

Ageo
City

Long-term Care Insurance System

~English version~



Ageo City
Seniors Care

(英語版)

(Introduction)

Currently, Japan is trying to become a society in which a large number of seniors are over 65 years old. As the number of seniors increases, so does the number of people who struggles to carry out daily activities (eating, bathing, etc.). As a result, the burden on families who help these people (called a "long-term care") increases.

In 2000, the "Long-term care Insurance System" was started as a mechanism (called a "system") to help reduce the burden on the families of those who need long-term care.

The Long-term care Insurance System is for everyone living in Japan, so foreigners are also included. Many foreigners live in Ageo City. That is why we assume that many foreigners are receiving and giving long-term care as well.

Therefore, in Ageo City, we have created multilingual pamphlets so that everyone can learn about the long-term care insurance system services.

We would be glad to help you understand its contents.

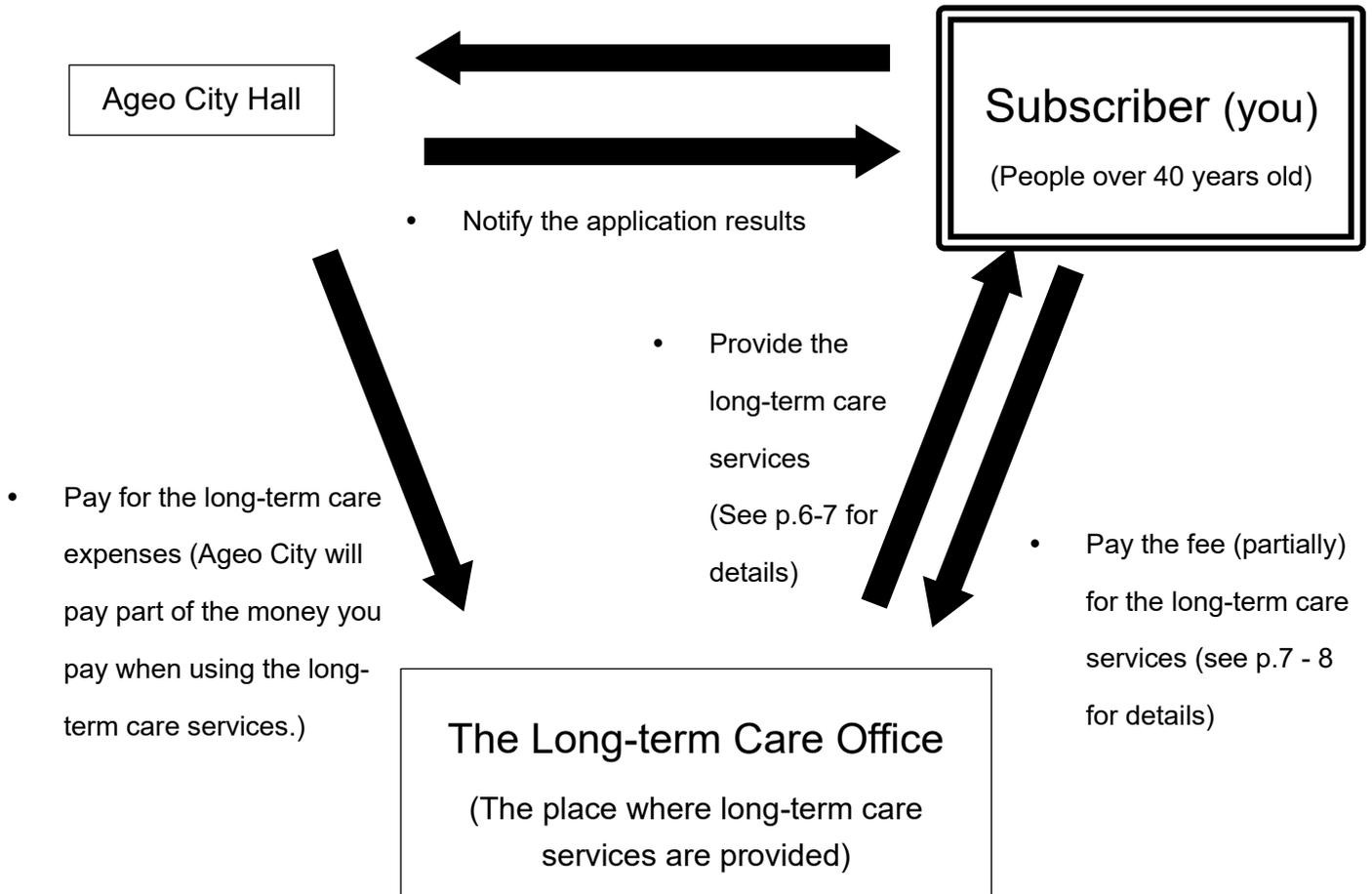
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1. What is the long-term care insurance system?

- The long-term care insurance system is a mechanism to help sick people and seniors who need nursing care as well.

- Long-term care insurance payment (see p.3 to 4 for details)
- Apply for a Certification for long-term care (see p.5 for details)



2. Who can enroll in long-term care insurance?

- Everyone over the age of 40 can enroll.
- Subscribers (aged 40 and over), when in need of the long-term care, will apply for a Certification for long-term care (to investigate how long will the nursing care be needed) to Ageo City. The long-term care services can be used depending on the results of the investigation.
- Subscribers are divided into ① and ② category
 - ① Persons aged 65 and over (referred as Category 1 insured persons)
If you need long-term care, apply for a certification for long-term care then you can use the services.
 - ② Persons aged 40 to 64 (referred as Category 2 insured persons)
If you need long-term care due to some illness, you will need to apply for a certification for long-term care then you can use the services.
- If you enroll in long-term care insurance, you will be paying the long-term care insurance premium.

3. Can foreigners also enroll in long-term care insurance?

- Foreigners of 40 years old or over are also all eligible.
- Foreigners can also enroll in long-term care insurance and use these services.
- However, there is a condition, **those over 40 years old who stay (live in Japan) longer than 3 months** are applicable.

4. Why pay an insurance premium?

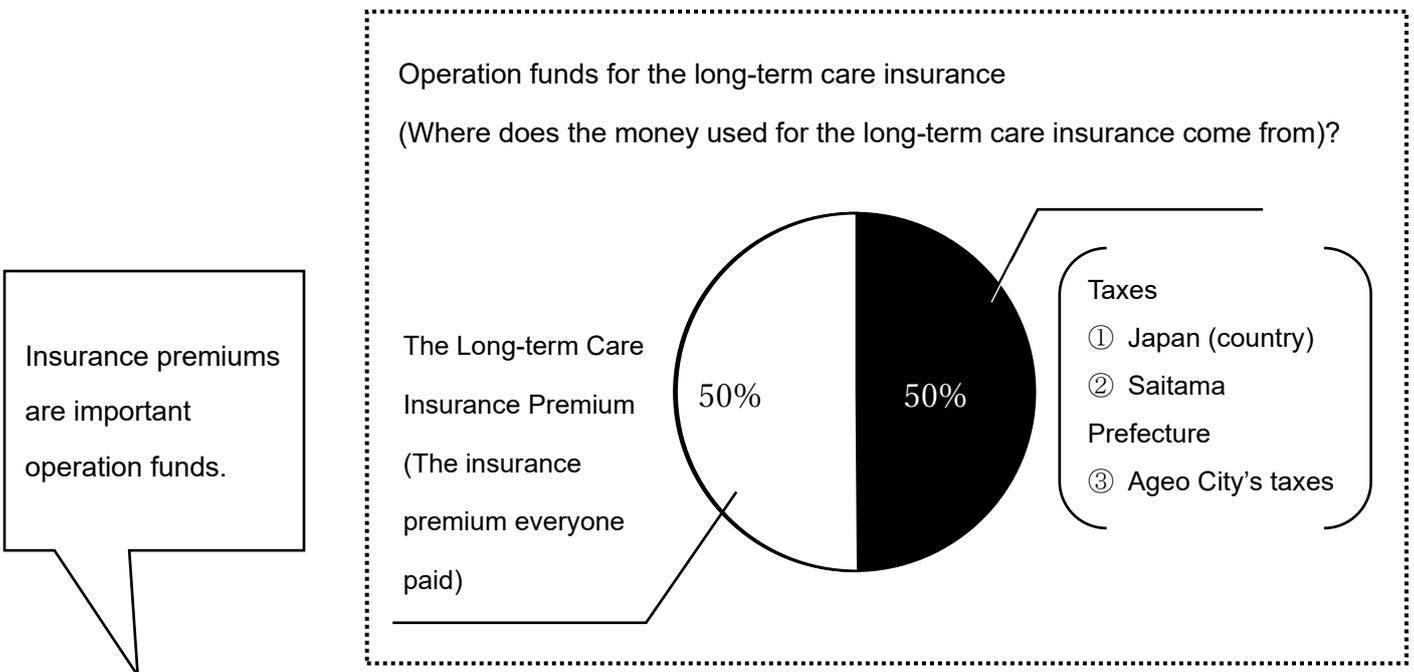
- We pay an insurance premium to help together the people who need nursing care and those who will use it from now on.
- The money required for the long-term care insurance is made up of 50% taxes and 50% insurance premiums so that everyone can be helped. Therefore, your insurance premiums will be an essential source of funds (money that can be used).

In order to help everyone, not only those who use long-term care insurance services will be paying for it, but also those who do not.

The insurance premium that has been paid will be used to...

- ① Benefit those who use the long-term care insurance system (giving money)
- ② Maintain the long-term care insurance system (so that everyone can use it at any time)

Even if you don't use the service, your premium won't be refunded.



5. How much to pay for insurance?

- It is determined by the salary and pension received in the previous year.

① For those who are 65 or over (category 1 insured person)

It is calculated based on the salary and pension received. There are 13 types in Ageo City.

② For those aged between 40 to 64 (insured persons category 2)

It will depend on what medical insurance you have.

What is medical insurance? _____

It is a system that collects money from everyone and helps people who go to the hospital due to an injury or illness.

For medical insurance,

- National Health Insurance: Medical insurance for those who do not have social insurance.
- Social insurance: Medical insurance for those in the company

And so on...

6. How to use the long-term care?

- Apply for a “Certification for long-term care” to use the service. A Certification for long-term care must determine the level of care needed before services can be used.
- How do I apply for the certification for long-term care
 1. Please consult with Ageo City.
 2. We would like to know how you are doing.
 3. Ageo City defines the need for certification for long-term care based on the collected information (to find what level the care is needed).
 4. Ageo City will send you a paper notifying you of the results.
- The certification results are divided into 7 types depending on the care necessity level (how much help is needed).

Support 1 Support 2 Long-term care 1 Long-term care 2 Long-term care 3 Long-term care 4 Long-term care 5

(less help)

(more help)

- There are services available even if you do not have a Certification for long-term care. Please ask Ageo City Seniors Care Division.

To use services, you need to be certified as needing long-term care.



7. What kind of long-term care services are there?

- It depends on what or where you want to use the service.
- ① I would like to receive long-term care at my home (this is called a visit to your home).
 - Home-visit long-term care: A service that helps with making food, cleaning, etc.
 - Home-visit nursing: A service that nurses help heal injuries at home (this is called nursing).
 - ② I would like to go and use the service at a facility (this is called a regular visit).
 - Outpatient day long-term care: you will go to the facility. It is a service in which you receive the care and go back home.
 - Outpatient Rehabilitation: A service you receive at a facility so you can spend your daily life at home.
 - ③ I would like to stay at the facility and use for a short period of time (this is called short-term admission).
 - Short-Term Admission for Daily Life Long-Term Care: This is called a Short Stay. This is a service in which you stay at a facility and the long-term care.
 - Short-Term Admission for Recuperation: A service where you stay at a facility and receive long-term care services.
 - ④ I would like to live in a facility
 - Intensive Care Home for the Elderly: It is a facility where people who cannot care for themselves at home can live.
 - Long-Term Care Health Facilities: This service trains people to live in the facility to assist them in their daily lives to return home.
 - ⑤ I would like to improve my living environment (living at home)
 - Equipment for Long-Term Care Rental Service Covered by Public Aid: You can borrow items used for long-term care, such as wheelchairs and handrails.
 - The Long-Term Care Home Renovation: Ageo City pays a portion of the cost of installing handrails at home.

8. Which long-term care service should I use?

- Let's decide after consulting with the Care Manager about what kind of service to use.
- A care manager is a person who will help you think and use the right services for your ideas and physical condition! You can choose and also change your care manager.

There are various services, so let's consult before deciding.



9. How much do long-term care services cost?

- You will pay 10%~30% to the office when using long-term care.
- The co-payment amount (the amount of money you pay to the office when you use their long-term care services) is determined by your income (how much money you received in pensions and salaries).

Please confirm the information on your Long-term Care Insurance Co-payment Rate Card (Ageo City will send you the results along with the Certification for long-term care. This is a document showing how much you will pay. It's in green).

- The amount of money you can spend on long-term care services depends on what levels of care you need (this is called the limit amount). You will be required to pay the excess amount if the fees you pay exceeds the allowed cost set to be paid by Ageo City.

10. What should you do when the payment increases?

- If you exceed the co-payment limit, Ageo City will reimburse you later for the amount you have paid (when you pay more money than you can spend on long-term care services).
- The total percentage of your own expenses for long-term care services that you spent for a month is written on [9. How much will it cost when using nursing care services? (Page 9)]. If you pay a lot of money and exceed your co-payment limit, Ageo City will pay you later for the amount you paid.

11. If you have any questions, please ask to Ageo City.

- After consulting with the Care Manager, let's decide what kind of service to use.
If you have any questions, please come Ageo City.



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