

Kobe City Welfare Medical Cost Support System (Current as of Jul. 1, 2016)

National Health Insurance, Pension, and Medical Expenses Division
City of Kobe

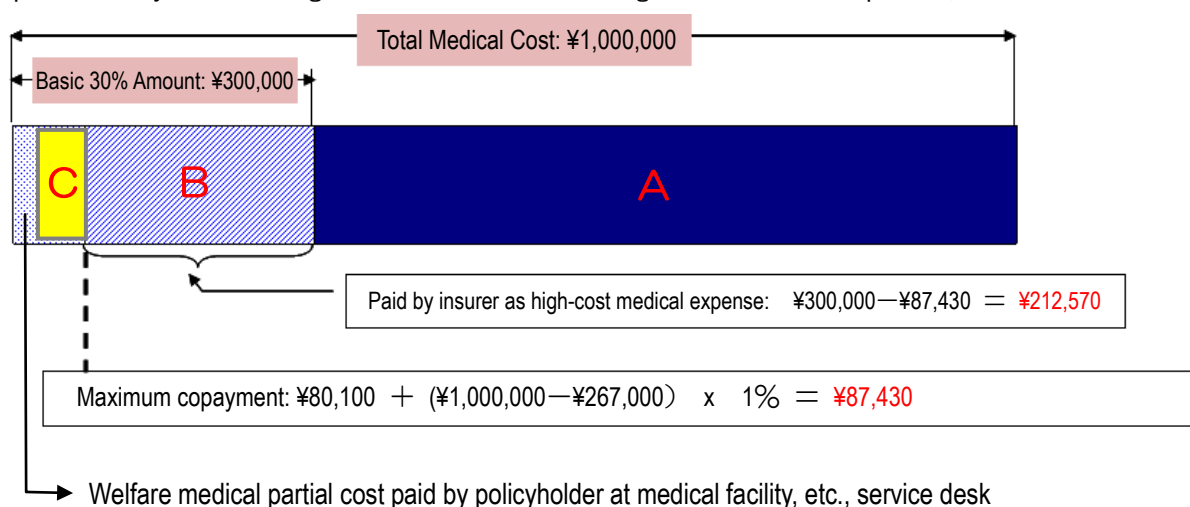
■What is the Japanese Health Insurance System?

Residents of Japan who meet certain criteria must enroll in a medical insurance policy.

In this health insurance system, policyholders who use their health insurance card to receive care are required to pay 30%(*) of total care costs, while insurance will cover the remaining 70% (represented by A in the diagram below).

(*)Children younger than school age: 20%; school age–69 years: 30%; 70–74 years: 20% (receiving active ordinary salary: 30%); 75 years old and over: 10% (receiving active ordinary salary: 30%)

Even though generally the copayment is calculated at 30%, if a policyholder’s medical expenses for one calendar month rise above a certain amount, the insurer will pay the excess amount (The portion represented by B in the diagram below is called the “High-Cost Medical Expense”)



■What is the Kobe City Welfare Medical Cost Support System?

The system targets residents of Kobe (those who are registered residents) who are (1) elderly, (2) infants, etc./children, (3) seriously disabled persons, and/or (4) fatherless/motherless families. Hyogo Prefecture and the City of Kobe will assist (represented by C in the diagram above) in paying the copayment using public expenditures for those who meet the requirements below. This system lessens the economic burden of the policyholder, makes it easier to see a doctor, and improves welfare.

■What are the requirements?

Medical Cost Support System	Requirements to receive assistance (to be eligible for each system, one must meet all requirements marked as ○)
Elderly	<p>○Persons aged 65–69</p> <p>○Member of a household exempt from citizen’s tax(*);the total income amount figured including the individual’s public pension and all other income is ¥800,000 or less (the income used to determine this is the income before regional tax law exemptions are applied). Individuals whose income amount from public pension, etc.,(*2) alone exceeds ¥800,000 are not eligible to receive assistance.</p> <p>(*). Meaning households where all members of the household to which the elderly recipient belongs are not charged citizen’s tax (neither the pro-rated income-based amount nor the set amount).</p> <p>(*2)“Income amount from public pension, etc.” refers to income from old age/retirement pension which is subject to taxation, and does not include tax-exempt income from</p>

	handicap/survivor's pensions.																			
Infants, etc. Children	<p>○Individual with children aged newborn to 15 years old (until end of 3rd year of junior high school)</p> <p>○The individual's income is less than the amounts listed below. (However, there are no restrictions for individuals with preschool children.) (Chart 1 Infants, etc./children's medical care income restrictions</p> <table border="1"> <thead> <tr> <th>No. of dependent relatives, etc.</th> <th>Limit amount</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>¥5,320,000</td> </tr> <tr> <td>1</td> <td>¥5,700,000</td> </tr> <tr> <td>2</td> <td>¥6,080,000</td> </tr> <tr> <td>3</td> <td>¥6,460,000</td> </tr> <tr> <td>4</td> <td>¥6,840,000</td> </tr> <tr> <td>5</td> <td>¥7,220,000</td> </tr> </tbody> </table> <p>•The number of dependent relatives, etc. is determined as the sum of one's exempt spouse and dependent relatives. •¥60,000 is added to the limit amount on the left for each dependent relative who is elderly</p> <p>(Chart 2 Income amount calculation method) Income amount for infants, etc./children's medical care = ①－②</p> <table border="1"> <thead> <tr> <th>①Total amount listed below</th> <th>②Total amount listed below</th> </tr> </thead> <tbody> <tr> <td> -Total income amount -Amount of retirement salary -Amount of income from forestry -Amount of enterprise income from land, etc. -Amount of miscellaneous income from commodities future, etc. -Amount of interest and/or allotments for which pacts apply -Amount of short/long-term negotiated income (the amount of negotiated income before special exemptions are applied as designated in the "Taxation special measures act" </td> <td> -Exemption from social insurance fees, etc. (¥80,000, applies to all individuals) -Exemption for the disabled (¥270,000) -Special exemption for the disabled (¥400,000) -Widow (widower) exemption (¥270,000) -Special exemption for widows (¥350,000) -Exemption for working students (¥270,000) -Misc. loss exemption (actual amount of loss) -Medical fees exemption (actual amount of fees) -Small-scale mutual aid, etc. installment exemption (actual amount of installment) </td> </tr> </tbody> </table>		No. of dependent relatives, etc.	Limit amount	0	¥5,320,000	1	¥5,700,000	2	¥6,080,000	3	¥6,460,000	4	¥6,840,000	5	¥7,220,000	①Total amount listed below	②Total amount listed below	-Total income amount -Amount of retirement salary -Amount of income from forestry -Amount of enterprise income from land, etc. -Amount of miscellaneous income from commodities future, etc. -Amount of interest and/or allotments for which pacts apply -Amount of short/long-term negotiated income (the amount of negotiated income before special exemptions are applied as designated in the "Taxation special measures act"	-Exemption from social insurance fees, etc. (¥80,000, applies to all individuals) -Exemption for the disabled (¥270,000) -Special exemption for the disabled (¥400,000) -Widow (widower) exemption (¥270,000) -Special exemption for widows (¥350,000) -Exemption for working students (¥270,000) -Misc. loss exemption (actual amount of loss) -Medical fees exemption (actual amount of fees) -Small-scale mutual aid, etc. installment exemption (actual amount of installment)
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Seriously disabled persons	<p>○ Individuals with any of the following disabilities</p> <ul style="list-style-type: none"> • 1st or 2nd grade disability as per Physical Disability Certificate • Serious intellectual disability (A grade as per Medical Rehabilitation Handbook, etc.) • Double disability with both 3rd degree physical disability as per Physical Disability 																			

<p>Elderly persons with a serious disability (Late-stage elderly health insurance policyholders)</p>	<p>Certificate and B1 grade intellectual disability as per Medical Rehabilitation Handbook, etc.</p> <ul style="list-style-type: none"> • 3rd degree internal disability as per Physical Disability Certificate • 1st degree mental disorder as per Health and Welfare Certificate <p>○ The pro-rated income citizen's tax amount (before mortgage and other special tax exemptions, as well as exemptions for donations are applied) used for judgement(*3) of the individual, the spouse, and/or person obligated to provide support (all individuals subject to income assessment) is below ¥235,000 for each individual.</p> <p>(*3) The "pro-rated citizen's tax amount used for judgement" is the amount calculated after the following exemptions are subtracted from the pro-rated citizen's tax amount before tax exemptions for donations and special tax exemptions for home loans, etc. are made: ¥19,800 for each dependent relative under 16 years old; ¥7200 for each dependent relative aged 16 to under 19 years old.</p>
<p>Fatherless families, etc.</p>	<p>○ Individuals who meet any of the following conditions:</p> <ul style="list-style-type: none"> • Mother and child of a fatherless family • Father and child of a motherless family • A child without a father or mother • The individual's income does not exceed the limit specified for the Childcare Allowance (partially supported).

■ Application Method

1. Where

Your local Ward Office (residents of Kitasuma area: Kitasuma Branch Office)

2. Required Items

● Your inkan personal seal (stamps may not be used). Personal seal not required when the individual is able to provide his/her signature at the information desk

● A Japanese insurance card

● Taxation/Income Certificate (individuals who moved to Kobe on or after January 1, 2016)

● Further items

① For recipients of medical care for serious disabilities (including elderly with serious disabilities)

• Physical Disability Certificate

• Intellectual disability designation certificate (Medical Rehabilitation Handbook)

• Mental Disability Health and Welfare Certificate

※ Elderly individuals with serious disabilities should bring a bankbook or other item which displays the account information for the bank transfer

② Recipients of medical care in fatherless families, etc.

A document certifying that the family is fatherless, etc.

(Examples)

• Childcare allowance certificate • Survivor's pension certificate • A copy of the individual's family register, etc.

※ There are some cases where additional documents may be required for the examination process.

※ Individuals who have moved and who take out a policy with National Health Insurance should become insured first before applying or filing for the appropriate medical welfare system.

■ Following Approval...

Recipients will be given a Recipient Certificate. Please present this certificate together with your insurance card at the information desk of insurance-covered medical facilities (hospitals/treatment centers/pharmacies where you can use your insurance card), etc., in Hyogo Prefecture. By presenting this Recipient Certificate, policyholders can receive care for free, or will only be required to pay the medical welfare minimum amount partial cost without paying for the full insurance treatment copayment (30% of medical cost, etc.) The limits and percentages of the medical welfare partial cost amount to be paid at the information desk by the policyholder are displayed on the Recipient Certificate.

■ Advantages of Medical Welfare

Medical Cost Support System	Payments at the information desk of a medical facility are reduced as follows:
Elderly (those aged between 65 and 69 in June 2014)	<ul style="list-style-type: none"> ○Rank II <ul style="list-style-type: none"> •20% payment rate. Maximum monthly copayment amount: outpatient ¥8,000; inpatient ¥24,600. ○Rank I (Rank II and with no income from any household members) <ul style="list-style-type: none"> •10% payment rate. Maximum monthly copayment amount: outpatient ¥8,000; inpatient ¥15,000.
Elderly (those who turn 65 in or after July 2014)	<ul style="list-style-type: none"> ○Rank II <ul style="list-style-type: none"> •20% payment rate. Maximum monthly copayment amount: outpatient ¥12,000; inpatient ¥35,400. ○Rank I (Rank II and with no income from any household members) <ul style="list-style-type: none"> •20% payment rate. Maximum monthly copayment amount: outpatient ¥8,000; inpatient ¥15,000.
Infants, etc. (Newborn -2 years old)	<ul style="list-style-type: none"> ○Outpatient <ul style="list-style-type: none"> •Free ○Inpatient <ul style="list-style-type: none"> •Free
Infants, etc./children (3 years old - junior high school 3 rd grade)	<ul style="list-style-type: none"> ○Outpatient <ul style="list-style-type: none"> •For one medical facility, etc., ¥400 max. per day (20% payment rate), twice per month (¥800 max.) (free from the 3rd time on) ○Inpatient <ul style="list-style-type: none"> •Free
Seriously disabled persons Elderly persons with a serious disability (Late-stage elderly health insurance policyholders)	<ul style="list-style-type: none"> ○Outpatient <ul style="list-style-type: none"> •For one medical facility, etc., ¥600 max. per day, twice per month (¥1200 max.) (free from the 3rd time on) ※For low-income individuals/high school students or younger: ¥600 reduced to ¥400 ※"Child/individual with serious mental and physical disabilities" (1st or 2nd degree physical disability that impairs bodily movement as per Physical Disability Certificate, as well as intellectual disability (grade A as per Medical Rehabilitation Handbook, etc.)): Free ○Inpatient <ul style="list-style-type: none"> •Fixed rate 10% copayment; for one medical facility, etc., maximum monthly copayment of ¥2,400 ※For low-income individuals/high school students or younger: ¥2,400 reduced to ¥1600 ※Child/individual with serious mental and physical disabilities: Free •Long term hospitalization for junior high school students and younger: Can be covered entirely (free)

Fatherless families, etc.	<p>○Outpatient</p> <ul style="list-style-type: none"> ▪For one medical facility, etc., ¥400 max. per day, twice per month (¥800 max.) (free from the 3rd time on) <p>○Inpatient</p> <ul style="list-style-type: none"> ▪Fixed rate 10% copayment; for one medical facility, etc., maximum monthly copayment of ¥1,600 ▪Long term hospitalization for junior high school students and younger: Can be covered entirely (free)
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■Items that are not eligible for support

1. Medical costs or treatment materials that are not covered by insurance

For example:

- Container fees for medicine
- Hospital room fees not covered by insurance
- Medical checkup fees
- Preventative injection fees
- Identification card fees
- Medical certificate fees
- Costs for home visits
- Dental care expenses outside of those covered by insurance medical care
- Standard cost-bearing amount of inpatient meals, etc.

2. Home nursing from a home nursing station is not covered by the medical cost subsidy because it is not an act of medical treatment, even if it is covered by health insurance.

■Points of caution

- Please receive medical care at hospitals, doctors' offices, pharmacies, etc. where you can use your health insurance card.
- Be sure to present your Recipient Certificate together with your health insurance card at the information desk of the hospital, doctor's office, etc. (Please note that you cannot use the Recipient Certificate at medical facilities, etc., outside of Hyogo Prefecture. If you are required to pay an amount in excess of the amount covered, you will need to complete procedures to be reimbursed.)
- Hospitals and doctors' offices have specified hours during which to receive medical treatment. With the exception of sudden illness, please receive treatment only during the specified hours.
- Please be aware that in the event that a policyholder is deemed to have received medical welfare payments for false or unjust reasons, the policyholder will be required to pay back the amount received in full or in part.

■Reimbursement procedures

1. When procedures need to be implemented

Reimbursement procedures will be required in the following cases. Therefore, please present the required items and apply at your local ward office.

○If you have paid in full at the information desk of the medical facility

For example:

- If you have temporarily paid in full at the information desk (for example, for a corset)
- If you received medical treatment without having presented your health insurance card

○If you have only paid the copayment portion (for example, 30%) in cash at the information desk of the medical facility

For example:

- If you have received medical treatment in Hyogo Prefecture without having presented your Recipient Certificate
- If you have received medical treatment outside of Hyogo Prefecture (Recipients may use their Recipient Certificates only at medical facilities in Hyogo Prefecture.)

2. Required items

- Receipts from the medical facility
- Your inkan personal seal (self-inking stamps may not be used).
- A Japanese health insurance card
- A document indicating the account number of the bank account to which the amount is to be

remitted (passbook, etc.);

- Medical payment certificate (if you have paid the medical cost in full or if you are hospitalized)

■ **Procedure Information** (When applying, please be accompanied by a Japanese speaker)

- **Higashinada Ward Office** Long-Term Care and Medical Expenses Section, Social Insurance and Medical Expenses Division TEL841-4131 (Representative)
- **Nada Ward Office** Long-Term Care and Medical Expenses Section, Social Insurance and Medical Expenses Division TEL843-7001 (Representative)
- **Chuo Ward Office** Long-Term Care and Medical Expenses Section, Social Insurance and Medical Expenses Division TEL232-4411 (Representative)
- **Hyogo Ward Office** Long-Term Care and Medical Expenses Section, Social Insurance and Medical Expenses Division TEL511-2111 (Representative)
- **Kita Ward Office** Long-Term Care and Medical Expenses Section, Social Insurance and Medical Expenses Division TEL593-1111 (Representative)
- **Nagata Ward Office** Long-Term Care and Medical Expenses Section, Social Insurance and Medical Expenses Division TEL579-2311 (Representative)
- **Suma Ward Office** Long-Term Care and Medical Expenses Section, Social Insurance and Medical Expenses Division TEL731-4341 (Representative)
- **Kita-Suma Branch Office** Long-Term Care and Medical Expenses Section, Citizen Services Division TEL793-1212 (Representative)
- **Tarumi Ward Office** Long-Term Care and Medical Expenses Section, Social Insurance and Medical Expenses Division TEL708-5151 (Representative)
- **Nishi Ward Office** Long-Term Care and Medical Expenses Section, Social Insurance and Medical Expenses Division TEL929-0001 (Representative)