- Create your care plan
- Use the services

Keep your insurance card in a safe place.

\* If you lose your card, contact the Long-Term Care Insurance Group, Suita City.

Individuals aged 65 or over

The card is issued in the month the individual turns 65 (the month of the day before the individual's 65th birthday).

Individuals aged 40 to 64

The card is issued to individuals who have been certified as needing assistance or long-term care or who have applied for issuance of an insurance card.

Submit a change of address notification

An individual aged 65 or over (Type 1 Insured Individual) must submit a notification in the following cases:

- Moved in from another municipality
- Moving out to another municipality

Insurer (Suita City)

- Operates the long-term care insurance system
- Conducts long-term care prevention projects
- Certifies people who need long-term care or assistance
- Secures and maintains long-term care services

Comprehensive Regional Support Center

Provides comprehensive support to senior citizens in the region, allowing them to live their daily lives with peace of mind (Also carries out the basic checklist)

Service Providers

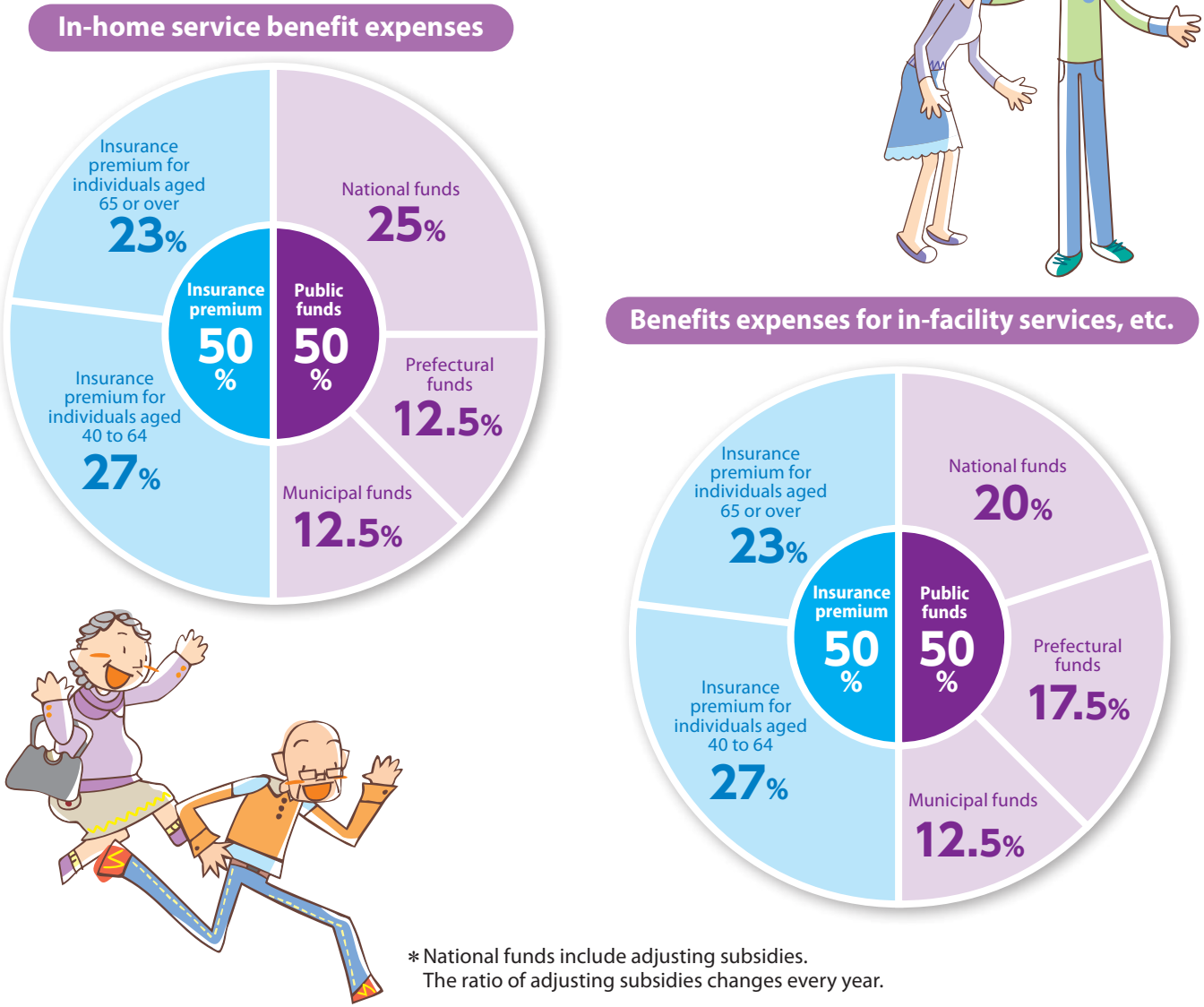
Designated private corporations, NPOs, social welfare corporations, medical corporations, etc., provide home services, facility services, community-based services, and other services.



The long-term care insurance system is supported by society as a whole

The cost of providing long-term care insurance system services minus total copayment by users is 50% insurance premium revenue and 50% public funds (national, prefectural, and municipal).

Insurance premiums paid by each insured individual support long-term care insurance.



Insurance premium for individuals aged 65 or over (Type 1 Insured Individuals)

Insurance premium (base amount) for individuals aged 65 or over

The insurance premium for individuals aged 65 or over is determined based on the base amount calculated to cover the cost of long-term care services in the municipality.



The following 20 levels are set depending on the tax status of the Type 1 Insured Individuals and members of their household.  
The base amount is determined based on the long-term care insurance program plan created by the municipality every three years and is calculated by dividing 23% of the cost of the long-term care insurance program by the population aged 65 and over.

Long-term Care Insurance Premium Amount by Income Level for Type 1 Insured Individuals (aged 65 or over) (FY2024-26)

Level	Insured individual			Premium rate	Premium (annual)
Level 1	①An individual on welfare ②The individual in question and all members of the same household (*1) are exempt from municipal tax, and the individual is receiving a senior citizen social welfare pension (*2) ③The individual in question and all members of the same household are exempt from municipal tax, and the sum of public pension income (*3) and total of other forms of income (*4) is 800,000 yen or less.			Base amount × 0.285	21,478 yen
Level 2	The individual is exempt from municipal tax	All members of the same household (*1) are exempt from municipal tax	The sum of public pension income (*3) and total of other forms of income (*4) is 1,200,000 yen or less.	Base amount × 0.450	33,912 yen
Level 3			Other than the above	Base amount × 0.675	50,868 yen
Level 4		There is a member of the same household (*1) who is subject to municipal tax	The sum of public pension income (*3) and total of other forms of income (*4) is 800,000 yen or less.	Base amount × 0.875	65,940 yen
Level 5			Other than the above	Base amount	75,360 yen
Level 6	The individual is subject to municipal tax	The total income (*4) of the individual is:	Less than 600,000 yen	Base amount × 1.075	81,012 yen
Level 7			600,000 yen or more but less than 1,000,000 yen	Base amount × 1.100	82,896 yen
Level 8			1,000,000 yen or more but less than 1,200,000 yen	Base amount × 1.125	84,780 yen
Level 9			1,200,000 yen or more but less than 1,600,000 yen	Base amount × 1.175	88,548 yen
Level 10			1,600,000 yen or more but less than 2,100,000 yen	Base amount × 1.300	97,968 yen
Level 11			2,100,000 yen or more but less than 2,600,000 yen	Base amount × 1.570	118,315 yen
Level 12			2,600,000 yen or more but less than 3,200,000 yen	Base amount × 1.600	120,576 yen
Level 13			3,200,000 yen or more but less than 4,200,000 yen	Base amount × 1.850	139,416 yen
Level 14			4,200,000 yen or more but less than 5,200,000 yen	Base amount × 2.100	158,256 yen
Level 15			5,200,000 yen or more but less than 6,200,000 yen	Base amount × 2.300	173,328 yen
Level 16			6,200,000 yen or more but less than 7,200,000 yen	Base amount × 2.500	188,400 yen
Level 17			7,200,000 yen or more but less than 10,000,000 yen	Base amount × 2.700	203,472 yen
Level 18			10,000,000 yen or more but less than 15,000,000 yen	Base amount × 2.900	218,544 yen
Level 19			15,000,000 yen or more but less than 25,000,000 yen	Base amount × 3.200	241,152 yen
Level 20			25,000,000 yen or more	Base amount × 3.500	263,760 yen

(\*1) The household composition as of April 1 is used as the basis. However, for people who turned 65 or who moved in from another municipality on or after April 2, the household composition as of that date is used.

(\*2) "Senior citizen social welfare pension" is pension provided to people who were born before April 1, 1916 and do not have certain income or are not eligible for other forms of pension.

(\*3) "Public pension income" refers to the amount of income from taxable types of pensions, such as national pension, employee pension, and mutual aid pension. Disability pension, bereaved family pension, and senior citizen social welfare pension are not included.

(\*4) This is the amount of income received minus the amount equivalent to necessary expenses, before deductions for dependents, medical expenses, and other income deductions. For people designated levels 1 to 5, the amount after deducted miscellaneous income related to public pension, etc. is used. If the total income of people designated levels 1 to 5 includes employment income, the amount after deducting 100,000 yen from the employment income is used. If there are special deductions for the sale of land, etc., the amount of total income minus the special deductions for long-term and short-term capital gains is used. Between FY2021 and FY2023, if the total income of an individual level 6 or higher included employment income or miscellaneous income related to public pension, etc., the amount after deducting 100,000 yen from employment income and miscellaneous income related to public pension, etc. was used, but this special measure was discontinued in FY2024. (Article 23, Supplementary Provisions of the Order for Enforcement of the Long-Term Care Insurance Act)

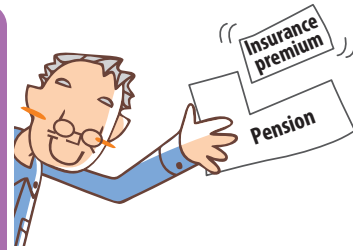


# How Insurance Premium is Determined and How to Pay It

## How to pay your premium: Individuals aged 65 or over (Type 1 Insured Individuals)

Receiving a pension of 180,000 yen or more per year

Special collection



The insurance premium is deducted in advance from regular pension payments (6 times a year).

Old-age (retirement) pension such as basic old-age pension and employee pension, bereaved family pension, and disability pension are subject to special collection.

In the case of special collection:

Receiving a pension of less than 180,000 yen per year

Ordinary collection



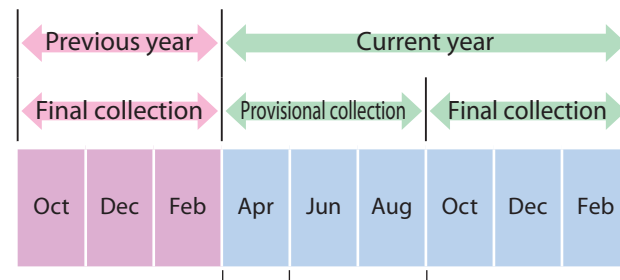
Pay the long-term care insurance premium individually to Suita City based on the payment slip sent to you.

Using the payment slip sent by Suita City, pay the premium at a financial institution designated by Suita City, convenience store, or pay using your smartphone.

In the case of ordinary collection:

How to pay

People who have continued to be subject to special collection from the previous year pay about half of the annual amount between April and August (provisional collection). For October, December, and February, the amount of premium for the current year is calculated based on the taxation status for municipal tax to be determined in June or later, and the annual premium amount minus the amount of provisional collection is paid by special collection (final collection).



Special collection of the same amount as in February of the previous year

Special collection of the annual premium amount based on the current year's municipal tax status, etc. minus the amount of provisional collection

### Account transfer is a convenient way to pay

- Account transfer request form
- Registered seal for the bankbook
- Payment slip for long-term care insurance premium
- Bankbook

Have these items ready and register at a financial institution designated by Suita City.

In the following cases, please pay using the payment slip (ordinary collection):

- Receiving less than 180,000 yen per year in pension
- Turned 65 during the fiscal year
- Moved in during the fiscal year
- Terminating special collection for a specified reason

Financial institutions handling account transfer (random order)

Sumitomo Mitsui Banking, MUFG Bank, Resona Bank, Mizuho Bank, Senshu Ikeda Bank, Kansai Mirai Bank, Bank of Kyoto, Kiyo Bank, Nanto Bank, Minato Bank, Japan Post Bank (post office), Amagasaki Shinkin Bank, Osaka Shinkin Bank, Osaka Kosei Shinkin Bank, Kita Osaka Shinkin Bank, Kyoto Shinkin Bank, Nozomi Shinyoukumiai, JA Kita Osaka, Kinki Labour Bank  
(As of April 1, 2024)

### Postponement of collection and reduction/exemption of premiums

If the income of a Type 1 Insured Individual or the main earner in the household decreases due to a disaster, unemployment, or other circumstances, making it difficult to pay the insurance premium, it may be possible to have the collection of premium postponed or the amount reduced, or to be exempted from payment. Also, premiums are reduced for people who meet certain requirements such as specified levels of income (only for Level 1 to Level 3 Insured Individuals, excluding those on welfare).

## Insurance premium for individuals aged 40 to 64 (Type 2 Insured Individuals)

### Premiums are collected via the individual's medical insurance.

Long-term care insurance premiums for individuals aged 40 to 64 (Type 2 Insured Individuals) are determined based on the calculation method for the individual's medical insurance, such as national health insurance or workplace health insurance, and are paid together with medical insurance premiums.

Long-term care insurance premiums collected by forms of medical insurance nationwide are collected in a Payment Fund (Social Insurance Medical Fee Payment Fund), from which they are distributed to municipalities.

### Individuals enrolled in Suita City's National Health Insurance

Premium amount

Determined for each household in the same way National Health Insurance premiums are calculated

Long-term care insurance premium

= Income basis  
Calculated based on the income of the Type 2 Insured Individual

+

Per capita

Calculated based on the number of Type 2 Insured Individuals in the household

How to pay

The head of the household pays the total amount of premiums for medical care and long-term care as the National Health Insurance premium.

### Individuals enrolled in workplace medical insurance

Premium amount

Determined based on the long-term care insurance premium rate set by the individual's health insurer, and in relation to salary (standard monthly remuneration) and bonuses

Long-term care insurance premium

= Salary (standard monthly remuneration) and bonuses × Long-term care insurance premium rate

\*In principle, the employer pays half of the amount.

How to pay

The total amount of health insurance premium (general premium) and long-term care insurance premium is deducted from salary and bonuses.

\*Dependents aged 40 to 64 do not need to pay individual health insurance premiums.

### Limitations on insurance benefits

If non-payment of premiums continues, payment of insurance benefits may be limited when the insured individual uses the service, depending on the period of non-payment.

#### One year or longer

The user pays the full amount (100%) of the service expense when using the Long-Term Care Insurance service. The insurance benefit may be paid afterward on application in the municipality.

#### One year and a half or longer

After paying the full amount (100%) of the service expense, if the user applies in the municipality for payment of the insurance benefit, payment of the insurance benefit may be temporarily suspended until premiums are paid in full.

#### Two years or longer

The user's copayment of the service expense will be increased to 30% or 40% (reduction of insurance benefits), and the user can no longer receive the reimbursement for costly long-term care (care prevention) service charges, etc.

# Application is necessary for Long-Term Care Insurance services

If you have difficulty in daily life and wish to use Long-Term Care Insurance services, you must apply through Suita City. Upon receiving your application, the long-term care certification committee will review and determine whether and how much care or assistance is required after a visit, examination, and primary decision.

## Types of application

New application	When applying for the first time, etc.	Change in classification	If you are currently certified and your physical or mental condition has changed
Renewal application	Certification has a validity period. A renewal application may be submitted 60 days prior to the expiration date.	Application after moving in	If you are certified in another municipality and moved to Suita City (within 14 days after moving in) <small>* If you have a certificate of eligibility issued by the previous municipality, please attach it.</small>

## Flow from application to use

### 1 Make an application

In addition to yourself or your family, an application can be made on your behalf by the Comprehensive Regional Support Center, an in-home long-term care and assistance provider, long-term care insurance facility, etc. specified by ministry ordinance.

#### What is required to apply?

- Application form for certification of long-term care requirement or assistance requirement
- Long-term care insurance card
- Copy of your health insurance card (if you are a Type 2 Insured Individual)
- Doctor's written opinion

### 2 Receive certification of care requirement

#### ● Visit and examination

A visiting examiner interviews you to examine your mental and physical condition. The visiting examiner will visit you at your home, in the hospital, or at a residential facility.

#### ● Doctor's written opinion

Obtain a written opinion from your primary care physician (family doctor) regarding your physical and mental condition.

#### ● Primary decision (determined by computer)

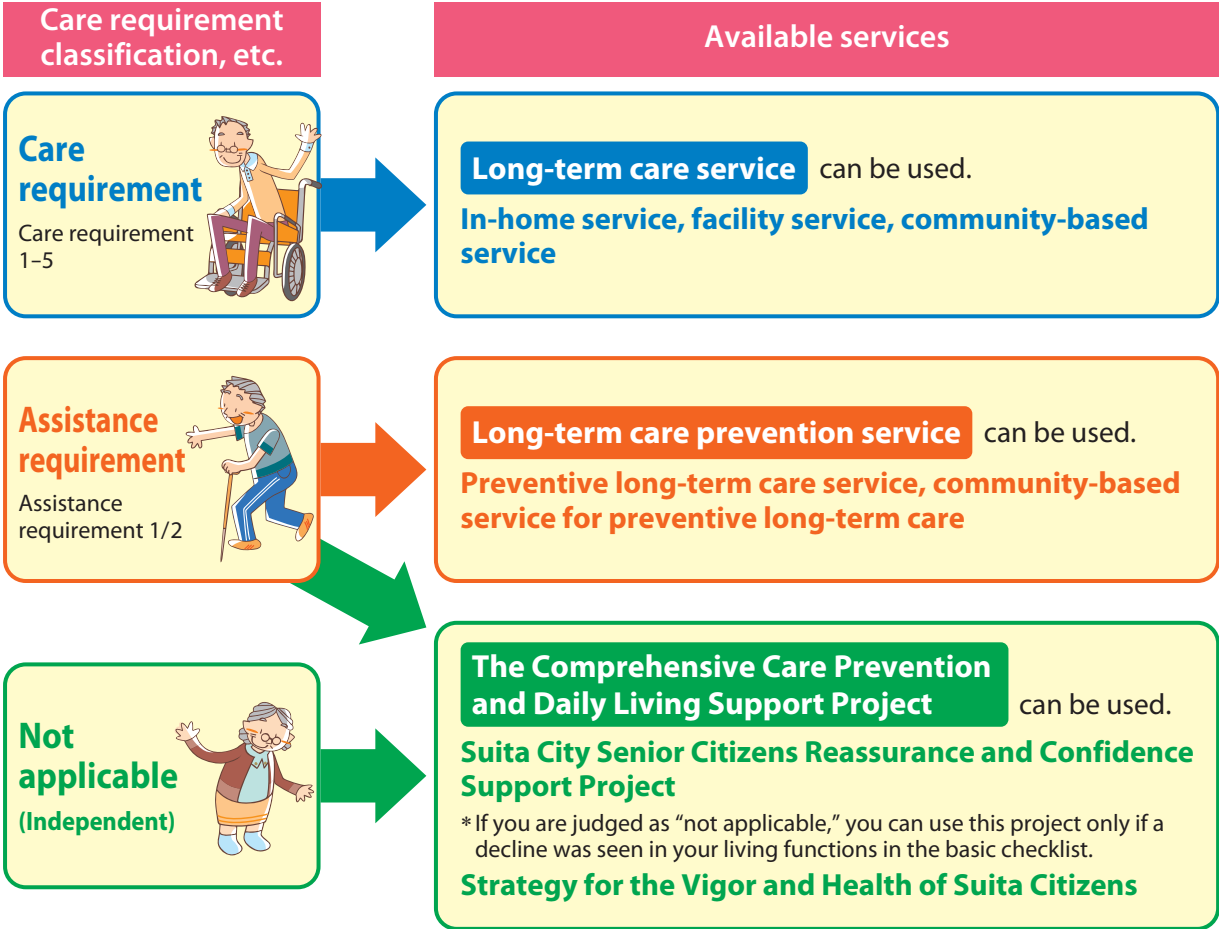
A primary judgment is made by computer based on the results of the visit, examination, and the doctor's written opinion.

#### ● Secondary decision (reviewed and determined by the long-term care certification committee)

Based on the primary decision, special notes from the visit and examination, and the doctor's written opinion, the long-term care certification committee reviews and determines the level of care required. The committee is a panel of health, medical, and welfare specialists.

### 3 Receive certification result

The services you are eligible to receive and the monthly benefit limit allowed by Long-Term Care Insurance differ depending on your care requirement classification, etc.



\* The "Strategy for the Vigor and Health of Suita Citizens," aimed at preventing long-term care, is available for anyone aged 65 or over.

### 4 Create a care plan

To use Long-Term Care Insurance services, a care plan must be created by a care manager.

### 5 Use the services

Use the services based on the care plan.

#### Validity period of certification and renewal application

Because an individual's physical and mental condition may change after being certified for Long-Term Care Insurance, successful new applications have a validity period of six months. If you need long-term care, etc. and wish to use the services after that period, you need to apply for renewal.

It usually takes about one month from application to certification. If a renewal application is filed before the expiration date, the validity period will continue, and because the care requirement classification may change, we request that you file your renewal application at least one month prior to the expiration of the validity period.

# From the certification examination to confirmation of results

## Certification examination

### ■ Visit and examination

Suita City staff or a commissioned examiner will visit the applicant's home and interview the applicant and their family members regarding the applicant's physical and mental condition. Based on a common questionnaire used nationwide, the examination is designed to determine the condition of the individual fairly. In order to receive correct certification, please communicate your physical and mental condition accurately, without any exaggeration or omission.



### ■ Points to note when undergoing the certification examination

#### Take the examination in good physical condition.

To receive the correct certification, it is important to request an examination when you (the applicant) are in good physical condition. It may not be possible to conduct an examination when you are in an unusual physical condition.



#### Have a family member or other caregiver present.

Having a family member, acquaintance, or other person who often assists you present during the examination can help to accurately communicate your current situation.



#### Write down important information in advance.

During the examination, you may not be able to fully communicate your daily situation due to nervousness or hesitation. It is a good idea to take notes in advance that you can hand to the examiner.



#### If you use any assistive devices, tell the examiner.

If you use a cane or other assistive device on a daily basis, tell the examiner how you use it.



### ■ Main examination items [Outline of the basic examination]

- Presence or absence of palsy, etc.
- Presence or absence of contracture
- Rolling over
- Sitting up
- Maintaining a sitting position
- Maintaining a standing position with both legs
- Walking
- Transferring
- Moving around
- Standing up
- Standing on one leg
- Washing your body
- Swallowing
- Eating
- Urination
- Defecation
- Oral cleaning
- Putting on and taking off clothing
- Taking medicine
- Money management
- Daily decision-making
- Eyesight
- Hearing ability
- Communication of intentions
- Short-term memory
- Severe memory loss
- Special medical care received in the past 14 days
- Frequency of leaving the house

## Check the certification results

Based on the examination results from the long-term care certification committee, the degree of long-term care (assistance) you need is certified, and Suita City will notify you of the certification results. Please check the information in the notice of certification results and on your insurance card.

### ■ Information included in the notice of certification results

- Care requirement classification
- Reason for certification
- Validity period of certification, etc.

### ■ Information on your insurance card

- Care requirement classification
- Validity period of certification
- Opinion of the long-term care certification committee
- Benefit limit, etc.

### ● Care requirement classification

Not applicable	People who are eligible for the Suita City Senior Citizens Reassurance and Confidence Support Project according to the basic checklist can use services offered by the project. Anyone aged 65 or over can use the Strategy for the Vigor and Health of Suita Citizens.
Assistance requirement 1	People whose living functions are highly likely to improve with the use of Long-Term Care Insurance services. They can use services related to benefits for preventing long-term care and the Suita City Senior Citizens Reassurance and Confidence Support Project.
Assistance requirement 2	
Care requirement 1	People for whom it is appropriate to maintain and improve living functions using Long-Term Care Insurance services. Services related to benefits for long-term care may be used.
Care requirement 2	
Care requirement 3	
Care requirement 4	
Care requirement 5	



\* Care requirement certification shows the level of requirement for Long-Term Care Insurance services (how much long-term care services are required). Please be aware that the level of care requirement may not necessarily match the severity of the applicant's illness.

### ■ If you are not satisfied with the certification results

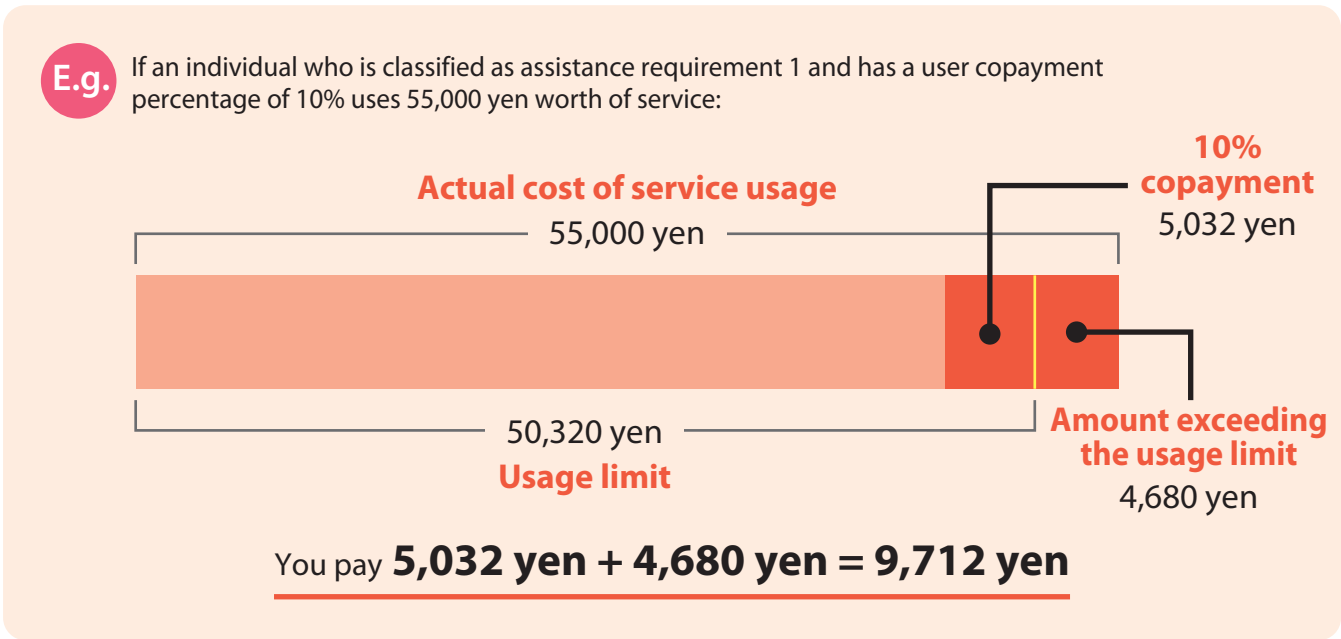
If you are dissatisfied with the results of the care requirement certification, you can file an appeal (request for review) with the Certification Committee for Long-Term Care Insurance in the Osaka Prefectural Government. As a general rule, the request for review should be made in writing within three months from the day following the day on which the applicant became aware of the disposition.



# Example of cost of service usage

## Example of cost of service available at home

For the use of home services, there is a monthly maximum amount (benefit limit) that can be used according to the Long-Term Care Insurance for each care requirement classification. The user pays 10%, 20%, or 30% of the service cost.



## Benefit limits

For use of home Long-Term Care Insurance services, the maximum amount (benefit limit) that can be paid from the insurance is set for each care requirement classification as follows.

### [Example] Benefit limits for main home services

Care requirement classification	Monthly benefit limit
Assistance requirement 1 (Individual to whom the basic checklist applies)	50,320 yen
Assistance requirement 2	105,310 yen
Care requirement 1	167,650 yen
Care requirement 2	197,050 yen
Care requirement 3	270,480 yen
Care requirement 4	309,380 yen
Care requirement 5	362,170 yen

\*These benefit limits are for standard regions.  
The limits are adjusted according to the type of service used.

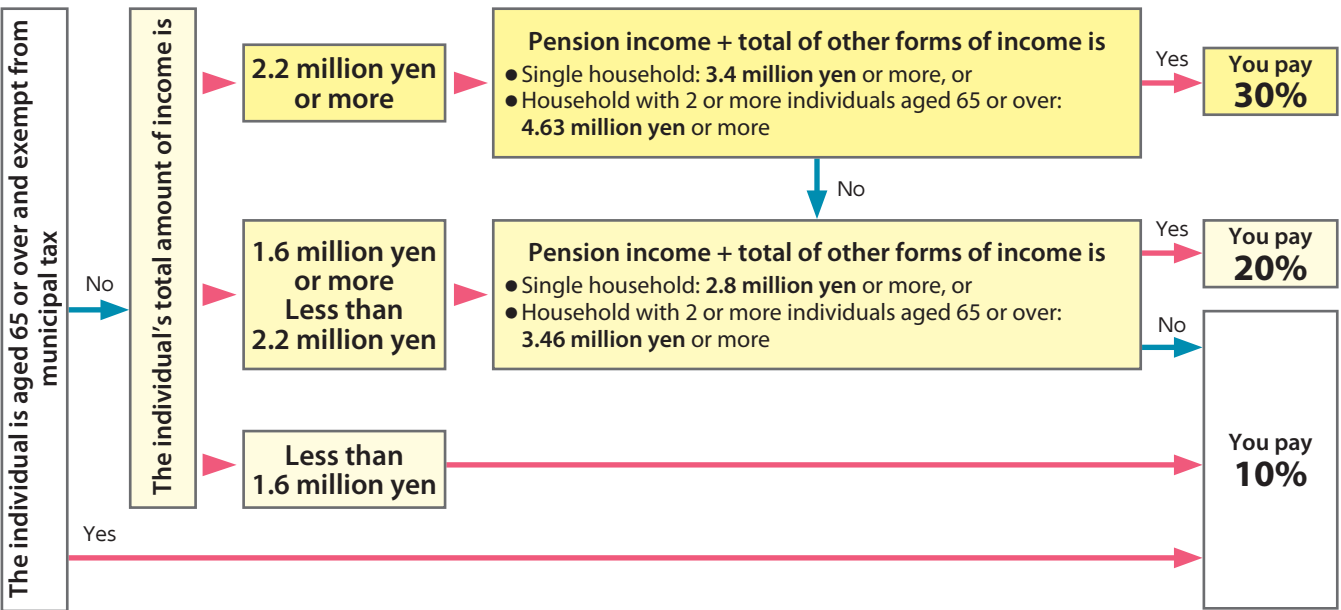
### Services provided separately from the benefit limits

The following services are provided separately from the benefit limits.

- Provision of cost for purchasing Specified Welfare Equipment (cost of purchasing Specified Welfare Equipment for Care Prevention)  
\* Up to 100,000 yen (benefit limit: 90,000 yen, 80,000 yen, or 70,000 yen) per year (fiscal year)
- Home Improvement Expense Benefit (Care Prevention Home Improvement Expense Benefit)  
\* Up to 200,000 yen per person (benefit limit: 180,000 yen, 160,000 yen, or 140,000 yen)
- In-Home Medical Care Management and Guidance (Care Prevention In-Home Medical Care Management and Guidance)
- Specified Facility Resident Daily Life Care (Care Prevention Specified Facility Resident Daily Life Care)
- Dementia Support-format Community Life Care (Care Prevention Dementia Support-format Community Life Care)

## User copayment percentage for users with income above a certain level

In principle, the user copayment percentage for the use of Long-Term Care Insurance services and Suita City Senior Citizens Reassurance and Confidence Support Project is 10%, 20%, or 30% of the service cost.



\*The total amount of income in the table..... This is the amount of income received minus the amount equivalent to necessary expenses, before deductions for dependents, medical expenses, and other income deductions. If the total amount of income includes employment income or miscellaneous income related to public pension, etc., 100,000 yen is deducted from the total amount.

\*The total of other forms of income in the table ..... This is the amount of total income minus miscellaneous pension income related to pension income. If the total of other forms of income includes employment income, 100,000 yen is deducted from the employment income (if the income amount adjustment deduction is applicable, the amount before the deduction).

## Issuance of the long-term care insurance copayment percentage card

A new copayment percentage card is sent by the end of July each year to people with care requirement or assistance requirement certification and people to whom the basic checklist applies. Please keep the card in a safe place.

If it was your first time applying for certification, the copayment percentage card will be sent together with the notice of certification results.

### You will need this card

- When you use a service, please present your card to the service provider.

### Long-term care insurance copayment percentage card

**介護保険負担割合証**

交付年月日 年 月 日

被保険者氏名 フリガナ

生年月日 明治・大正・昭和 年 月 日

利用者負担の割合 適用期間

開始年月日 令和 年 月 日  
終了年月日 令和 年 月 日

開始年月日 令和 年 月 日  
終了年月日 令和 年 月 日

保険者番号並びに保険者の名称及び印

**Applicable period**

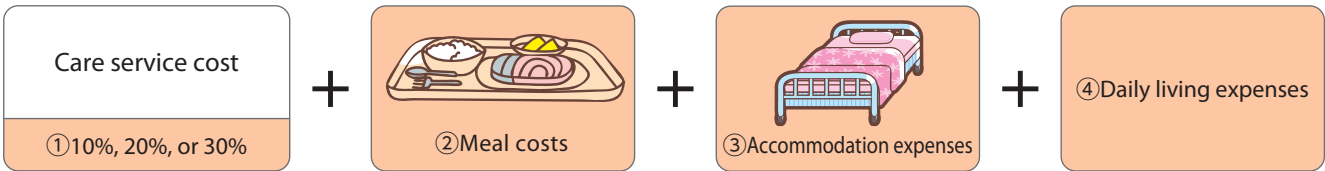
**Copayment percentage when you use Long-Term Care Insurance services and the Suita City Senior Citizens Reassurance and Confidence Support Project**

Copayment amounts for using in-facility services, etc.

For the use of facility services, the user pays the following amounts: ① 10%, 20%, or 30% of the service cost, and the full amounts of ② meal costs, ③ accommodation expenses, and ④ daily living expenses.

The user also pays the full amounts for stay and meal costs, etc. for Short-Term Resident Life Care and Medical Treatment Care, Outpatient Care, and Outpatient Rehabilitation (the same applies to care prevention services).

 : User copayment



There is a copayment limit for citizens with lower income

In order to prevent low-income citizens from not being able to use long-term care insurance facilities for economic reasons, payment above a certain amount is provided by insurance. Low-income users pay up to the maximum copayment limit depending on their income, and the remaining difference with the standard expense amount is paid by Long-Term Care Insurance. \*Prior application is required for eligibility.

●Standard expense amount (per day)

Amount determined by the Minister of Health, Labour and Welfare taking into consideration average accommodation expenses and meal costs at the facility

The user copayment amount is determined by contract between the facility and the user, but a standard amount is set.

Accommodation expenses (stay costs)				Meal costs
Unit-type single room	Unit-type quasi-single room	Traditional single room	Room with multiple beds	
2,066 yen	1,728 yen	1,728 yen (1,231 yen)	437 yen (915 yen)	1,445 yen

\*In the case of using a long-term care senior citizen welfare facility and short-term resident life care, the amounts for a traditional single room and a room with multiple beds are the values in ( ).

\*If accommodation expenses and meal costs set by the facility are lower than the standard expense amounts, the difference between the amount set by the facility and the copayment limit amount will be paid to the user.

\*If a facility sets an amount that exceeds the standard expense amount set by the government for individuals in personal payment levels 1 through 3②, and collects more than the copayment limit amount for either meal costs or accommodation expenses, the facility will not be eligible for insurance benefits.

●Copayment limits (per day)

Personal payment level		Accommodation expenses				Meal costs	
		Unit-type single room	Unit-type quasi-single room	Traditional single room	Room with multiple beds	Facility services	Short-stay services
Level 1	①Receiving welfare ②Receiving senior citizen social welfare pension	880 yen	550 yen	550 yen (380 yen)	0 yen	300 yen	300 yen
Level 2	Household exempt from municipal tax where taxable and tax-exempt pension income and other forms of income total 800,000 yen or less	880 yen	550 yen	550 yen (480 yen)	430 yen	390 yen	600 yen
Level 3 ①	Household exempt from municipal tax where taxable and tax-exempt pension income and other forms of income total more than 800,000 yen but not more than 1,200,000 yen	1,370 yen	1,370 yen	1,370 yen (880 yen)	430 yen	650 yen	1,000 yen
Level 3 ②	Household exempt from municipal tax where taxable and tax-exempt pension income and other forms of income total more than 1,200,000 yen	1,370 yen	1,370 yen	1,370 yen (880 yen)	430 yen	1,360 yen	1,300 yen

\*Figures in ( ) are amounts for use of intensive care homes for the elderly and short stays.

● Not eligible if the individual has more than a certain amount of savings and deposits, etc.

Level 1 (10 million yen or less in the case of a single person, 20 million yen or less in the case of a couple)

Level 2 (6.5 million yen or less in the case of a single person, 16.5 million yen or less in the case of a couple)

Level 3 ① (5.5 million yen or less in the case of a single person, 15.5 million yen or less in the case of a couple)

Level 3 ② (5 million yen or less in the case of a single person, 15 million yen or less in the case of a couple)

\*In the case of a Type 2 Insured Individual (aged 40 to 64), Level 2, Level 3 ①, Level 3 ② (10 million yen or less in the case of a single person, 20 million yen or less in the case of a couple)

● Even if the household is separated, not eligible if a spouse is subject to municipal tax.

● When applying, a copy of a bankbook showing savings and deposits, etc. is required (if you have a spouse, a bankbook in the spouse's name is also required).

● Even for households subject to municipal tax, elderly married couples, etc. may be eligible for special reductions in accommodation expenses and meal costs if one is admitted to a facility and the household's annual income minus the copayment amount for the facility is 800,000 yen or less.

● There is also a user copayment limit for stay costs (the same amount as the accommodation expenses mentioned above) and meal costs for short-stay services.

Reduction of usage fees, etc. \*You must apply to receive benefits.

■Disaster or other special circumstances

If the applicant or the main earner in the household has experienced a decrease in income due to disaster, unemployment, etc., and is unable to pay the usage fee, the fee may be reduced.

\*A disaster-victim certificate, etc. is required for application.

■Reduction of usage fees by social welfare corporations, etc.

Some social welfare corporations offer reductions in user copayment amounts, meal costs, accommodation expenses, etc.

Eligibility requirements

A member of a household exempt from municipal tax who meets all of the following requirements and who is recognized by the city as having difficulty in making a living based on comprehensive consideration of the household situation, user copayment, etc., or who is receiving welfare.

- Annual income is 1.5 million yen or less in the case of a single household, plus 500,000 yen for each additional household member
- The amount of savings and deposits, etc. is 3.5 million yen or less for a single household, plus 1 million yen for each additional household member
- There are no assets that can be utilized other than those used for daily living
- Not a dependent of a relative, etc. with the ability to bear the cost (\*1)
- Not in arrears on the payment of Long-Term Care Insurance premiums

\*The rate of reduction is 1/4 (1/2 for individuals at personal payment level 1) in principle.

\*Welfare recipients are eligible only for 100% reduction of the accommodation expenses (including stay costs) for a single room in an intensive care home for the elderly.

\*1 Not a dependent relative for income tax or municipal tax deductions, nor a dependent in medical insurance (health insurance).

■Reimbursement of costly long-term care (care prevention) service charges

If the total monthly household copayment exceeds the maximum amount, the amount in excess of the maximum will be reimbursed. The city will notify those eligible of the necessary procedures.

User copayment amounts for the following services are not eligible for costly long-term care (care prevention) service charges

- ◆ Cost of the purchase of specified welfare equipment
- ◆ Home improvement expenses
- ◆ Meal costs and accommodation expenses for facility services, etc.
- ◆ Other (daily living expenses, etc.)

Municipal tax	Category	Maximum amount of user copayment
Taxable household	A member of a household subject to municipal tax that includes an earner* with a taxable income of 6.9 million yen (annual earnings of approximately 11.6 million yen) or more	Household 140,100 yen
	A member of a household subject to municipal tax that includes an earner* with a taxable income of 3.8 million yen or more and less than 6.9 million yen (annual earnings between approximately 7.7 million yen and approximately 11.6 million yen)	Household 93,000 yen
	A member of a household subject to municipal tax who does not fall under the above categories	Household 44,400 yen
Tax-exempt household	A member of a household exempt from municipal tax who does not fall under the following categories	Household 24,600 yen
	A member of a household exempt from municipal tax who receives a senior citizen social welfare pension or whose taxable pension income and other forms of income total 800,000 yen or less per year	Individual 15,000 yen Household 24,600 yen
	A welfare recipient	Individual 15,000 yen

\*The calculation covers individuals aged 65 or over.



## ■ Costly medical care and costly long-term care combined system

Both medical insurance and long-term care insurance reduce the burden on users by setting upper limits on copayment amounts for households according to the systems of costly medical care expenses and costly long-term care (care prevention) service charges. On top of this, for a household (same medical insurance household) that has a simultaneous burden of medical care and long-term care expenses over a long period and the total exceeds a specified amount, there is an annual limit and the excess amount will be reimbursed proportionally from both insurance systems. Applications are made through your Medical Insurance.

\* Expenses not covered by the costly long-term care (care prevention) service charges or costly medical care expenses (e.g., meal costs, room charge, etc.) are not covered by this system either.

If you wish to obtain a certificate of copayment for long-term care, please apply to the Senior Citizens Welfare Office. For reasons of insurance billing, we cannot issue a certificate of copayment for long-term care until three months after the month of service use.

Period for calculating the maximum copayment limit for the costly medical care and costly long-term care (care prevention) combined system: from August 1 to July 31 of the following year

### 〈Under age 70〉

Category	Income requirement	Copayment limit
High income earner	Total income of more than 9.01 million yen	2.12 million yen
	Household with total income of more than 6 million yen up to 9.01 million yen	1.41 million yen
General	Household with total income of more than 2.1 million yen up to 6 million yen	0.67 million yen
	Total income of 2.1 million yen or less	0.60 million yen
Low income earner	Household exempt from municipal tax	0.34 million yen

\*1 A member of a household exempt from municipal tax in which income of each member is 0 yen (calculated with public pension deduction of 800,000 yen)

\*2 310,000 yen for a household with two or more long-term care service users

### 〈Aged 70 or over〉

Category	Income requirement	Copayment limit	
		Aged 70-74	Aged 75 or over (Individuals enrolled in the Latter-Stage Elderly Healthcare System)
Income level similar to working age	Taxable income of 6.9 million yen or more	2.12 million yen	
	Taxable income of 3.8 million yen or more but less than 6.9 million yen	1.41 million yen	
	Taxable income of 1.45 million yen or more but less than 3.8 million yen	0.67 million yen	
General	Taxable income of less than 1.45 million yen	0.56 million yen	
Low income earner	Household exempt from municipal tax	0.31 million yen	
	Household exempt from municipal tax with income below a specified level*1	0.19 million yen*2	

The income category of the medical insurance you are enrolled in as of July 31 of each year applies. For details on income categories, please contact the medical insurance organization you are enrolled in.

\* If the household includes members aged 70-74 and members under 70, ① first, the maximum copayment amount for the "aged 70 or over" category is applied to the total copayment amount for members aged 70-74, and then ② the maximum copayment amount for the "under 70" category is applied to the sum of the remaining copayment amount from the above calculation and the total copayment amount for members under 70.

Publisher Senior Citizens Welfare Office  
Welfare Department, Suita City

1-3-40 Izumi-Cho, Suita City 564-8550  
Email: kaigo@city.suita.osaka.jp