

Long-Term Care Insurance Premiums

1. Insurance premiums for those aged 65 and over (Category 1 insured individual)

The amount of insurance premiums for those aged 65 and over is calculated every three years by the municipality by the rate prescribed according to the income bracket, giving consideration to the income level of the insured. Amounts may differ depending on the municipality.

Rough estimate of premiums depending on one's income bracket is as follows. For more details on your premiums, please contact the long-term care section of your municipal office.

[How to pay insurance premiums]

There are two methods for paying insurance premiums: special collection by which insurance premiums are deducted from pension, and ordinary collection by which insurance premiums are paid through a financial institution, etc. Special collection applies to those receiving ¥180,000 or more a year as an old-age retirement pension, survivor's pension, or disability pension. Insurance premiums are deducted from the pension paid periodically (six times a year) to them. The timing and frequency of ordinary collection payment differs from municipality to municipality.

2. Insurance premiums for those aged 40 to 64 (Category 2 insured individual)

The amount of insurance premiums for those aged 40 to 64 is determined separately and collected as a part of the premiums for medical care insurance plans (e.g., National Health Insurance, etc.). The insurance premium amount depends on the type of insurance provided.

Restrictions imposed if you are delinquent on premium payments

Since the long-term care insurance is a mutual assistance system designed to help the elderly, even those who do not use this system are required to pay premiums.

In the instance of delinquency on premium payments, certain restrictions are placed on insurance benefits.

① Nonpayment for 1 year --> Change in payment

The insured must initially pay all necessary expenses including service expense. Members are reimbursed insurance premiums later by filling out the required paperwork.

② Nonpayment for 1 year and 6 months --> Temporary suspension of benefits

Payment of all or a portion of insurance benefits will be suspended. In some cases the amount of delinquent premiums will be deducted from the amount of suspended insurance benefits.

③ Nonpayment for 2 years --> Reduced Insurance Benefits

Payment of premiums expires where premiums have not been paid for two years or longer. However, where the insurance premiums expire due to unpaid premiums while the services are still in use, users whose payment was essentially 10% or 20% are charged 30% for a certain period (those who paid 30% are charged 40%); high-cost long-term care service expense (*) and specific in-facility long-term care service expense, etc. are not provided (*) (*Refer to page 11).

