



## 1 Insurance premiums for those aged 65 and over (Category 1 insurance premiums)

### [Amount of insurance premiums]

The amount of insurance premiums for those aged 65 and over is calculated every three years by the municipality by the rate prescribed according to the income bracket, giving consideration to the income level of the insured. Amounts may differ depending on the municipality. Level of premiums classified by income bracket is as follows. That is standard level setting, but many municipalities in the metropolitan area use different methods of calculation from the standard. For more details on your premiums, please contact long-term care section of your municipalities.

Income Level	Applicable Persons	Premium
Level 1	<ul style="list-style-type: none"> <li>Welfare recipients or senior welfare pension recipients, and belong to a household in which all members of the household are exempt from paying municipal taxes.</li> <li>Those who belong to a household in which all members of the household are exempt from paying municipal taxes, and the insured member's total earned income and pension together are less than ¥800,000.</li> </ul>	Standard amount×0.5 (FY2015 and 2016: 0.45) (FY2017: 0.3)
Level 2	Those who belong to a household in which all members of the household are exempt from paying municipal taxes, and the insured member's earned income and taxable revenue total of the previous year is greater than ¥800,000 and less than ¥1.2 million.	Standard amount×0.75 (FY2017: 0.5)
Level 3	Those who are not of level 1 or level 2, and all the members of the household are exempt from paying municipal taxes.	Standard amount×0.75 (FY 2017: 0.7)
Level 4	Insured member is exempt from paying municipal taxes but belongs to a household in which someone must pay municipal taxes, and whose total income and taxable revenue of the previous year is ¥800,000 or less.	Standard amount×0.9
Level 5	Insured member is exempt from paying municipal taxes but belongs to a household in which someone must pay municipal taxes, and is not a level 4.	Standard amount
Level 6	Insured member is not exempt from paying municipal taxes and his or her total income is less than ¥1.2 million.	Standard amount×1.2
Level 7	Insured member is not exempt from paying municipal taxes and his or her total income of the previous year is ¥1.2 million or greater and less than ¥1.9 million.	Standard amount×1.3
Level 8	Insured member is not exempt from paying municipal taxes and his or her total income is ¥1.9 million or greater and less than ¥2.9 million.	Standard amount×1.5
Level 6	Insured member is not exempt from paying municipal taxes and his or her total income is ¥2.9 million or more.	Standard amount×1.7

※ Those requiring Level 1 to Level 3 care are eligible for insurance payments reductions based on the Long-Term Insurance Act (level 1 individuals are eligible as of FY2015, while level 2 and level 3 individuals will be eligible as of FY 2017).  
※ User co-payments shown in parentheses indicate the maximum reduction.

### [How to pay insurance premiums]

There are two methods for paying insurance premiums: "special collection" by which insurance premiums are deducted from pension, and "ordinary collection" by which insurance premiums are paid through a financial institution, etc. Special collection applies to those receiving ¥180,000 or more a year as an old-age retirement pension, survivor's pension, or disability pension. Insurance premiums are deducted from the pension paid periodically (six times a year) to them. The time and frequency of ordinary collection payment differs from municipality to municipality.

## 2 Insurance premiums for those aged 40 to 64 (Category 2 insurance premiums)

The amount of insurance premiums for those aged 40 to 64 is determined separately and collected as a part of the premiums for medical care insurance plans (e.g., National Health Insurance, etc.).

### Delinquency in Payment of Premiums may impose

Since the long-term care insurance is a mutual assistance system designed to help the elderly, even those who do not use this system have to pay premiums. When delinquent in making premium payments, following restrictions are put on insurance benefits.

- ① Nonpayment for 1 year → **Change in payment**  
The insured member must temporarily bear all necessary cost including services costs. Members are reimbursed insurance premiums later by filling out the required paperwork.
- ② Nonpayment for 1 year and 6 months → **Temporary suspension of benefits**  
Payment of all or a part of insurance benefits will be suspended. In some cases the amount of delinquent premiums will be deducted from the amount of suspended insurance benefits.
- ③ Nonpayment for 2 years → **Reduced Insurance Benefits**  
Payment of premiums will not be possible after a period of two years has elapsed. In this case, the co-payment will be changed 30% from the standard 10% (or 20%) over a certain period. Furthermore, expenses for the high-cost care service benefits and specified facility user care service benefits will not be reduced.