

## 68. Medical Insurance System

## 医療保険制度の概要

(As of January, 2014)

Plan 制度名			Insurer 保険者  (As of end of March, 2013)	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, 2013)	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	35,103 ( 19,871 15,232 )	10% (average)	16.4% of benefits
		Association-managed	Health insurance associations 1,431	29,353 ( 15,537 13,816 )	Rates vary from one kind of health insurance to another.	Fixed amount (budgetary aid)
		Insured parties, as stipulated in Article 3, Paragraph 2, Health Insurance Act	Japan Health Insurance Association	19 ( 13 6 )	Daily rate (class 1) 390 yen (class 11) 3,230 yen	16.4% of benefits
Mariners' insurance			National Government	129 ( 58 71 )	9.60%(sickness insurance)	Fixed amount
National aid insurance	National public officers	20 mutual aid associations	9,000 ( 4,501 4,499 )	—	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	37,678  [Municipalities 34,658 Insurance associations 3,020]	Each household is assessed a fixed amount and amount based on ability to pay.  Calculations vary somewhat according to insurer.	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	15,168	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, 2014*

- 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.