

68. Medical Insurance System

医療保険制度の概要

(As of January, 2013)

Plan 制度名		Insurer 保険者 (As of end of March, 2012)	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, 2012)	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	34,877 (19,631) 15,246	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	132 (59) 73	9.45% (sickness insurance)	Fixed amount
National aid insurance	National public officers	20 mutual aid associations	9,189 (4,523) 4,665 (As of end of March, 2011)	—	None
	Local public officers	64 mutual aid associations		—	
	Private school personnel	1 mutual aid association		—	

National health insurance	Farmers, self-employed, etc.	Municipalities 1,717	38,313 [Municipalities 35,197 Insurance associations 3,116]	Each household is assessed a fixed amount and amount based on ability to pay.	41% of benefits etc.
		Health insurance associations 164		47% of benefits etc.	
	Retired workers eligible for employees insurance benefits	Municipalities 1,717		None	
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	14,733	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"> • Insurance premium approximately 10% • Contribution approximately 40% • Public expenses approximately 50% (breakdown of public expenses) National : Prefectural : Municipal 4 : 1 : 1

Source: Ministry of Health, Labour and Welfare, *Annual Report on Health, Labour and Welfare, 2013*

- 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.