

# Long-Term Care Insurance System

Long-Term Care Insurance Division  
City of Kobe

## ■ Insurance Payments for those people aged 65 or more

Payments for those people aged 65 or more are calculated according to the individual's and their family's income, etc.

**Insurance Payments from 2024 fiscal year to 2026 fiscal year per person per year are as follows.**

Applicable Persons	Insurance payments per person per year
1. If the individual is receiving Livelihood Protection 2. If the individual is receiving an Old Age Welfare Pension, and if the entire household is exempt from paying Resident's Tax 3. If the individual and entire household is exempt from paying Resident's Tax, and Total income* including the taxable pension of the previous year was ¥800,000 or less	¥18,556 (Monthly average ¥1,547)
If the individual and entire household is exempt from paying Resident's Tax, and Total income* including the taxable pension of the previous year was more than ¥800,000, and less than ¥1200,000	¥34,348 (Monthly average ¥2,863)
If the individual and entire household is exempt from paying Resident's Tax, and Total income* including the taxable pension of the previous year was more than ¥1200,000	¥53,693 (Monthly average ¥4,475)
If the individual is exempt from paying Resident's Tax, but the rest of the household pay Resident's Tax, and Total income* including the taxable pension of the previous year was ¥800,000 or less	¥71,064 (Monthly average ¥5,922)
If the individual is exempt from paying Resident's Tax, but the rest of the household pay Resident's Tax, and Total income* including the taxable pension of the previous year was more than ¥800,000	¥78,960 (Monthly average ¥6,580)
If the individual pays Resident's Tax	According to the Individual's income ¥90,804—¥225,036 (Monthly average ¥7,567—¥18,753)

\* Total income means, for example, if your income is a pension only, the amount remaining after deductions for public pensions have been made from your pension.

## ■ Insurance Payments for those people aged 40 to 64

Long-Term Care Insurance premiums are calculated and vary depending on the health insurance scheme the individual is a member of. The payment of these premiums is included in health insurance premium payments.

## ■ Main Services of the Long-Term Care Insurances

### In the Home Services (Visiting-Day Care Services)

#### **Home Care (Home-helper Services)**

A home-helper visits the individual's residence to help with bathing, toileting and other personal care needs as well as with washing, cleaning, putting out garbage and other everyday chores.



#### **Day Care Service**

Commute to a day care center where bathing, meals and rehabilitation services are provided.



#### **Day Care Rehabilitation at Facilities**

Physical and occupational rehabilitation activities supervised by rehabilitation specialists at geriatric health care facility for the elderly.



#### **Short-Term Stay Facility with Everyday Needs**

Short-Term Stay at special nursing homes for the elderly, etc. where the individual can receive everyday needs care.



#### **Short-Term Stay Facility with Nursing Care**

Short-Term Stay at geriatric health care facilities for the elderly, etc. where the individual can receive required care and rehabilitation.



#### **Health Care and Welfare Necessities Rental Service**

Health care and welfare necessities are rented out. (Wheelchairs, special beds, bedsores prevention items, and walking assistance equipment are available for renting.)



\* Those certified as “Requiring Slight Care” cannot rent some items.

#### **Benefits for House Alterations**

Partial Support for payment of the installation of handrails or the elimination of steps, etc. in the house. (Maximum is ¥200,000 per year. 90% (80% or 70% for those whose income is above a certain level) of the expense within this limit can be usually obtained.)



### Facility Services

(\* Long-Term Care Health Facilities, Kaigo-Iryo-In (Care-giving and Medical Care Facility) are for those who have been designated as “Requiring Care 1—5”; special nursing care homes for the elderly are, in principle, for those “Requiring Care 3—5”)

Persons who have difficulty living at home may enter the long-term care insurance facilities, such as “Special Nursing Care Home for the Elderly”, and receive care.

Those who wish to enter long-term care insurance facilities should consult a care manager at an “Egao no Madoguchi”.

## ■ Who can use the services

### 1. Those 65 years or more

Those who cannot take a bath, or take care of their toileting, prepare meals or other activities required for daily living and need full-time care and certified as “Requiring Care”, or though not needing full-time care, but require assistance with daily living chores and certified as “Requiring Support” can make use of Long-Term Care Insurance services.

### 2. Those from 40 to 64 years old who have joined a health insurance system

Those who suffer from illness (cerebrovascular disease, early stages of dementia or any of the 16 kinds of designated ailments) due to aging and certified as “Requiring Care” or “Requiring Support” can make use of Long-Term Care Insurance services.

## ■ Individual burden is 10% (The burden is 20% or 30% for those whose income is above a certain level)

The user of long-term care services must bear a burden of 10% (or 20% or 30%) of costs incurred in principle. However, when the individual burden cost for one month exceeds a fixed amount\*, one can apply to a ward office and a refund of the amount that exceeds the frame can be received.

\* It extends from 15,000 yen to 140,100 yen according to the resident's tax taxation situation of the household, etc.

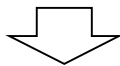
### Please note regarding the nonpayment of the Insurance

- When one does not pay the insurance for **one year or more** from the time of payment  
It is necessary to **bear the cost of the long-term care services individually in full once**. However, 90% (or 80% or 70%) is reimbursed if you apply to the ward office later.
- When one does not pay the insurance for **one and a half year or more** from the time of payment  
The reimbursed payment of 90% (or 80% or 70%) might be **temporarily prohibited**, and it be **allotted to the nonpayment insurance**.
- When one does not pay the insurance for **two years or more** from the time of payment  
When the service is used, the **individual payment becomes 30%** (or 40%) during the unpaid period. Also, during this period, **the provision of the large amount of the long-term care service expense and the reduction of the food cost and the residence expense cannot be received**.

- In order to use Long-Term Care Insurance Services, one must first receive a “Requiring Care” (“Requiring Support”) qualification.

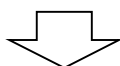
### 1. Application for a certification

It is convenient for you to request an application form and make an application through an “Egao no Madoguchi (In-home care management and supporting firm)” or an “Anshin Sukoyaka Center (Comprehensive community support center)”.



### 2. Certification Assessment

An assessment officer (Care Manager) commissioned by the municipal office will visit the home or the hospital to enquire about the physical condition of the individual and examine the case in accordance with the 74 nationwide standard conditions.



### 3. Applicant’s Main Doctor’s Opinion

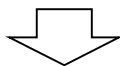
The municipal office directly obtains the applicant’s main doctor’s opinion from a medical point of view.

### 4. Care Requirement Screening Board

A team of experts holds a hearing on the case to decide the degree of care required and make a decision.

### 5. Certification-Notification of Result

The person himself will be notified in the form of a letter of the degree of care required, as in accordance with the results of the Care Requirement Screening Board



### 6. Use of Services

Request the making of a Care Plan, the details of the service to be used as well as the time and days, with an “Egao no Madoguchi” (in case of Condition of Need for Long-Term Care) or an “Anshin Sukoyaka Center” (in case of Needed Support Condition). “Anshin Sukoyaka Center” is decided according to your address.

### ● Information about the Long-Term Care Insurance System

(Structure, Application Procedures, “Egao no Madoguchi” information, etc.)

Kobe City General Call Center (in Japanese only)

Tel 078-333-3330

Long-Term Care Insurance Division, City of Kobe (in Japanese only)

Tel 078-322-6228

### ● For the dispatch of volunteer interpreters for verification examination, etc.

(Those who have difficulty communicating in Japanese and do not have a relative to assist with interpretation)

#### Dispatch Organizations

Korean:	Kobe Foreigners Friendship Center (Specified Nonprofit Organization)	Tel 078-612-2402
Chinese:	Kobe Foreigners Friendship Center (Specified Nonprofit Organization)	Tel 078-612-2402
	Multilanguage Center FACIL (Specified Nonprofit Organization)	Tel 078-736-3040
Vietnamese:	Vietnam Yume KOBE	Tel 078-736-2987
	Kobe Foreigners Friendship Center (Specified Nonprofit Organization)	Tel 078-612-2402
Portuguese:	Comunidade Brasileira de Kansai (CBK)	Tel 078-222-5350