

FY2023 Edition

A Guide to the Healthcare System for the Elderly Aged 75 and Over

Let's
enrich
our lives!

Prevent oral frailty!



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Introduction

The Healthcare System for the Elderly Aged 75 and Over was made to clarify the obligations of the elderly and of the working generation, and for society as a whole to support healthcare expenses of the elderly. It is operated by the local elderly healthcare association to which all municipalities from each prefecture belong to.

Table of contents >>

Roles of municipalities and local associations	3
Those covered by the system	4
Health Insurance Card	5
Insurance Premiums	6
Those who must pay insurance premiums /	6
How insurance premiums are determined	6
When you can receive a reduced insurance premium	7
How to pay your insurance premium	8
Consequences of not paying your insurance premium /	10
Insurance premium reduction and exemption system	10
When visiting the doctor	12
When you have high medical expenses	14
High-cost medical care/long-term care combined system	16
Meal expenses, etc. when hospitalized	17
You can also receive benefits in these cases	18
When in a traffic accident	19
Reimbursable costs	20
Massage and acupuncture treatment	21
Judo therapy (orthopedic clinic/osteopathic clinic) treatment	22
About the insurance business (longevity health checkups)	24
Use generic medicine!	25
About the organ donation column	25
The Healthcare System for the Elderly Aged 75 or Older – Supported by Everyone	26
Be sure to report the following situations	27
List of municipalities	Back cover

*Contents may change due to the revisions of the system.

Prevent oral frailty!

What is oral frailty, which may lead to nursing care?

Roles of municipalities and local associations

The healthcare system for the elderly aged 75 and over is operated by a local association established in each prefecture. Municipalities carry out reception operations.



Roles of municipalities

The contact point for applications and other notifications

- Health insurance card transfer
- Health insurance premium collection
- Applications and notification processing Etc.

Roles of local associations

Operate the system

- Health insurance card issuance
- Health insurance premium determination
- Benefit provision when receiving medical care Etc.



Q Where should I submit notifications to?

A

Please submit notifications to your local municipality's reception desk.

The local association is the main operator, and the municipality is the reception desk. For more information, please contact your local municipality (see the list of municipalities on the back cover).

"Frailty" refers to the mental as well as physical decline in old age that would require nursing care. It is a known fact that a decline in oral function (oral frailty) is likely to cause systemic frailty on the whole body. Hence preventive measures are necessary not only to prevent oral frailty but to stop its progression.

Those covered by the system

People over the age of 75
Starting on the day of your 75th birthday



People between the ages of 65 and 75 with certain disabilities

(*Must apply and receive approval from your local association.)

To receive coverage, you must transfer from your currently-enrolled healthcare provider such as National Health Insurance, Health Insurance Association, Mutual Aid Association, etc., to the healthcare system for the elderly.

Q My husband is insured by the healthcare system for the elderly. Which healthcare insurance system will I (70 years old), a dependent of my husband's social insurance, be covered by?



A Please enroll in a medical insurance, such as National Health Insurance, from the social insurance you are currently enrolled in.

* If you have other family members who have healthcare insurance other than National Health Insurance, you can also become their dependents. Please contact the applicable healthcare insurance company.

Prevent oral frailty!

Example of oral frailty progression (pre-frailty stage)

Health Insurance Card

The insured will be issued a new health insurance card. The health insurance card shows the percentage of eligible coverage (10% to 30%).



Keep your health insurance card in a safe place

- When your card is issued, please check that all information on it is correct. If there are any mistakes, inform the reception staff.
- Please present it at the counter when seeing a doctor.
- Always keep it handy.
- Your "My Number Card" can be used as your insurance card. Each medical institution may start implementing such service at different times.

▼Mynportal



※Application for using the health insurance card on My Number Card may be done on Mynportal site, etc.

Attention!

- Your card can be reissued if it is lost or damaged and cannot be used. Please apply for reissuance at your local municipal office.
- If you no longer qualify for coverage or your percentage of coverage changes, please return your card to the municipal office immediately.
- Unauthorized tampering of your health insurance card will make it invalid.
- You cannot use a copy of your health insurance card.
- Never lend or allow others to borrow your card. Such an act is punishable by law.



- Loss of interest or regard for the mouth and teeth
- Tooth loss due to gum disease, etc.
- Decrease in the amount of activity

➤ **Tooth loss makes a person become more withdrawn**

Insurance Premiums

Those who must pay insurance premiums

All persons insured by the healthcare system for the elderly aged 75 and over must pay for their health insurance card. After turning 75 years old (65 for those with certain disabilities), even those who were dependents of employee insurance (medical insurance such as that of health insurance associations and mutual aid associations) who previously had not paid insurance premiums must also pay them.

How insurance premiums are determined

An insurance premium is determined by the elderly healthcare association based on the total amount of the insured's per capita rate paid equally by the insured and the amount of their income paid according to their previous year's income.

$$\text{Insurance premium per person} = \text{per capita rate 48,440 yen} + \text{taxable income Total income after basic deduction (430,000 yen) } \times 8.88\%$$

* Carryover deductions for miscellaneous losses do not apply.

* Survivor's pension and disability pension are not included.

Note 1) Insurance premiums have an imposed limit (an upper limit).

The imposed limit for FY2023 is 660,000 yen.

Note 2) The premium amount determined is valid from April 1 of the same year to March 31 of the following year.

Note 3) Various deductions such as healthcare expense deductions and social insurance deductions, life insurance deductions, spouse and child deductions are not applied like taxable income tax and municipal tax (resident tax).

Note 4) The criteria for determining the amount of your insurance premium (per capita rate, income rate) are set every two years.

Prevent oral frailty!

Example of oral frailty progression (oral frailty stage)

When you can receive a reduced insurance premium

1 Reduction measures for those with a low income

Reduced per capita rate

The per capita rate of your insurance premium (48,440 yen) is reduced as follows according to the income level of the household (head of household and the insured).

Criteria for reducing the per capita rate burden of insurance premiums

Total income of the household (head of household and the insured)	Reduced rate
Households that do not exceed the basic deduction amount (430,000 yen)*	70% reduction
Basic deduction amount (430,000 yen) + 290,000 yen × A household that does not exceed the number of insured persons belonging to the household	50% reduction
Basic deduction amount (430,000 yen) + 535,000 yen × A household that does not exceed the number of insured persons belonging to the household	20% reduction

★ For households with two or more people receiving income, the following amount is added to the basic deduction amount (430,000 yen).

(Number of people receiving income – 1) × 100,000 yen

Who qualifies as a person receiving income?

- Certain salary earners (with a salaried income exceeding 550,000 yen)
- Persons with income related to public pensions (whose income from public pensions is over 600,000 yen for those under 65 years old, or over 1.1 million yen for those over 65 years old)

- * As of January 1, for public pensioners aged 65 and over, 150,000 yen is deducted from their pension income in the reduction judgment.
- * The head of the household is subject to the reduction judgment even if they are not insured by the healthcare system for the elderly.
- * The reduction judgment will be made based on the situation of the household as of April 1st (or the qualification acquisition date if a new qualification is acquired after April 2nd).
- * Full-time employee salary deductions and special deductions for capital gains are not applicable.

- Poor fluency
- Increase in food items unable to chew
- Increase in food spillage and choking

Leads to loss of appetite and malnutrition

2 Reduction measures for those who were employee insurance dependents

50% reduction for those who were employee healthcare insurance dependents (health insurance association, mutual aid association, etc.) (not applicable to municipal national health insurance and national health insurance association) the day before enrolling in the healthcare system for the elderly (2 years after joining the healthcare system for the elderly), and no income percent will be levied.

* If you fall under the per capita rate reduction measures for those with a low income (see page 7), you can receive the per capita rate reduction.



How to pay your insurance premium

As a general rule, your insurance premium is deducted (**special collection**) from your pension (those with an annual amount of 180,000 yen or more).

* If you are newly enrolled or change addresses in the middle of the year, your premium will be temporarily charged through general collection.

Deducted from your pension **Special collection**

Persons who are eligible

Those with an annual pension of 180,000 yen or more (when the total amount combined with your long-term care insurance premium does not exceed half of the annual amount)

How to pay your insurance premium

Your insurance premium is deducted from your pension when the pension is paid.

Provisional collection			Regular collection		
April (1 st term)	June (2 nd term)	August (3 rd term)	October (4 th term)	December (5 th term)	February (6 th term)
The provisionally calculated premium will be deducted until the previous year's income is confirmed (in principle, the same amount deducted in February will be deducted).			After your previous year's income is confirmed, the amount obtained by subtracting the provisional collection amount from the annual insurance premium will be deducted across three terms.		

You can request to have the amount transferred directly from your bank account. If you wish to do so, please inform the local office in your municipality.

Prevent oral frailty!

Progressive oral frailty "sarcopenia-locomotive stage"

If you cannot have the amount deducted from your pension, you will have to pay the insurance premium by payment slip sent from your local municipality or by account transfer (**general collection**).

By payment slip/account transfer **general collection**

Persons who are eligible

- Those whose annual amount of long-term care insurance deducted is less than 180,000 yen
- Those whose total amount combined with their long-term care insurance premium exceeds half of the pension amount
- Those whose long-term care insurance premium is not deducted from their pension
- Those who are newly enrolled or who change addresses in the middle of the year

How to pay your insurance premium

Payment slips must be paid by the due date set by the municipality.

For those paying by direct transfer, amounts will be deducted from the account registered on the date set by the municipality.



Direct transfer is convenient!

You don't have to worry about forgetting to pay or carrying cash with you, making it simple, safe, and convenient.

To apply, fill out the "Direct Transfer Request Form" at the financial institution designated by your local municipality.



About social insurance deductions

Those who have paid the premium for the healthcare system for the elderly aged 75 and over qualify for the social insurance deduction for income tax and personal residence tax. For more information, please contact the tax office or the reception counter at your municipality.

- Reduced biting power
- Reduced tongue movement power
- Eating less amount of food

Leads to malnutrition, sarcopenia, locomotive syndrome

Consequences of not paying your insurance premium

- If you fail to pay your insurance premium on time, you may be issued a health insurance card with a short expiration date (short-term health insurance card) upon payment consultation.
- If you fail to pay your insurance premium for no particular reason, you may be penalized.



Insurance premium reduction and exemption system

In Okinawa Prefecture, those who meet the following conditions may be eligible for an insurance premium reduction or exemption if they meet certain criteria.

★A dramatic reduction in income as a result of damage to housing and other property due to disasters such as earthquakes, fires, storms and floods, poor crops due to a drought, unemployment, suspended business operations, etc.



* If you cannot pay your insurance premium due to unavoidable circumstances, please contact the office in charge of your municipality as soon as possible.

Q I paid for my national health insurance by direct transfer, so I shouldn't have to set it up again, right?



A

They are different systems, so your national health insurance account information does not transfer over automatically.

To set up direct transfer, you must apply for it again.

Q I think my son (head of household) is the one paying...



A

The person enrolled is obliged to pay, not the head of the household.

For national health insurance, the person who is obliged to pay the insurance premium is the head of the household or the one insured by a company, but for the healthcare system for the elderly aged 75 and over, the person enrolled is responsible for payment.

For inquiries

- **About payment of insurance premiums**
Please contact the municipality where you currently live (see the list of municipalities on the back cover).
- **About the contents of your insurance premium**
Please contact your local elderly healthcare association.



Prevent oral frailty!

Example of oral frailty progression (frailty stage)

- Difficulty eating and swallowing
- Causes aspiration pneumonia

➤ Frailty or in need of nursing care

When visiting the doctor

The out-of-pocket rate depends on your income category. Income category is determined by factors such as your residential taxable income* (income after various deductions) for the year (April to July counts as the previous fiscal year).

- If you make an income revision, your income category may change from August 1st (base date).
- If you visit a large hospital without a letter of referral, you will be charged a separate fee.
- Patients may be able to receive combined medical treatment not covered by insurance (patient-requested medical treatment) if they request it.

Out-of-pocket expense ratio	Income category
30 %	Category (comparable to current workforce) III Insured persons with resident taxable income of 6.9 million yen or more and insured persons in the same household as the insured.
	Category (comparable to current workforce) II Insured persons with resident taxable income of 3.8 million yen or more and insured persons in the same household as the insured.
	Category (comparable to current workforce) I Insured persons with resident taxable income of 1.45 million yen or more and insured persons in the same household as the insured.
20 %	General II An insured person in the same household with a taxable income of 280,000 yen or more, who falls under ① or ② below. ① There is only one insured person in the same household, and the total amount of pension income + other total income is 2 million yen or more ② There are 2 or more insured persons in the same household and the total amount of pension income + other total income is 3.2 million yen or more.
10 %	General I Persons other than those with income comparable to current workforce, General II, Category (low income) II, Category (low income) I. Those born on or after January 2, 1945 whose residential taxable income is 1.45 million yen or more and whose total old proviso income combined with that of an insured person of the household to which they belong is 2.1 million yen or less.
	Category (low income) II Those whose household members are all exempt from residence tax [Persons not from category (low income) I]
	Category (low income) I Those whose household members are all exempt from residence tax, and whose income after deducting necessary expenses and deductions from each income of the household is 0 yen (The amount deducted for pension is calculated as 800,000 yen. 100,000 yen is deducted from salary income)

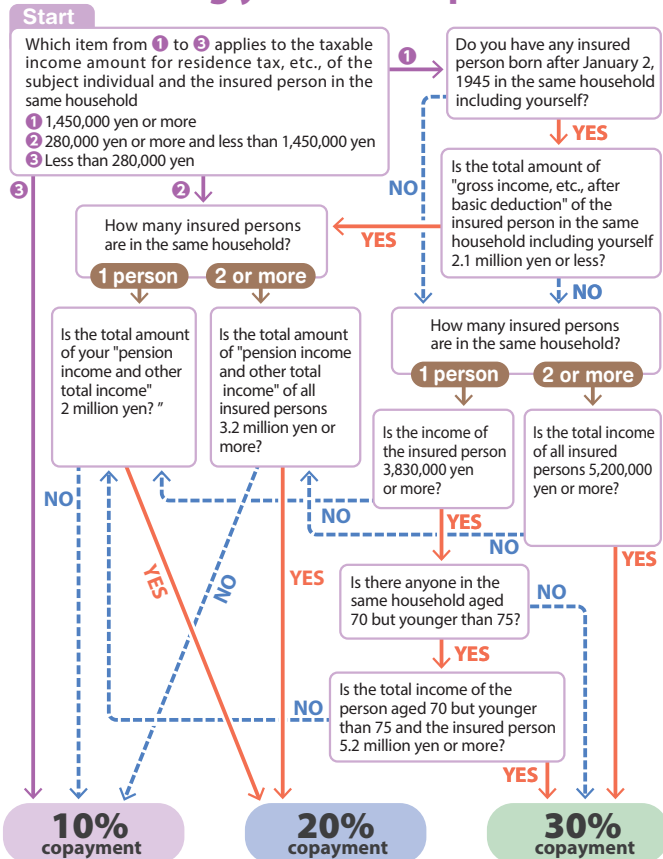
* If the head of the household is the insured as of December 31 of the previous year (including those to be insured after December 31 of the previous year) and there are people under the age of 19 who have a total income (for salaried workers, 100,000 yen is deducted from salary income) of 380,000 yen or less in the same household, a certain amount (amount multiplied by 330,000 yen for those under 16 years old, 120,000 yen for those 16 years old or older and under 19 years old) will be deducted from the insured's income.

★ Those who have a copayment ratio of 30% whose total income during the previous year is less than the following standard amount, should submit a "Standard income amount application form" to the person in charge of the local municipality, and if approved by the local association, the co-payment ratio will be 10% or 20%.

- There is one insured person in the same household and your income is less than 3.83 million yen
- There are multiple insured persons in the same household and your income is less than 5.2 million yen
- There is one insured person in the same household and your income is 3.83 million yen or more, but there is a person between the ages of 70 and 75, and your total income combined is less than 5.2 million yen.

★ For those who pay 20% copayment, measures are in place to limit the monthly outpatient medical burden increase up to 3,000 yen compared to 10% (medical expenses for hospitalization are not covered) from October 1, 2022 until September 30, 2025.

Determining your out-of-pocket ratio



Note 1) An insured person refers to someone who is insured for healthcare for the elderly.

Note 2) Income refers to the amount written in the payment amount column of withholding slips for public pensions, the sales column for business, the total income column for rent and other real estate, and the sales price column for the transfer of shares.

When you have high medical expenses

If out-of-pocket medical expenses for one month (from the 1st to the end of the month) exceed the specified limit, with an approved application, the excess amount will be paid as a high-cost medical care expense.

◎ If you turn 75 in the middle of the month and switch to the healthcare system for the elderly aged 75 and over, the maximum amount of both your previous medical insurance and the healthcare system for the elderly will be halved.

Procedure flow

- 1 If the medical expenses for one month (from the 1st to the end of the month) become high, the portion exceeding a certain amount (out-of-pocket limit) will be paid as a high-cost medical care expense.
- 2 On your first time, we will send you a recommendation notice (postcard) so that you can complete the procedure at the office in charge of your municipality.
- 3 Once you complete the procedure, you will be automatically paid (via bank transfer) every time you incur a high-cost medical expense.
 - The total is calculated regardless of hospital, clinic, or clinical department.
 - Meals during hospitalization and differential bed charges that are not covered by insurance are not covered by such payments.

Important points

Before you are hospitalized or go to an expensive outpatient clinic, obtain one of the following certificates at the municipal office and present it with your health insurance card at the medical institution.

- For people in category (low income) I and II: Certificate of limit application / standard cost reduction
- For people in category (comparable to current workforce) I and II: Certificate of limit application
- Those in category (comparable to current workforce) III, General I and II will be able to pay up to the copayment limit or ceiling by presenting the health insurance card.



Prevent oral frailty!

Observe self-care through “oral cleaning”!

◆ Out-of-pocket limit amount (monthly)

Income category (refer to P12)		Outpatient (calculated for each individual)	Outpatient + hospitalization (by household)
Active income earners	Category (comparable to current workforce) III	252,600 yen + [(total medical expenses – 842,000 yen) x 1%] (140,100 yen) *1	
	Category (comparable to current workforce) II	167,400 yen + [(total medical expenses – 558,000 yen) x 1%] (93,000 yen) *1	
	Category (comparable to current workforce) I	80,100 yen + [(total medical expenses – 267,000 yen) x 1%] (44,400 yen) *1	
General II		18,000 yen *2 or [6,000 yen + (medical expenses – 30,000 yen) x 10%], whichever is lower is applied *3	57,600 yen (44,400 yen) *4
General I		18,000 yen *2	
Category (low income) II		8,000 yen *2	24,600 yen
Category (low income) I		8,000 yen *2	15,000 yen

*1 The maximum amount from the 4th month when the same household has 3 or more months to pay high-cost medical expenses within 12 months.

*2 The annual limit (August to July) is 144,000 yen.

*3 If the medical cost is less than 30,000 yen, it will be calculated as 30,000 yen. If the total copayment for outpatient care for one month exceeds 6,000 yen, the increase in copayment will be limited to 3,000 yen. If applicable, **it will be reimbursed at a later date as High-Cost Medical Expense**. The transitional measure covers medical treatment from October 2022 up to September 2025.

*4 The maximum amount from the 4th month when the same household has 3 or more months of high-cost medical expenses that exceed the outpatient + hospitalization (by household) limit within 12 months.

When receiving high-cost treatment for a prolonged period of time —

If a specific illness designated by the Minister of Health, Labor and Welfare requires continuous and expensive treatment for a prolonged period of time, apply to receive a **certificate of medical treatment for specific diseases** at your local municipal office and present it to the medical institution. By presenting the **certificate of medical treatment for specific diseases**, the monthly* out-of-pocket cost is up to 10,000 yen for each medical institution (inpatient/outpatient) or for each pharmacy.

[Specific diseases designated by the Minister of Health, Labor and Welfare]

- ① Some congenital coagulation disorders caused by a blood factor deficiency
- ② Chronic renal failure with artificial kidney
- ③ HIV infection caused by administration of blood coagulation factor preparation

Items needed to apply

- Health insurance card
- Certificate of applicable disease
- Individual number card or notification card and identity verification documents, etc.
- A seal is required when application is done by a family member, etc.

*Monthly refers to the period from the 1st to the end of the month.

“Toothbrushing” is the basis

Toothbrushing is the basis of oral hygiene. After each meal, take time to brush carefully to make sure no residues are left. For cleaning between teeth, interdental brush, dental floss, etc., should also be used aside from toothbrush.

High-cost medical care / long-term care combined system

The high-cost medical care/long-term care combined system provides payments when the annual limit is exceeded by adding up the out-of-pocket costs of both the healthcare system for the elderly and long-term care insurance.

◆ Maximum amount when added up (annual amount/per household)

(Applicable every year from August to July of the following year.)

Income category (refer to P12)		Limit
Active income earners	Category (comparable to current workforce) III	2,120,000 yen
	Category (comparable to current workforce) II	1,410,000 yen
	Category (comparable to current workforce) I	670,000 yen
General I • II		560,000 yen
Category (low income) II		310,000 yen
Category (low income) I		190,000 yen

- Out-of-pocket payments do not include meals, extra beds, and other non-insurance payments. In addition, if a large amount of medical expenses is paid, the amount will be deducted.



Meal expenses, etc. when hospitalized



You are responsible for paying the standard cost of meals (per meal) out of pocket.

Income category (refer to P12)		Per meal expense
Active income earners		460 yen* ¹
General I • II		460 yen* ¹
Category (low income) II	Days hospitalized in the last 12 months is within 90	210 yen
	Days hospitalized in the last 12 months is 91 or more* ²	160 yen
Category (low income) I		100 yen

*¹ Some may be 260 yen

*² The number of days of hospitalization during the period in which you are part of the limit application/standard cost reduction certification category (low income) II is included in the calculation. If your hospitalization term is considered long-term, you will need to present documents that show the length of hospitalization and apply at your municipal office.

Meal and living expenses when admitted to a long-term care bed

You are responsible for paying standard meal and living expenses out of pocket.

Income category (refer to P12)	Per meal expense	Living expenses per day
Active income earners	460 yen* ³	370 yen
General I • II	460 yen* ³	370 yen
Category (low income) II	210 yen	370 yen
Category (low income) I	130 yen	370 yen
Old-age welfare pension recipient	100 yen	0 yen

*³ May be 420 yen at some medical institutions (according to facility standards, etc.)

- Costs may be reduced depending on income and illness.

Those in category (low income) I and II are **required to present a certificate of limit application/standard cost reduction in advance** at the medical institution reception desk. If necessary, please apply in advance at your municipal office.

Prevent oral frailty!

Add a little ingenuity to daily “meals”!

As “chewing power” begins to decline, there is a tendency to choose only soft foods or ingredients, consequently deteriorating the body's nutritional balance. Even adding one chewy food to the menu will help maintain and improve the chewing function.

You can also receive benefits in these cases

When using a home-visit nursing station, etc.

If you use a home-visit nursing station according to your doctor's instructions, presenting your health insurance card will count as if you had a medical examination at a medical institution.

* No municipal procedures are required.



When an insured dies

If the insured dies, the person who arranges the funeral can apply to receive a funeral expense payment of 20,000 yen.



When in a traffic accident

If you become ill or injured by the actions of a third party due to a traffic accident or an accident at a facility, etc., you can receive medical treatment under the healthcare system for the elderly aged 75 and over by notification. In such a case, the healthcare system for the elderly aged 75 and over will reimburse the medical expenses and later charge the perpetrators for the expenses.



Make sure to notify the office in charge of your municipality.

Bring your Health insurance card and accident certificate (this can be at a later date. Please file a police report) to the office in charge of your municipality and submit a report of injury or illness caused by a third party.



● A seal is required when notification is done by a family member, etc.

Proceed with settlements carefully

If you receive medical treatment expense payments from the perpetrator or complete a settlement, you may not be able to receive medical treatment under the healthcare system for the elderly aged 75 and over. Please be sure to consult with the office in charge of your municipality before making a settlement.

Prevent oral frailty!

Add some ingenuity to “reading” and “socializing”!

Try to read aloud when “reading books”, newspapers, etc. Oral function will be improved by moving the mouth and speaking. Furthermore, consciously make an effort to go out more often and actively participate in circles and events where there is a chance of talking to more people.

Reimbursable costs

Medical expenses

In the following cases, you will first need to pay the full amount out of pocket, but if you apply for reimbursement at your municipal office and the local association approves, you will be reimbursed for the amount excluding the out-of-pocket portion you are responsible for.

- When you are unavoidably treated due to an accident or sudden illness without your health insurance card, or when you receive medical treatment due to a sudden illness while traveling abroad

* Not applicable if your purpose of traveling abroad is to receive treatment.

- When you incur costs for transfused blood or prosthetics that the doctor deems necessary for treatment such as corsets



Transportation costs

If the local association deems that costs were incurred for an urgent and unavoidable transfer of a seriously ill person at the direction of a doctor, such costs will be reimbursed.

* Voluntary transfer due to a personal reason is not acknowledged.



Please contact us in advance so that we can tell you what documents you need for your application.



Prevent oral frailty!

Go for a dental checkup once "every six months"!

Massage and acupuncture treatment

To receive treatment with health insurance, you need a written consent or medical certificate issued by your doctor in advance. Regular doctor consent is required for continued treatment.

Massages

Types for which you can use health insurance

Cases requiring medical massages due to muscle paralysis or joint contracture



Acupuncture

Types for which you can use health insurance

Diseases that are accompanied by chronic pain such as neuralgia, rheumatism, cervicobrachial syndrome, frozen shoulder, lower back pain, and sequelae of cervical spinal cord contusion



Attention

Types for which you cannot use health insurance

- Those for diseases which you are being treated for at an insurance medical institution (hospital, clinic, etc.)
- Those which are simply for recovery from fatigue and for comfort
- Those which are for disease prevention

◆ Home-visit fees **are covered by insurance only if you cannot go out due to injury or illness**. This does not apply for reasons such as when it is troublesome to go to the practitioner, you have no means of transportation, or it is difficult for you to walk.

◆ Please keep your receipt in a safe place as you will need it when you receive a medical expense deduction. In addition, your partial collection status may be checked. Your cooperation is appreciated.

Regular dental examinations are effective for early detection and professional treatment of abnormalities in the teeth and mouth. Even if there are no apparent symptoms, a checkup at a dental clinic once every six months should be done as a rule of thumb.

Judo therapy (orthopedic clinic/ osteopathic clinic) treatment

Judo therapy (osteopathic/orthopedic/bone-setting) treatment is for addressing **traumatic injuries** (those caused by slips, falls, or hits).



Situations where health insurance can be used

- When the cause of injury is clearly due to a bone, muscle, or joint injury.
- When you receive treatment for a fracture, dislocation, bruise or sprain (including so-called muscle strain) diagnosed by a doctor or a judo therapist. (For fractures and dislocations, the consent of a doctor is required in advance, except in cases requiring first aid treatment.)

Attention

Examples of situations in which you cannot use health insurance

- Treatment for mere stiff shoulders and muscle fatigue (caused by fatigue and chronic factors).
- Long-term treatment that does not improve chronic diseases such as sequelae of brain diseases and symptoms.
- When receiving treatment for the same injury at an insurance medical institution (hospital, clinic, etc.).



- ◆ Discounts on partial coverage are not permitted, and receipts are assumed to be issued free of charge. Be sure to receive and keep the receipt, and check the amount in your medical expense notification.

Prevent oral frailty!

Watch out for “gum disease” that quietly progresses!

- There are almost no apparent symptoms in the early stages of gum (periodontal) disease.

To optimize medical expenses

Medical expenses including health insurance are paid from your insurance premium and from that of other insureds.

Please do the following to ensure proper medical expenses.

- Explain exactly what caused the injury (when, where, what you did, what symptoms you have).
- Carefully check the contents of the medical treatment fee payment application (cause of injury, name of injury, number of days, amount of money), and sign.
- Be sure to receive and keep the receipt, and check the amount and number of days in your medical expense notification.
- If a procedure is long-term, it may be due to medical factors, so consult your doctor.



You may be asked about your treatment date and treatment details.

If treated by a Judo therapist, please note the injured body part, treatment details, record of the treatment date, receipt, etc., so that you can cooperate in answering any questions asked.



In recent years, it has become clear that periodontal disease is related to the onset and exacerbation of various diseases. It is necessary to be fully aware of the fact that gum disease is a disease that affects the health of the entire body, and it is important to make an effort to prevent it from an early stage.

About the insurance business (longevity health checkups)

Local elderly healthcare associations conduct health checkups for the early detection and treatment of lifestyle-related diseases. Even if you don't have any subjective symptoms, you should receive an annual longevity checkup. You can choose between a mass screening or an individual screening.

1 Those eligible

Persons insured by the healthcare system for the elderly aged 75 and over (people aged 75 and over and those aged 65 and under 75 who have certain disabilities)

* Those who have been hospitalized for more than 6 months or who have been admitted to a facility are not eligible for a checkup.

2 Date and place of checkups

The date and place of group checkups differ depending on the municipality, so please contact the office in charge of checkups in your municipality for details. You can also receive an individual checkup at a medical institution (please ask your municipality or local association for the medical institution).

3 Checkup expenses

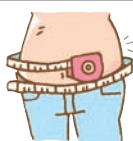
Examination is done free of charge once a year. However, from the second time onwards, **self-payment of full amount** may be required.

4 Application/consultation tickets

A medical consultation ticket and a health insurance card are required to undergo a checkup. For information on how to apply and receive a consultation ticket, please contact the office in charge of municipal health examinations in your area.

Health checkup items

- Body measurement (height, weight, BMI, abdominal circumference)
- Medical examination by a doctor
- Blood pressure measurement
- Blood test (including uric acid and serum creatinine)
- Urinalysis (urine sugar, urine protein, urine occult blood)
- Anemia test, electrocardiogram test, fundus test (Detailed items at the discretion of the doctor)



Prevent oral frailty!

Gum disease is one of the complications of diabetes

- People with diabetes are more than twice as likely to develop gum disease as those without diabetes.

Use generic medicine!



What is generic medicine?

Cheaper medicine with the same ingredients and efficacy as the original kind

It is medicine that has been recognized to have the same effect as the original version of certain medicine.

Medicine that is easier on both medical expenses and household budgets

Since they are made based on original medicine whose patent period has expired, their prices are lower, reducing the burden of medicine expenses.

Of course, their safety is guaranteed

They are safe because they are made from the ingredients of the original medicine that has been used for a long time. In addition, their quality and safety are thoroughly inspected.

When using generic medicine

Please consult your doctor or pharmacist and receive sufficient explanation before use.

About the organ donation column

There is a column on the back of health insurance cards in which you can declare your willingness to donate your organs. Both your willingness and your family's willingness is important when it comes to organ donation. Please take the opportunity to discuss this with your family and fill out the column according to your views.

* If you do not wish to express your intention, you may choose to leave it blank.

For questions and inquiries regarding organ donation

Japan Organ Transplant Network

Toll-free

0120-78-1069

Website

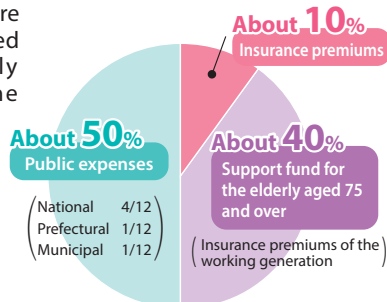
<https://www.jotnw.or.jp/>

Continuous hyperglycemia in diabetes weakens the immune system, making it easier for bacteria and viruses to infect and proliferate. Therefore, people with diabetes are prone to infection and proliferation of gum disease bacteria, and when diabetes worsens, gum disease also worsens.

The Healthcare System for the Elderly Aged 75 or Older - Supported by Everyone

Under the current system, as a general rule, all insureds pay about 10% of medical expenses as insurance premiums, and the remaining 90% is funded by financial resources from public expenses and insurance premiums of the working generation.

Measures are being taken to reduce the per capita rate of insurance premiums by 70%, 50%, and 20% for low-income earners, and to reduce the per capita rate by 50% for dependents. The future of the healthcare system for the elderly aged 75 and over is currently under discussion by the government.



Beware of refund fraud

There have been many reported cases of financial fraud

Be careful, as cases of refund fraud have been reported all over the country. Refund fraud refers to fraudulent acts in which **someone pretends to be an employee of a public organization** such as a government office or local association, calls or visits a victim to try to skillfully convince them that they have been overpaying for their taxes and pensions or that they can receive a refund on medical expenses, and **deceive the victim into disclosing their bank account information or instruct them to transfer money via ATM at a bank, etc.**



To avoid being deceived by such tricks, avoid judging the situation on your own, and rather, consult with your family, or contact your local municipality, police, or elderly healthcare association.

Prevent oral frailty!

Prevent gum disease and diabetes with oral care!

- It is a known fact that people with gum disease are more likely to develop or worsen diabetes.

Be sure to report the following situations

- Your individual number (My Number) is required to make a report. Please bring your individual number card or notification card and any identity verification documents.

Situation	Required items	When
You are between the ages of 65 and 75 with a certain disability and wish to enroll	Health Insurance card, national pension certificate, disability certificate, or any other document that shows the degree of disability, seal	When trying to get a disability certification
You can no longer receive welfare	Suspension of public welfare notice, seal	Within 14 days
You moved from another prefecture	Health Insurance card, cost category certificate, seal	
You are an insured with a certain disability between the ages of 65 and 75 and intend to withdraw from healthcare for the elderly	Health Insurance card, seal	When you want to withdraw your disability certification
You start to receive welfare	Health Insurance card, start of welfare notice, seal	Within 14 days
You are moving to another prefecture	Health Insurance card, seal	
You have passed away	Health Insurance card of the deceased, seal of the reporter	
Your address has changed within the prefecture	Health Insurance card, seal	
Your name has changed	Health Insurance card, seal	Immediately
Your health insurance card is lost or damaged and unusable	Health Insurance card, seal	

* Items other than the above may also be needed. Please contact the office in charge of your municipality.

* If signing by hand, a seal may not be needed.

While gum disease and diabetes adversely affect each other, it has been found that treating gum disease improves blood sugar levels, which is a factor in diabetes.

It is important to work on oral care on a daily basis.

(List of municipalities)

Municipality	Contact ☎	Municipality	Contact ☎
Naha-shi	098-917-0410	Kadena-cho	098-956-1111 (Main)
Ginowan-shi	098-893-4411 (Main)	Chatan-cho	098-936-1234 (Main)
Ishigaki-shi	0980-87-9040	Kitanakagusuku-son	098-935-2267
Urasoe-shi	098-876-1717	Nakagusuku-son	098-895-2171
Nago-shi	0980-53-1212 (Main)	Nishihara-cho	098-911-9163
Itoman-shi	098-840-8127	Yonabaru-cho	098-945-2204
Okinawa-shi	098-939-1212 (Main)	Haeburu-cho	098-889-1798
Tomigusuku-shi	098-850-0160	Tokashiki-son	098-987-2322
Uruma-shi	098-973-3177	Zamami-son	098-896-4045
Miyakojima-shi	0980-72-3751 (Main)	Aguni-son	098-988-2017
Nanjo-shi	098-917-5327	Tonaki-son	098-989-2317
Kunigami-son	0980-41-2765	Minamidaito-son	09802-2-2036
Ogimi-son	0980-44-3003	Kitadaito-son	09802-3-4055
Higashi-son	0980-43-2202	Iheya-son	0980-46-2142
Nakijin-son	0980-56-4189	Izena-son	0980-45-2819
Motobu-cho	0980-47-2701	Kumejima-cho	098-985-7124
Onna-son	098-966-1217	Yaese-cho	098-998-2210
Ginoza-son	098-968-3253	Tarama-son	0980-79-2623
Kin-cho	098-968-2116	Taketomi-cho	0980-82-7519
Ie-son	0980-49-2002	Yonaguni-cho	0980-87-3575
Yomitan-son	098-982-9213		

This pamphlet was published in March, 2023. Its contents are subject to change in the future.