



## 2 Long-term care insurance system

The long-term care insurance system is a system whereby society as a whole supports elderly people and persons requiring care (persons requiring assistance) when long-term care becomes necessary due to old age. Under this scheme, persons over the age of 40 become participants in the system and pool their insurance costs; they are then able to make use of care services by bearing 10% of the costs when they are accredited as needing care.

### 2-1 Participants and insurance contributions

#### (1) For people aged 40 or older

This system is covered by insurance contributions and taxes. Persons over 65, and all persons between 40 and 64 who are participants in medical insurance (national health insurance, health insurance), pay the insurance contributions.

Therefore, out of persons registered as aliens and are above age 40, those with a period of stay longer than one year, and those who are permitted to stay for more than one year due to lifestyle circumstances, must enter into the long-term care insurance system.

Type 1 insured persons (participants): all citizens over the age of 65

Type 2 insured persons (participants): All persons between 40 and 64 who have entered into medical insurance

#### (2) Insurance contributions

The method of paying insurance contributions and the conditions for receiving care services differ for type 1 insured persons (participants) and type 2 insured persons (participants). Type 1 insured persons (participants) are divided into different contribution brackets for insurance contributions according to their municipal tax status. For type 2 insured persons (participants), there is a scheme whereby they pay on top of medical insurance contributions such as national health insurance contributions. The monetary amount of the insurance contributions will vary depending on the medical insurance that has been entered into.