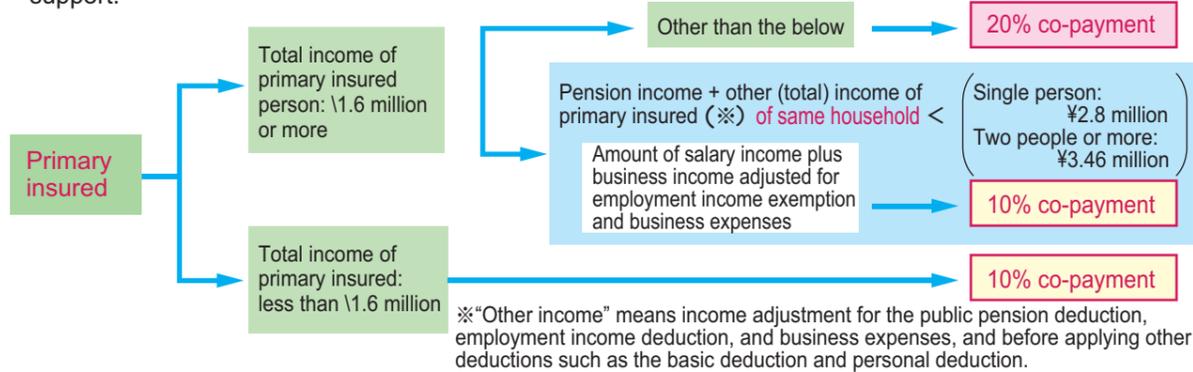


# Long-term Care Saervice Costs to Be Paid by the User

## <Service costs borne by the user>

- ◆ To utilize long-term care services, long-term care insurance covers 90% of the service-related costs, while the remaining 10% are paid by the user (Note). In addition, starting August 2015, individuals with incomes exceeding a certain level are responsible for a 20% co-pay (see chart below). Users will be issued a long-term care insurance certificate indicating their co-payment.

Note: There is no co-payment for in-home long-term care support and long-term care prevention support.



## <Maximum payout for home care services>

- ◆ For home care services, a maximum long-term care insurance payout applies for each service, depending on the level of long-term care need (see chart at right).

The maximum payout is shown in units. The price-per-unit may differ depending on the area or type of service. The chart at right shows costs calculated at roughly ¥10 per unit.

- ◆ If service fees exceed the limit, the user is responsible for the co-payment indicated for the portion exceeding the limit.

level of long-term care need	Rough upper limits on monthly insurance benefit amounts
Support need level of 1	¥ 50,030
Support need level of 2	¥ 104,730
Long-term care need level of 1	¥ 166,920
Long-term care need level of 2	¥ 196,160
Long-term care need level of 3	¥ 269,310
Long-term care need level of 4	¥ 308,060
Long-term care need level of 5	¥ 360,650

## 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 (plus medical care) benefits>

- ◆ When the user's total monthly co-payments of 10% of the long-term care service provided exceed 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 co-payment for the medical insurance and the long-term care insurance is extremely high, you can receive high-cost long-term care service benefits with high-cost medical/care service benefits in specified amounts.

Income bracket	Upper limit	
Welfare recipient		
Household exempted from municipal inhabitant tax	① Seniorwelfare pension recipient	¥15,000 per individual
	② Household whose sum of taxable pension income and earned income is ¥800,000 or less	
	Those who do not belong to bracket ① and ②	
Household on which municipal inhabitant tax is imposed	¥24,600 for the entire household ¥37,200 for the entire household	
Incomes on par with working people(*) (starting August 2015)	¥44,000 for the household	

※ Taxable income of ¥1.45 million (however, depending on the household income, the upper limit per household may be ¥37,200 in some cases).

## <User co-payment for food and other expense, and their reduction system (supplemental benefits)>

- ◆ Those using facility services are responsible for food expense, utilities (electricity, heating, and water), and other daily living expense. In addition, users using day care services or short stay services are responsible for any food expense they eat as well as costs of their stay.
- ◆ User payments for the above provided via facility services and short stay services are determined by contract between the user and provider. Low-income earners (user payment levels 1-3) can utilize a payment reduction system where payment depends on income (specified facility user care service benefits; supplemental benefits).
- ◆ However, if the spouse of a low-income earner user has income subject to resident tax taxation, or if their savings is higher than a specified amount (¥10 million for single-person household, ¥20 million for a married couple), they will not be eligible for food and living expense reductions (supplemental benefits) (Starting August 2015).

## <Measures to reduce the payment for those who live under difficult conditions>

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

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

《Example: Rough estimate of user payment (long-term care need level of 3-5) August 2015 onward》 (Unit: Ten thousand yen/30 days)

Depends on type of facility and other factors	User payment level	Care service costs (10% user co-payment)	Food expenses	Living expenses	Total	
Social welfare facility for the elderly requiring care (special nursing home for the elderly)	Unit-type private ward	Level 1	1.5	0.9	2.5	4.9
		Level 2	1.5	1.2	2.5	5.1
		Level 3	2.5	2.0	3.9	8.4
		Level 4	2.5 ~ 2.9	4.1	5.9	12.5 ~ 13.0
	Multiple-bed ward (shared by two or more users)	Level 1	1.5	0.9	0.0	2.4
		Level 2	1.5	1.2	1.1	3.8
		Level 3	2.2 ~ 2.5	2.0	1.1	5.3 ~ 5.6
		Level 4	2.2 ~ 2.7	4.1	2.5	8.9 ~ 9.3
Health service facility for the elderly requiring care (regular)	Multiple-bed ward (shared by two or more users)	Level 1	1.5	0.9	0.0	2.4
		Level 2	1.5	1.2	1.1	3.8
		Level 3	2.5	2.0	1.1	5.6
		Level 4	2.9 ~ 3.2	4.1	1.1	8.1 ~ 8.5
Long-term medical care facility for the elderly requiring care (regular)	Multiple-bed ward (shared by two or more users)	Level 1	1.5	0.9	0.0	2.4
		Level 2	1.5	1.2	1.1	3.8
		Level 3	2.5	2.0	1.1	5.6
		Level 4	3.5 ~ 4.1	4.1	1.1	8.8 ~ 9.3

Note 1: The User Payment Level shown in the charts differs from Income Level for insurance premium purposes.

Note 2: Food and living expenses for Levels 1-3 reflect subsidies provided by the government to assist with payments exceeding a certain level, as well as high-cost nursing care service expenses shown on Page 15.

Note 3: Nursing care service costs differ depending on the region (chart shows figures for special wards).

Note 4: Besides the figures noted in the chart, depending on the individual's physical and emotional state, additional charges apply for dietetic food and for specialized care for dementia cases. In addition, daily items such as toothbrush and cosmetics; influenza vaccinations; and other amenities are paid for by the individual, as determined by contract between the user and the facility.

Note 5: The reward for long-term care was revised in April 2015, and living expense and others are revised in August 2015.