

Reduction of Insurance Premiums

- Insurance premiums may be reduced for insured individuals whose households are exempt from municipal taxes and who are experiencing significant financial difficulty. An application must be submitted to the Long-Term Care Insurance Service Counter at your local ward office.

Eligibility

- Those whose household members are all exempt from municipal taxes and who satisfy the following conditions (excluding public assistance recipients):
 1. Household income does not exceed the amounts given in the table
 2. Does not receive any financial support.
 3. Does not possess any assets with which to generate income.
 - Does not possess deposits, savings, or government bonds valued in excess of 3.5 million yen for 1-person household. (Add 1 million yen for each additional household member.)
 - Does not possess any land or houses that can be sold to generate income, other than the primary residence.
 4. Does not have overdue payments for Long-Term Care Insurance premiums

1-Person Household	2-Person Household	3-Person Household
1,500,000 yen	1,980,000 yen	2,460,000 yen

(Add 480,000 yen for each additional member.)
Note: Include every kind of income as well as survivor's pension and disability pension. Long-Term Care Insurance premiums and service expenses are deductible.

Reduction

The portion borne by individuals will be reduced to 50% of the Level 4 insurance premium (60,822 yen per year).
The reduction is applied from the month of application.

- Insured individuals may be exempt from insurance premium payments or be allowed to pay at a reduced rate if experiencing financial difficulty due to the following reasons:

- Those who have incurred substantial damage to their home or assets due to earthquake, typhoon, fire, or other disasters. (Exemption)
- Those whose household income substantially declines from the previous year due to death of the primary income earner, serious mental and physical disorders, long-term hospitalization, and/or loss of business or jobs. (Reduction)

When do Category 1 Insured start paying Long-Term Care Insurance premiums?

Premiums are applicable from the month of the day before your 65th birthday.

Example

For a person whose 65th birthday is between June 2 and July 1, 2015, premiums are applicable from June and payment slips will be sent in mid-July. The fiscal year amount (in this case, the 9-month period from July 2013 to March 2014) will be divided into 9 equal monthly payments. Fractional amounts less than 100 yen for each month will be summed and added to the July payment.

If you are under the social insurance program, the long-term care insurance premium you paid is eligible for exemption from the income and regional taxes.