

## 68. Medical Insurance System

## 医療保険制度の概要

(As of June, 2012)

Plan 制度名		Insurer 保険者 (As of end of March, 2011)	Subscribers [Subscribers' dependents] (Unit: 1,000 persons) 加入者数 [上段：本人/下段：家族] (千人) (As of end of March, 2011)	Financial Resources 財源	
				Insurance Premiums 保険料率	Governmental Subsidies 国庫負担・補助
Health insurance	General employees	Kyokai Kenpo Japan Health Insurance Association	34,845 ( 19,580 ) 15,265 )	10% (average)	16.4% of benefits (contribution for elderly persons of more advanced ages 16.4%)
	Association-managed				
	Insured parties, as stipulated in Article 3, Paragraph 2, Health Insurance Act	Japan Health Insurance Association	18 ( 12 ) 6 )	Daily rate (class 1) 390 yen (class 11) 3,230 yen	16.4% of benefits (contribution for elderly persons of more advanced ages 16.4%)
Mariners' insurance		National Government	136 ( 60 ) 76 )	9.45% (sickness insurance)	Fixed amount
National aid insurance	National public officers	20 mutual aid associations	9,189 ( 4,523 ) 4,665 )	—	None
	Local public officers	64 mutual aid associations		—	
	Private school personnel	1 mutual aid association		—	

National health insurance	Farmers, self-employed, etc.	Municipalities 1,723	38,769 [ Municipalities 35,493 Insurance associations 3,277 ]	Each household is assessed a fixed amount and amount based on ability to pay	41% of benefits etc.
		Health insurance associations 165			47% of benefits etc.
	Retired workers eligible for employees insurance benefits	Municipalities 1,723			Calculations vary somewhat according to insurer
Long life Medical Care System (Medical care system for the latter-stage elderly people)		[Management body] Extended associations for medical care for the latter-stage elderly people 47	14,341	Rates are fixed based on the equal amount per insured and the percentage of their income determined by the respective extended associations.	<ul style="list-style-type: none"> <li>• Insurance premium approximately 10%</li> <li>• Contribution approximately 40%</li> <li>• Public expenses approximately 50% (breakdown of public expenses) National : Prefectural : Municipal 4 : 1 : 1</li> </ul>

Source: Ministry of Health, Labour and Welfare, **Annual Report on Health, Labour and Welfare, 2012**

- Notes:
- 1) Those insured by the long-life medical care system (medical care system for the latter-stage elderly people) comprises persons of 75 years of age or older and the persons from 65 to 74 years of age certified by an extended association to have a certain degree of handicap.
  - 2) The proportion of government subsidy provided to the subscribers and their families through the national health insurance association will be the same as that of government-managed health insurance if they have obtained approval for health insurance eligibility exemption and re-subscribed anew on 1 September 1997 onwards.
  - 3) Due to rounding off, the breakdown figures do not always add up to the total.