# Measures to reduce the payment by the user

The following measures designed to help reduce long-term care service costs for the user are available.

## High-cost long-term care service expense (plus medical care)

Where the user's total monthly payment for long-term care service provided exceeds the prescribed upper limit, the
excess amount is refunded to the user at their request according to their income bracket (see the table at right). If
your payment for the medical insurance and the long-term care insurance is extremely high, you can receive highcost long-term care service expense and high-cost medical/long-term care service expense in specified amounts.

#### **Through July 2021**

#### As of August, 2021

(The levels in persons whose income is equivalent to working persons are expanded and the upper limit amount changed).

User payment category	Upper limit		User payment category	Upper limit
• Incomes on par with working people (*)	¥44,400 for the entire household		Annual income of about 11.6 million yen or more	¥140,100 for the entire household
			Annual income of 7.7 million yen or more, up to less than about 11.6 million yen	¥93,000 for the entire household
			Annual income of about 3.83 million yen or more, up to about 7.7 million yen	¥44,400 for the entire household
General: Household on which municipal inhabitant tax is imposed	¥44,400 for the entire household		General: Household on which municipal inhabitant tax is imposed	¥44,400 for the entire household
Tax-exempt individuals in municipal tax- paying households	¥24,600 for the entire household		Tax-exempt individuals in municipal tax- paying households	¥24,600 for the entire household
(1) Sum of taxable pension income and earned income is ¥800,000 or less	¥15,000 for individuals		(1) Sum of taxable pension income and earned income is ¥800,000 or less	¥15,000 for individuals
(2) Old-age social welfare pension recipient			(2) Old-age social welfare pension recipient	
Social welfare recipient	¥15,000 for individuals		Social welfare recipient	¥15,000 for individuals

<sup>\*</sup> Those with taxable income of ¥1.45 million (however, depending on the household income, it may fall under general classification at the time of application).

# User payment for food and living expenses (stay expense) and reduction system <Allowance for specific in-facility long-term care service expense (supplementary benefit)>

- Where the user receives services while living in a facility, or such services as day-care or short stay at a facility
  etc., living expenses such as food, water and electricity charges (stay expense) and other daily living charges are
  paid by the user.
- User payments for the above provided via facility services and short-term stays in nursing care facilities are determined by contract between the user and provider. Low-income earners can utilize a payment reduction system of food and living expenses (stay expense) where payment depends on income.
- However, those whose spouse is subject to paying local tax or those whose savings exceed a certain amount (¥10 million for single-person households, ¥20 million for a married couple (\*)) will not be eligible for food and living expenses (stay expense) reductions.

### User payment reduction system for those living under difficult conditions

As for those who are designated as living under difficult conditions by the municipalities, the payment of 10% for long-term care service may be reduced to about 7.5%, and food and living expenses (stay expense) may be reduced to about 75%.

Contact your municipal office for further details about user payments and our various reduction systems.

<sup>\*</sup> Starting in August, 2021, the standard amounts for savings used to determined reductions has been partially updated. Note: See Page 18 for information on user payment.