Late-stage medical care system for the elderly

What is Late-stage medical care system for the elderly?

Late-stage medical care system for the elderly (Koki Koreisha Iryo Seido) is a public health insurance system for people age 75 and older, and age 65 and older approved due to a certain disability.

Those not receiving social welfare must join this system.

Those who do not join an insurance system may have to pay the full amount of medical expenses incurred.

(If you join Late-stage medical care system for the elderly)

- (1) You will pay 10%, 20 % or 30% of costs when seeing a doctor.
- (The cost of medical treatment not covered by insurance must be borne by the individual.)
- (2) At death, payments for funeral expenses may be received.

Other payments and benefits are also available.

(How to join the system)

Those who have registered as residents and have stayed in Japan in accordance with the immigration law for more than 3 months may enter the system. Those who have stayed in Japan for less than 3 months but whose purpose for entering the country are considered as having stayed over 3 months can also join the system.

However foreign visitors holding status of residence of "Designated Activities" and Medical Purpose Visa are not eligible for Late-stage medical care system for the elderly.

- (1) At the same time as making your resident registration, you should make your application at the City Office, Medical Insurance for Senior Citizens Division (Koreisha Iryo Hoken Ka), at any of the Branch Offices, Civic Service Centers, or ACTA Nishinomiya Civic Service Station (except on weekends and holidays).
- (2) Required items

Medical expenses classification certificate (Those who moved from outside of Hyogo Prefecture, and joined Late-stage medical care system for the elderly in the previous address.)

For those who have stayed in Japan for less than 3 months, document to prove you will stay in Japan hereafter for over 3 months (proof of employment, study project, etc.)

Certificate of Loss of Health Insurance Eligibility (Kenko Hoken Shikaku Soshitsu Shomeisho), if your previous health insurance scheme was managed at your place of employment

Passport (Those who enter and stay with the "designated activities" status.)

(Late-stage medical care system for the elderly Card)

One elderly medical care card is issued per person.

When seeking medical treatment, bring the elderly medical care card to the hospital or clinic and show it at the reception desk.

About insurance premiums

When you join the insurance scheme you will be asked to pay for the period from the month when you became a resident (not from the month you entered the country), or the month when you turned 75 year-old

The annual insurance payment is calculated based on each of the insured individual's annual income and household circumstances.





Since there is no income prior to your first year in Japan, you will be levied the minimum rate during the first year. From the second year, you will be charged according to your income.

Annual insurance payments are paid in 9 installments, generally from July to March the following year. If you join the scheme in the middle of the year, your payment will be from the next month after joining the scheme till next March.

An insurance payment bill will be sent from the Medical Insurance for Senior Citizens Division. Payment should be made by the due date at a bank or post office. If the appropriate application is made, payments can be made automatically by your bank and transferred from your bank account.

In cases of disaster, unemployment, bankruptcy, etc. when it becomes difficult to pay insurance premiums, it may be possible to receive a remission from payment.

Consultation is available for a person who has difficulty paying the premiums.

The following must be reported

The following should be reported within 14 days:

- (1) A change of address (when you have moved within the city, ward, town or village), or head of a family
- (2) Moving into a city, ward, town or village
 When moving into Nishinomiya City, apply for resident registration at the City Hall or a branch office etc., then apply for enrollment in the Late-stage medical care system for the elderly.
 (Regarding resident registration, inquire, Nishinomiya City Hall Civic Affairs Division or branch offices, etc.)
- (3) Moving out of a city, ward, town or village

When moving out of Nishinomiya City (including leaving Japan), apply for moving out by the day before moving out (within 14 days after moving is also acceptable) to have a moving-out certificate issued.

When applying for moving out, also apply for withdrawal from the Late-stage medical care system for the elderly at the Medical Insurance for Senior Citizens Division in the Nishinomiya City Hall, any of the Branch Offices, Civic Service Centers, or ACTA Nishinomiya Civic Service Station (except on weekends and holidays). Bring your elderly medical care card with you.

Within 14 days after moving, bring the moving out certificate and your Resident Card (Zairyu Card) or other equivalent document (a valid Certificate of Alien Registration is also acceptable) and apply for moving in at a government office in the city, ward, town, or village of your new residence.

(4) Death of an insured person

After an insured person has died, his/her late-stage elderly medical care card should be returned.

(5) Loss, damage or stain(s) of the card

Note that the documents required to present will vary depending on the circumstances.

* All the applications referred above are accepted on weekdays only.

People who cannot join the Late-stage medical care system for the elderly

- (1) People who have not registered as residents
- (2) People who do not have a status of residence (zairyu shikaku)
- (3) People on short stays (in Japan)
- (4) People receiving social welfare etc.

EnquiriesRegarding joining
Nishinomiya City Hall, Medical Insurance for Senior Citizens Division
(Nishinomiya Shiyakusho, Koreisha Iryo Hoken Ka)0798-35-3192Regarding insurance benefits
Nishinomiya City Hall, Medical Insurance for Senior Citizens Division
(Nishinomiya Shiyakusho, Koreisha Iryo Hoken Ka)0798-35-3154Regarding payment of insurance premiums
Nishinomiya City Hall, Medical Insurance for Senior Citizens Division
(Nishinomiya Shiyakusho, Koreisha Iryo Hoken Ka)0798-35-3154Regarding payment of insurance premiums
Nishinomiya City Hall, Medical Insurance for Senior Citizens Division
(Nishinomiya Shiyakusho, Koreisha Iryo Hoken Ka)0798-35-3110

Note For details, ask a person who understands Japanese to enquire for you.